Cover letter for IRA Stretch

*(Insert Carrier Here)*

Dear Underwriting Team:

Re: Application for Life Insurance on [Insured]

Please accept this IRA Stretch application on the life of [Name]. Attached please find,

* Amount of life insurance requested: $[Amount]
* Proposed Insured’s current net worth: (\_\_\_\_\_\_\_)
* Breakdown of Proposed Insured’s Assets: (\_\_\_\_\_\_)
* Amount of Proposed Insured’s Anticipated Taxes (\_\_\_\_\_\_)
* Current value of the IRA (\_\_\_\_\_)
* Below find details of the trust-trustees, ultimate beneficiaries
* Total line of coverage

[Additional paragraph to explain how the amount was determined and reference to any sponsoring documentation included].

 [Include any personal information on the proposed insured that you believe will facilitate our underwriting review and help the underwriter make a decision – information that helps the underwriter “get to know” the proposed insured].

If you need any further information, please contact [name of contact person] at our office at [please provide a direct line or extension, and/or an email address].

Sincerely,

(BGA Contact)