Cover letter for Special Needs Trust for Children

*(Insert Carrier Here)*

Dear Underwriting Team:

Re: Application for Life Insurance on [Insured]

Please accept this application in support of a Special Needs Trust for [Proposed Insured’s Name] child [Child’s Name]. Attached please find,

* A copy of the trust only designating the child
* Complete breakdown of all in force life insurance coverage-including that which is intended to be replaced
* Amount of life insurance Currently pending elsewhere: (Amount)
* Total ultimate line of life coverage: (Amount)
* Proposed Insured’s Annual Gross Earned Income: (Amount)
* Amount of Annual Unearned Income: (Amount)
* Proposed Insured’s Current New Worth: (Amount)
* Breakdown of Annual Cost of Care for the Special Needs Child: (Amount)
* Special Needs Child’s Type of Disability/Disorder
* Projected Life Expectancy of the Special Needs Child: (Years)
* Amount of annual benefits received on behalf of the child

In support of this application I am providing you with the following documentation:

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[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)