[Instructions to use this template: Please copy the email below in its entirety as your email message. Include proper disclosures based on your particular situation (see pages two and three for options). Customize any bracketed fields, if needed, and remove all brackets before sending. Choose one subject line from the choices given; delete the rest. You should not modify these in any way. Please note: Only the salutation and name fields may be customized. All other bracketed fields, if used, must be used in their entirety without modification. Please provide clients with an option to opt out of future email communications in accordance with CAN-SPAM Act guidelines.]

**[Subject line options—choose one:]**

1. [Talking about finances with family]
2. [Now it’s time to talk money with your family]
3. [Don’t delay this important conversation]



[Salutation,] [Name,]

Talking to family about money isn’t always easy, but it’s important.

September is Life Insurance Awareness Month, which makes it the perfect time to have conversations with your family about money management, financial planning, and life insurance.

[The Guide to Discussing Money with Your Family](https://www.prudential.com/life-insurance-awareness) provides tips and conversation starters to help drive meaningful and age-appropriate discussions around earning, saving, and investing with kids, teens, and even your parents.

I can help you start these conversations, answer questions, and plan for the future. Contact me today at [number] [or] [email address].

[Financial professional signature]

[Contact information]

[[AR/CA] Insurance License [#]]

[For J.D. senders: \* Educational designation only—individual does not represent Prudential in a legal capacity or provide legal advice.]

[Financial professionals and financial professional associates – no customized disclosure required. FPAs may use the financial professional title also.​​]

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1081582-00001-00 Ed. 09/2024

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