Dear, (insert name of clients)

I sometimes battle to find the balance between professional persistency and making a nuisance of myself. Could I ask for your assistance?

We met recently and discussed some important issues regarding your financial planning. I gave you a few ideas of the solutions we could provide to some of the problems you shared and you indicated a desire to think things over.

I am really concerned that you have not taken any action to provide for loved ones/business colleagues in the event that unforeseen circumstance affects your income.

OR

I am concerned that you current retirements planning strategy is not working hard enough to convert your monthly commitments into a meaningful asset base as quickly as it should.

OR

I am really concerned that we have not put any plans in place for you to cope with the financial hardship of losing your income unexpectedly or the spiraling impact of long term care case.