Rethinking Life Insurance

Client Conversation Guide

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Introduction

Many life insurance conversations were originally centered around a single outcome. A death benefit.

Today, depending on how policies are structured, life insurance may play a broader role within a financial plan than many people realize.

At the same time, many policies were established years ago and may not have been reviewed as life circumstances have evolved.

This guide is designed to help advisors create thoughtful, planning-focused conversations around:

- Coverage alignment
- Life changes
- Beneficiary reviews
- Long-term responsibilities
- Broader planning integration

This is not about selling a product. It is about helping clients assess whether their plans still reflect their lives today.

How To Use This Guide

Each section provides a conversation angle designed to help introduce life insurance naturally during:

- Client reviews
- Prospect meetings
- Workshops
- Media conversations
- Planning discussions

These are not scripts.

How To Use This Guide

They are conversation frameworks designed to:

- Create awareness
- Identify gaps
- Encourage thoughtful review
- Transition naturally into planning conversations

Use the questions to uncover assumptions. Use the talking points to provide perspective.

Then move the conversation toward education and evaluation using:

- The Coverage Confidence Quiz
- Rethinking Life Insurance
- Follow-up planning conversations

Conversation Angles

ANGLE 1: LIFE CHANGED

Conversation Starter:
A lot can change over time. The question is whether your coverage evolved with it.

Key Talking Points:

- Some policies are established once and rarely revisited
- Families, responsibilities, and priorities could often evolve
- Coverage should periodically be reviewed for alignment
- Planning should adapt as life changes

Conversation Angles

ANGLE 2: HAVING COVERAGE VERSUS UNDERSTANDING IT

Conversation Starter:
Do you feel confident that you fully understand how your current life insurance coverage works today?

Key Talking Points:

- Some people own policies they have not reviewed in years
- Policy structure and performance could change over time
- Beneficiaries and objectives may no longer align
- Understanding matters as much as ownership

Conversation Angles

ANGLE 3: COVERAGE WAS CREATED FOR A DIFFERENT STAGE OF LIFE

Conversation Starter:
What was happening in your life when your current coverage was originally established?

Key Talking Points:

- Policies are sometimes designed around a specific point in time
- Financial responsibilities could evolve significantly
- Children, careers, businesses, and retirement may change planning priorities
- Reviews could help to maintain alignment over time

Conversation Angles

ANGLE 4: THE CONVERSATION MAY BE BROADER THAN PEOPLE REALIZE

Conversation Starter:
Life insurance is often associated with a single purpose. Depending on how policies are structured, the conversation may be broader than that.

Key Talking Points:

- Some policies may include features beyond a death benefit
- Planning conversations should evaluate structure and purpose
- Different policies serve different objectives
- Evaluation should come before recommendations

Conversation Angles

ANGLE 5: BENEFICIARY ALIGNMENT

Conversation Starter:
Have your beneficiaries been reviewed recently to ensure they still reflect your intentions today?

Key Talking Points:

- Beneficiary designations can become outdated
- Family structures and relationships may change
- Small updates can have a meaningful impact
- Reviews can help maintain clarity and alignment

Conversation Angles

ANGLE 6: TEMPORARY VERSUS LONG-TERM NEEDS

Conversation Starter:
When your current coverage was established, was the objective temporary protection or long-term planning?

Key Talking Points:

- Different policies are designed for different timeframes
- Some needs decrease over time while others remain
- Coverage duration matters
- Planning should reflect current objectives

Conversation Angles

ANGLE 7: COORDINATION WITH THE OVERALL PLAN

Conversation Starter:
Has your life insurance planning ever been reviewed alongside the rest of your financial strategy?

Key Talking Points:

- Life insurance should not exist in isolation
- Coverage could impact income, estate, business, and legacy planning
- Coordination improves planning clarity
- Reviews help identify overlaps or gaps

Conversation Angles

ANGLE 8: WAITING IS STILL A DECISION

Conversation Starter:
Many planning conversations are easier when they happen sooner rather than later.

Key Talking Points:

- Delayed reviews can reduce flexibility
- Assumptions can go unchecked for years
- Awareness supports better long term decisions
- Planning conversations do not require immediate action

Conversation Angles

ANGLE 9: EDUCATION BEFORE ACTION

Conversation Starter:
This conversation is really about understanding and evaluation, not making a decision today.

Key Talking Points:

- Education comes first
- No immediate action is required
- Reviews create awareness
- Planning is an ongoing process

Conversation Angles

ANGLE 10: OPENING THE DOOR, NOT CLOSING THE SALE

Conversation Starter:
Our goal is to help determine whether your current planning still reflects your life today.

Key Talking Points:

- Better decisions come from better context
- Reviews could improve clarity
- Life insurance is one component of a broader plan
- Thoughtful evaluation matters more than urgency

Transition To Next Steps

Once a conversation identifies questions, gaps, or outdated assumptions, transition naturally:

- Introduce the Coverage Confidence Quiz
- Share the Rethinking Life Insurance Guide
- Schedule a coverage review conversation
- Review beneficiaries and policy structure
- Coordinate broader planning discussions if appropriate

The objective is awareness and alignment, not pressure.

Final Thoughts

Clients rarely avoid life insurance conversations because they do not care.

More often, they avoid them because:

- The topic feels outdated
- The conversation feels transactional
- They assume the planning is already complete

Your role is to modernize the conversation. When positioned correctly, life insurance discussions can become broader conversations around:

- Planning
- Alignment
- Protection
- Clarity
- Long term coordination

Life changed. The question is whether the planning evolved with it.