Rethinking Life Insurance

Implementation Guide

MAGELLAN
FINANCIAL

Campaign Overview

This campaign is designed to help advisors introduce life insurance as part of a broader planning conversation rather than a standalone product discussion.

Many clients purchased coverage years ago for a specific reason and never revisited it as life continued to evolve. Families grow. Responsibilities shift. Priorities change.

The objective of this campaign is to help clients evaluate whether their current coverage still aligns with their situation today.

This campaign focuses on:

- Education
- Awareness
- Coverage alignment
- Planning integration
- Long-term review conversations

The goal is not to create fear or pressure. The goal is to create clarity.

Who This Guide Is For

This guide is designed for advisors who want to have more thoughtful and modern conversations around life insurance.

Some clients associate life insurance with a single outcome or a single point in time. In reality, life insurance planning often becomes outdated because coverage is rarely revisited as life circumstances evolve.

This campaign provides a framework to:

- Reintroduce the topic naturally
- Create educational conversations
- Evaluate alignment between coverage and current goals
- Position life insurance within a broader financial strategy

Who This Guide Is For

You are not expected to recommend specific products through this campaign.

Your role is to:

- Introduce awareness
- Identify possible gaps
- Create planning conversations
- Help clients evaluate whether coverage still reflects their lives today

How To Use This Guide

Use this guide as an internal implementation playbook.

It outlines:

- How to position life insurance conversations
- When to introduce campaign assets
- How to use the Coverage Confidence Quiz
- How to transition from awareness to planning conversations
- How to maintain compliance-focused educational framing

This campaign is built to:

- Educate first
- Evaluate second
- Recommend only when appropriate

Campaign Purpose

The purpose of this campaign is to help clients rethink how life insurance fits into a broader financial plan.

Many policies were established years ago and may not reflect:

- Current responsibilities
- Current goals
- Current income needs
- Estate considerations
- Beneficiary alignment
- Long-term planning priorities

This campaign helps clients evaluate whether their coverage has evolved as their lives have.

Core Objective

Your objective is to:

- Create review conversations
- Increase client engagement
- Identify outdated assumptions
- Highlight potential planning gaps
- Reintroduce life insurance in a modern context

The goal is not to sell a policy.

The goal is to improve awareness and alignment in planning.

Primary Message

Life changed.
The question is whether your coverage evolved with it.

Supporting Themes

Use consistent messaging across conversations, media, and meetings:

- Life insurance is sometimes purchased once and left untouched for years
- Coverage should be reviewed as life evolves
- Life insurance today may look different than it did years ago
- Planning conversations should focus on alignment rather than assumptions
- Life insurance may play different roles depending on how policies are structured

Ideal Timing

This campaign is especially relevant for:

- Clients with older policies
- Pre-retirees and retirees
- Families with growing financial responsibilities
- Business owners
- Clients experiencing major life transitions
- Clients who have never reviewed existing coverage

Primary Audience

- Clients with life insurance established more than five years ago
- Clients who could be unsure what type of coverage they own
- Families with evolving responsibilities
- Individuals approaching retirement
- Business owners
- Clients without current life insurance coverage

What Is Included

COMPONENT	DESCRIPTION	GOAL
Rethinking Life Insurance Guide	Educational guide explaining how life insurance has evolved	Create awareness and modernize perception
Coverage Confidence Quiz	Interactive quiz evaluating coverage alignment	Interactive quiz evaluating coverage alignment
Email Campaign	Educational client and prospect messaging	Drive awareness and conversations
Media Scripts	30-second TV, radio, social, and digital scripts	Reinforce messaging and generate inbound interest
Media Talking Points	Educational talking points and engagement posts	Maintain visibility and consistency
Client Conversation Guide	Structured planning conversations	Support confident advisor positioning

How Advisors Should Position Life Insurance

Life insurance conversations should be framed as:

- Educational rather than product-driven
- Planning focused rather than fear-based
- Review-oriented rather than transactional
- Coordinated rather than isolated

The objective is not to convince clients they need something. The objective is to help them evaluate whether their current planning still reflects their lives today.

Campaign Components And How To Use Them

1. COVERAGE CONFIDENCE QUIZ

Purpose: The quiz serves as the primary engagement tool for the campaign.

How to use:

- Share through email, TV, radio, workshops, and social media
- Use as a conversation starter
- Review responses with clients
- Identify possible gaps or outdated assumptions

The quiz is designed to raise awareness, not to make recommendations.

Campaign Components And How To Use Them

2. RETHINKING LIFE INSURANCE GUIDE

Purpose: Provide a modern overview of how life insurance is being used today.

How to use:

- Share after quiz completion
- Use during review meetings
- Reference in educational conversations
- Reinforce broader planning concepts

This guide is intended to educate, not recommend products.

Campaign Components And How To Use Them

3. EMAIL CAMPAIGN

Purpose: Drive awareness and encourage engagement.

How to use:

- Send to current clients and prospects
- Reinforce “Life changed” messaging
- Direct readers to the quiz and guide
- Create review opportunities

Select emails that best fit your audience and communication cadence.

Campaign Components And How To Use Them

4. MEDIA SCRIPTS | TV, RADIO, DIGITAL

Purpose: Generate inbound engagement and reinforce campaign messaging.

How to use:

- Use 30-second scripts consistently
- Focus on planning alignment
- Avoid product discussions
- Direct all calls to action to:
  - Coverage Confidence Quiz
  - Rethinking Life Insurance Guide

Consistency across channels improves recognition and response.

Recommended Implementation Flow

STEP 1: CREATE AWARENESS

Introduce the idea that life changes faster than financial planning is often reviewed.

Use messaging such as:

- Life changed
- Did your coverage evolve with it?
- The question is not whether you have coverage, but whether it still fits your life today

Recommended Implementation Flow

STEP 2: INTRODUCE THE QUIZ

Position the Coverage Confidence Quiz as:

- Educational
- Low pressure
- Awareness focused

Explain that it is designed to help evaluate whether current coverage still reflects the client’s life today.

Recommended Implementation Flow

STEP 3: SHARE THE GUIDE

Use *Rethinking Life Insurance* to:

- Expand the conversation
- Introduce broader concepts
- Modernize perceptions around life insurance
- Create additional planning discussions

Recommended Implementation Flow

STEP 4: CONDUCT A PLANNING REVIEW

Use engagement as an opportunity to discuss:

- Existing coverage
- Beneficiaries
- Duration of coverage
- Financial responsibilities
- Estate considerations
- Broader planning integration

The objective is alignment, not pressure.

What This Is and Is Not

This Is:

- Education
- Awareness
- Coverage review
- Planning alignment
- Scenario evaluation

This Is Not:

- A guarantee
- Legal advice
- Tax advice
- A recommendation of any specific product
- A prediction of future performance or outcomes

Advisor Best Practices

- Keep conversations thoughtful and low-pressure
- Focus on awareness and alignment
- Avoid fear-based positioning
- Avoid leading with death benefit discussions
- Use the quiz as the primary engagement tool
- Maintain consistency across channels
- Position yourself as a planning resource

The strongest conversations often begin with a simple realization:

Life changed.

The question is whether the planning changed with it.