RETHINKING LIFE INSURANCE

EMAIL SCRIPTS

ANGLE: YOUR LIFE CHANGED. DID YOUR COVERAGE CHANGE WITH IT?

SUBJECT: YOUR LIFE CHANGED. DID YOUR COVERAGE CHANGE WITH IT?

Hi **[First Name]**,

Many life insurance policies were purchased years ago.

At the time, they may have made complete sense.

The challenge is that life rarely stays the same.

Income changes. Families grow. Retirement gets closer. Priorities evolve.

The question is whether your coverage evolved with it.

In some situations, existing policies may still align well with current goals. In others, there may be gaps, outdated assumptions, or policy structures that no longer reflect where things stand today.

There is also growing awareness that life insurance itself has changed significantly over time.

Depending on how policies are structured, some may involve more than just a traditional death benefit.

September is Life Insurance Awareness Month, and we recently created two resources designed to help simplify the conversation.

Rethinking Life Insurance: A modern guide covering how life insurance has evolved and how different policy structures are being used today.

Coverage Confidence Quiz: A short self-assessment designed to help evaluate whether your current coverage still reflects your life today rather than the version of your life from years ago.

[Advisor Name]

RETHINKING LIFE INSURANCE
EMAIL SCRIPTS

ANGLE: THAT VERSION OF YOUR LIFE MAY NOT EXIST ANYMORE
SUBJECT: THAT VERSION OF YOUR LIFE MAY NOT EXIST ANYMORE

Hi **[First Name]**,

Many financial decisions are made for a specific season of life.

At the time, they make complete sense.

The challenge is that life rarely stays the same.

Income changes. Families grow. Children become independent. Retirement gets closer. Priorities evolve.

The question is whether the decisions made years ago still reflect where things stand today.

September is Life Insurance Awareness Month, and it is a good time to revisit one of the most overlooked areas in financial planning.

Life insurance itself has evolved over the years, and depending on how policies are structured, the conversation today may look very different than it once did.

To help simplify the conversation, we recently created two resources:

Rethinking Life Insurance: A modern guide covering how life insurance has evolved and how different policy structures are being used today.

Coverage Confidence Quiz: A short self-assessment designed to help evaluate whether your current coverage still reflects your life today rather than the version of your life from years ago.

[Advisor Name]

RETHINKING LIFE INSURANCE
EMAIL SCRIPTS

ANGLE: WHAT HAPPENS IF INCOME STOPS?
SUBJECT: WHAT HAPPENS IF THE PAYCHECK STOPS?

Hi **[First Name]**,

Most households are built around an assumption.

That income will continue.

The reality is that financial plans are not only about growth and accumulation. They are also about what happens if life does not go according to plan.

Mortgage payments continue. Bills continue. Financial responsibilities continue.

The question is whether the people who depend on you would be financially protected the way you would want.

September is Life Insurance Awareness Month, and we recently created two resources designed to help provide perspective around protection, planning, and long term financial confidence.

Rethinking Life Insurance: A guide covering how life insurance has evolved and how different policy structures may fit into a broader financial strategy.

Coverage Confidence Quiz: A short self-assessment designed to help evaluate your current level of protection confidence.

[Advisor Name]

RETHINKING LIFE INSURANCE

EMAIL SCRIPTS

ANGLE: IS IT STILL WORKING FOR YOU?

SUBJECT: IS IT STILL WORKING THE WAY YOU INTENDED?

Hi **[First Name]**,

Many life insurance policies are purchased with a clear purpose in mind.

Protecting family. Replacing income. Covering obligations. Planning for the future.

The issue is that years later, many people are not entirely sure whether their current coverage still reflects that original purpose.

Policies age. Circumstances change. Financial goals evolve.

In some situations, existing coverage may still align very well. In others, the structure, duration, beneficiaries, or overall strategy may no longer fit the same way.

There is also growing awareness that life insurance itself has evolved over time. Depending on how policies are structured, some may involve more than just a traditional death benefit.

September is Life Insurance Awareness Month, and we recently created two resources designed to help provide clarity.

Rethinking Life Insurance: A modern guide covering how life insurance has evolved and how different policy structures are being used today.

Coverage Confidence Quiz: A short self-assessment designed to help evaluate whether your current coverage is still working the way you intended.

[Advisor Name]

RETHINKING LIFE INSURANCE
EMAIL SCRIPTS

ANGLE: THE BIGGEST RISK MAY BE NEGLECT
SUBJECT: THE BIGGEST RISK MAY BE NEGLECT

Hi **[First Name]**,

One of the more common financial blind spots is not necessarily making the wrong decision.

It is never revisiting the decision at all.

Life insurance is often established years earlier and then left untouched as life changes around it.

Retirement approaches. Financial responsibilities evolve. Families change. Goals shift.

The challenge is that coverage does not automatically evolve with those changes.

At the same time, life insurance itself has changed significantly over the years. Depending on how policies are structured, the conversation today may involve more than just a traditional death benefit.

To help simplify the topic, we recently created two resources:

Rethinking Life Insurance: A guide covering how life insurance has evolved and how different policy structures may fit into a broader financial strategy.

Coverage Confidence Quiz: A short self-assessment designed to help evaluate whether your current coverage still aligns with your goals and responsibilities today.

[Advisor Name]