RETHINKING LIFE INSURANCE
MEDIA TALKING POINTS

PURPOSE OF THIS DOCUMENT

These talking points are designed for advisors who want to bring a more thoughtful and modern perspective to life insurance conversations without relying on a script.

Life insurance is often associated with a single purpose or a single point in time. Coverage may have been established years ago and never revisited as life circumstances evolved.

What is often missing is a conversation around whether existing coverage still reflects a client's life today.

These talking points are intended to help guide that conversation in a way that feels natural, educational, and aligned with broader financial planning discussions.

HOW TO USE THESE TALKING POINTS

- Select one topic per video, segment, or post
- Keep delivery simple and conversational
- Focus on education, not urgency
- Avoid product-specific discussions
- Use one clear call to action at the end

1. LIFE CHANGED

- Families grow
- Responsibilities shift
- Priorities evolve
- The question is whether existing coverage evolved with those changes

2. HAVING COVERAGE IS DIFFERENT FROM UNDERSTANDING IT

- Some policies were established years ago and never revisited
- Clients may not fully understand how their coverage works today
- Policy structure and purpose can change over time
- Reviews help improve clarity and alignment

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3. COVERAGE IS OFTEN CREATED FOR A DIFFERENT STAGE OF LIFE

- Life insurance is frequently established around a specific point in time
- Financial responsibilities may look very different years later
- Planning should evolve as life evolves
- Periodic review helps maintain alignment

4. LIFE INSURANCE MAY LOOK DIFFERENT TODAY

- Life insurance conversations have historically focused on a death benefit
- Depending on how policies are structured, broader planning considerations may exist
- Different policies serve different objectives
- Evaluation should come before assumptions

5. BENEFICIARY REVIEWS MATTER

- Beneficiary designations can become outdated over time
- Family structures and intentions may change
- Small details can create meaningful differences
- Periodic review helps maintain consistency and clarity

6. TEMPORARY NEEDS AND LONG-TERM NEEDS ARE NOT ALWAYS THE SAME

- Some policies are designed for shorter-term responsibilities
- Other planning needs may extend longer
- Coverage duration can impact planning alignment
- Reviewing objectives helps create clarity

7. LIFE INSURANCE SHOULD NOT EXIST IN ISOLATION

- Life insurance may impact broader planning conversations
- Estate planning, income planning, and legacy discussions can overlap
- Coordination can improve overall planning clarity
- Reviews help identify gaps or outdated assumptions

8. PLANNING IS NOT STATIC

- Financial plans are often created at one point in time
- Life circumstances continue to evolve
- Periodic review helps maintain relevance
- Planning should adapt as goals and responsibilities change

9. EDUCATION CREATES BETTER DECISIONS

- Some clients avoid life insurance conversations because the topic feels complicated
- Education can help reduce uncertainty
- Awareness often leads to better planning conversations
- Understanding should come before decisions

10. THE GOAL IS ALIGNMENT, NOT URGENCY

- The objective is not pressure or fear
- The goal is to help clients evaluate whether current planning still fits their lives today
- Reviews can improve clarity and confidence
- Better planning conversations often begin with awareness

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SUGGESTED CALL TO ACTION OPTIONS

Advisors should choose one call to action based on their available resources:

- Direct viewers to take the **Coverage Confidence Quiz**
- Invite viewers to download *Rethinking Life Insurance*
- Offer a coverage review conversation
- Direct viewers to an educational article or video
- Encourage viewers to review existing beneficiaries and policy structure

FINAL GUIDANCE

Keep messaging calm, conversational, and focused on planning.

The objective is to help clients think differently about life insurance without creating pressure or urgency.

When positioned correctly, these conversations lead naturally into broader planning discussions around protection, alignment, and long-term financial coordination.