Let’s get awkward marketing kit
Advisor guide
At Legal & General America, we are thankful for your ongoing support and partnership. We know for many consumers one of the biggest barriers to getting life insurance is simply the idea of having that awkward conversation.

So we’ve developed a marketing kit to help overcome that barrier and with the goal of helping protect more families and loved ones. As we like to say, “Let’s Get Awkward” and talk about life insurance.

We hope you find this content useful as you connect with your customers and prospects.
**Let’s get awkward: Calendar**

<table>
<thead>
<tr>
<th>Week</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week one</td>
<td>Send communication #1</td>
<td></td>
<td>Post to social media</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week two</td>
<td>Mail postcard</td>
<td>Send communication #2 and post to social media</td>
<td></td>
<td>Post to social media</td>
<td>Follow up phone call</td>
</tr>
<tr>
<td>Week three</td>
<td>Send communication #3</td>
<td>Post to social media</td>
<td></td>
<td>Post to social media</td>
<td></td>
</tr>
<tr>
<td>Week four</td>
<td>Post to social media</td>
<td></td>
<td>Follow up phone call</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Let’s get awkward: Week 1

Send communication #1

Letter #1:

Instructions:

- Copy/paste this message into a document.
- Customize or use merge fields in areas shown in blue.
- Print on your stationery.
- Print the “Gameplan” worksheet and enclose it with your letter.
- Send to prospects.

<First>,

We’ll just dive right in – of all the things we discuss, life insurance may be the most awkward because at the end of the day, it’s the one financial tool you don’t get to use yourself. In fact, studies have found that we’re actually wired to not think about our deaths – kind of crucial when planning which policy is best for you.

Term life insurance from Legal & General America (LGA) is one of the most accessible, flexible ways to protect your family for brighter tomorrows – covering mortgages, paying for college, taking care of childcare costs, etc. With LGA you can find:

- Peace of mind knowing your family will be taken care of
- Policies starting as low as $8/month
- Policies issued within 24 hours
- An easy, online application (or use my help!)
- Flexible payment options

To learn more or for a quick quote, schedule time to talk with me today!

<Your Contact Info>

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. The Legal & General America companies are part of the worldwide Legal & General Group. OPTerm policy form # ICC21-DTCV and state variations. In New York, OPTerm policy form #DTCV21-NY. Premiums are guaranteed to stay level for the initial term period and increase annually thereafter. Premiums quoted include $60 annual policy fee. Premiums based on preferred plus non-tobacco class. Rates as of 3.8.2021. OPTerm 35 and 40 are not available in New York. Two-year contestability and suicide provisions apply. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

**CN 12192022-2**

43% of respondents would choose to have an awkward conversation at the dinner table.*

*based on a recent poll taken on the Legal & General America’s LinkedIn page.

The conversation about life insurance and death is uncomfortable – but it’s important. So let’s get awkward!

To help you get started, Legal & General America is sharing how people across the country handle their awkward conversations. Follow along over the next few weeks for insights. And when you’re ready to have an awkward life insurance conversation of your own, let me know! #Let’sGetAwkward

Post to social media 1x

The conversation about life insurance and death is uncomfortable – but it’s important. So let’s get awkward!

To help you get started, Legal & General America is sharing how people across the country handle their awkward conversations. Follow along over the next few weeks for insights. And when you’re ready to have an awkward life insurance conversation of your own, let me know! #Let’sGetAwkward
## Let’s get awkward: Week 2

<table>
<thead>
<tr>
<th>Mail postcard</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Letter #2:</strong></td>
</tr>
<tr>
<td>Instructions:</td>
</tr>
<tr>
<td>• Copy/paste this message into a document.</td>
</tr>
<tr>
<td>• Customize as needed following text shown in blue.</td>
</tr>
<tr>
<td>• Print on your stationery.</td>
</tr>
<tr>
<td>• Send to prospects.</td>
</tr>
<tr>
<td>Notes:</td>
</tr>
<tr>
<td>• The awkward life insurance conversation can put you in the “let’s chat” category.</td>
</tr>
<tr>
<td>• Send it to your customers the next day.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Send communication #2 (Attach customer flyer #1)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Instructions:</strong></td>
</tr>
<tr>
<td>• Copy/paste this message into a document.</td>
</tr>
<tr>
<td>• Customize as needed following text shown in blue.</td>
</tr>
<tr>
<td>• Print on your stationery.</td>
</tr>
<tr>
<td>• Send to prospects.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Post to social media 2x (Tuesday &amp; Thursday)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuesday</strong></td>
</tr>
<tr>
<td>According to Legal &amp; General America’s recent survey, Americans want to avoid an awkward conversation with their bosses the most. Glad to see “advisor” didn’t make the list! I’m looking forward to connecting when you’re ready to have the life insurance conversation. #LetsGetAwkward</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Follow up phone call to set an appointment</th>
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</thead>
<tbody>
<tr>
<td><strong>Hi X,</strong> Following up on my recent communication, I know talking about life insurance can feel awkward, but do you have a few minutes?</td>
</tr>
</tbody>
</table>
Let’s get awkward: Week 3

Send communication #3

Letter #3:

Instructions:
• Copy/paste this message into a document.
• Customize or use merge fields in areas shown in blue.
• Print on your stationery.
• Print the "Gameplan" worksheet and enclose it with your letter.
• Send to prospects.

<First>,
Ready to embrace the awkward life insurance conversation? Legal & General America (LGA) has a digital application process that makes securing coverage easy.

• Digital application with potential for no health exam or blood work required
• Applications may be approved as soon as you hit "Submit"
• Coverage starts as soon as you make the initial payment
• Terms range from 10 to 40 years
• Choose a death benefit ranging between $250,000 and $2,000,000

Call me for a quick quote today!

<Your Contact Info>

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There's never a right time to have a tough conversation. But a new survey from Legal & General America reveals that people tend to prefer a "the earlier, the better" approach. What's your go-to timeslot? #LetsGetAwkward

48% of respondents would rather have an awkward conversation in the morning.*

36% of respondents feel uncomfortable talking about death.*

There you have it…now you know why you keep pushing life insurance down on your list—people don’t like talking about anything related to it. Just remember, getting comfortable with discussing death can mean a brighter tomorrow for your loved ones. #LetsGetAwkward

Post to social media 2x

Tuesday

There’s never a right time to have a tough conversation. But a new survey from Legal & General America reveals that people tend to prefer a “the earlier, the better” approach. What’s your go-to timeslot? #LetsGetAwkward

48% of respondents would rather have an awkward conversation in the morning.*

*R.I.P.

Well, that was awkward...

Now you know why you keep pushing life insurance down on your list—people don’t like talking about anything related to it. Just remember, getting comfortable with discussing death can mean a brighter tomorrow for your loved ones. #LetsGetAwkward

Thursday

36% of respondents feel uncomfortable talking about death.*

CN 12192022-4
## Let’s get awkward: Week 4

<table>
<thead>
<tr>
<th>Post to social media 1x</th>
<th>2nd round of phone outreach to set an appointment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Of all the things people talk about, life insurance may be the most awkward. After all it’s the one financial tool you don’t get to use yourself. But it can help create a brighter future for your loved ones, and that’s worth a few uncomfortable minutes, right? To learn more about how Legal &amp; General America’s flexible term policy can help protect your family for years to come, contact me!</td>
<td>Hi X, Checking in again to see if you have a few minutes to discuss potential life insurance policies, it doesn't have to be as awkward as many think.</td>
</tr>
</tbody>
</table>

### Download
Let’s get awkward: Client meeting

Worksheet

Overcoming objections / talking points

How much life insurance coverage will you need?

<table>
<thead>
<tr>
<th>AGE 20-30</th>
<th>AGE 31-40</th>
<th>AGE 41-50</th>
<th>AGE 51-60</th>
<th>AGE 61 &amp; UP</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$15,000</td>
<td>$20,000</td>
<td>$25,000</td>
<td>$30,000</td>
</tr>
</tbody>
</table>

Life insurance conversations can bring up some awkward questions:

- Why do I need life insurance?
- How much life insurance do I need?
- What is covered by term life insurance?
- How long should I have life insurance?
- What can I use term life insurance for?
- What are the benefits of term life insurance?
- What are the drawbacks of a policy if I outlive the policy term?
- What happens to the policy if I die before the end of the policy term?
- How do I know if I have enough coverage?
- How do I know if I need more coverage?
- Does term life insurance coverage end if my beneficiary outlives the policy term?

Worksheet

<table>
<thead>
<tr>
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<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Child 1</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$15,000</td>
<td>$20,000</td>
<td>$25,000</td>
<td>$30,000</td>
<td>$35,000</td>
<td>$40,000</td>
</tr>
<tr>
<td>Child 2</td>
<td>$6,000</td>
<td>$12,000</td>
<td>$18,000</td>
<td>$24,000</td>
<td>$30,000</td>
<td>$36,000</td>
<td>$42,000</td>
<td>$48,000</td>
</tr>
<tr>
<td>Child 3</td>
<td>$7,000</td>
<td>$14,000</td>
<td>$21,000</td>
<td>$28,000</td>
<td>$35,000</td>
<td>$42,000</td>
<td>$49,000</td>
<td>$56,000</td>
</tr>
</tbody>
</table>

Life insurance doesn't just benefit spouses. A policy can be used to help those in charge of your estate cover outstanding debts like credit cards, mortgages, car payments or even student loans.

I'm married, why would I need life insurance?

I'm not married, why would I need life insurance?

I'm too sick for an insurer to cover me.

With advancements to technology and processes, Legal & General America makes it easier than ever to apply for life insurance. The whole process is painful, invasive and too complicated.

I have a policy with work.

Employer-sponsored life insurance benefits typically average $20,000 or one-year's salary, which may not be adequate to properly protect your spouse and/or loved ones. Purchasing your own life insurance policy can help provide you with the level of financial protection you need based on your family's lifestyle. So you can work with advisors like me to make sure you know exactly what you're loved ones will receive the minute you purchase a policy.

I'm a stay-at-home parent, we don't rely on my income to support my family.

My spouse is the primary breadwinner and already has a policy.

My estate is well financed, I don't have children nor a spouse... why bother?

You need to talk about your options. Carriers have already made changes to what is and isn't out of the picture when it comes to who is covered.

I'm living a healthy lifestyle, why would I get life insurance?

Life insurance doesn't just benefit spouses. A policy can be used to help those in charge of your estate cover outstanding debts like credit cards, mortgages, car payments or even student loans.

Life insurance conversations can bring up some awkward questions:

- Why do I need life insurance?
- How much life insurance do I need?
- What is covered by term life insurance?
- How long should I have life insurance?
- What can I use term life insurance for?
- What are the benefits of term life insurance?
- What are the drawbacks of a policy if I outlive the policy term?
- How do I know if I have enough coverage?
- How do I know if I need more coverage?
- Does term life insurance coverage end if my beneficiary outlives the policy term?
- How do I know if I need additional life insurance?