Make your mark campaign in a box advisor guide

Tools to educate and empower women to build their legacies
Make your mark

Women make their mark in countless ways - not just in their careers, but also in their families and their communities.

The make your mark campaign was created to speak to independent, empowered and authentic women from all walks of life. Whether they are business owners, stay-at-home moms, working moms or single philanthropists, we aim to provide flexible, affordable life insurance solutions to empower their legacy goals.

Many women have not yet contemplated the legacy they’d like to leave.

Our goal is to spark thought and conversation; helping remarkable women build legacies that endure.
Campaign overview

This campaign provides marketing tools to fuel a four-week campaign. The resources included are evergreen, so you can continue to utilize them after the campaign ends. They are also compliance-approved.

Many women do not realize they need life insurance, so the campaign begins with high level information to raise awareness.

In second and third weeks, we transition to helping women understand their specific needs and potential life insurance uses.

Finally, in the fourth week, messaging is intended to inspire preference for the OPTerm product.

Week one:
Seeing the big picture: Why do women need life insurance?

Week two:
Making it personal: How much life insurance do you need?

Week three:
Getting real: Five ways to use life insurance.

Week four:
Choosing wisely: Why OPTerm is the best choice.
Marketing strategies to consider

• Make sure that your team understands that women are an under-served population. Only 47% have life insurance compared to 58% of men, according to LIMRA's 2021 Insurance Barometer Study. Make it your firm’s goal to close this gap!

• Always quote coverage on spouses. Coverage is usually more affordable for women than it is for men.

• Offer coverage to supplement employer-provided life insurance. Don’t assume work coverage is enough.

• Promote the importance of portability and independently owning your policy.

• Never underestimate the value of stay-at-home moms.

• If your clients are divorcing, encourage them to buy life insurance for both parents as a divorce provision.

Estimated value of a stay-at-home mom’s work:

$184,820

Source: Salary.com Annual Mom Salary Survey
Application and underwriting considerations

- Our underwriting process has been adjusted to better accommodate those who do not work outside the home. Keep in mind, they must provide “household income” for underwriting.

- Mothers are uniquely motivated, but there are many other reasons to buy life insurance, which are highlighted in the campaign.

- Women in the age range of 28 to 45 are most likely to buy.

- Lab-free eligibility applies to women ages 20 to 60.

- If your prospect has completed physical lab work in the past 12 months she may qualify for instant approval.

- Women can apply while they are pregnant.

- Underwriting is not prohibitive. Don’t let health issues stand in the way of applications.

At LGA, 71% of women have frictionless underwriting compared to 55% of males.
Make your mark: week one

Goal: Start raising awareness with prospects and customers.

**Customize, print and mail the postcard**

- **Letter #1**:
  - Promote the “four ways” that life insurance helps women make their mark.
  - Make sure to include the client handout with your communication.

**Send communication #1 using this template**

- **Download**
  - Attach to emails.
  - Enclose with letters.
  - Share in client meetings.
  - Post to your website.

**Promote the “four ways” client handout**

- **Download**
  - Many women are not sufficiently protected by life insurance. If this sounds like you, or someone you know, reach out for a complimentary quote. #MakeYourMark

**Schedule two social posts**

- **Download**
  - Share this guide with all producers.
  - Start suggesting coverage for spouses.
  - Consider a sales incentive.
  - Reach out to couples you currently serve if you aren’t already insuring most spouses. Tell them you noticed a crucial coverage gap and offer to provide a quote.

**Create buzz within your firm**

- **Download a ZIP file of campaign elements for week one**

US Mail will take a few days, so don’t wait!
Consider using a print/mail partner to manage processing. If you don’t have a local source, consider ModernPostcard.com. This is a sumo size postcard - 11x6.

*Download*
Your life insurance game plan

You're already taking control of your life and career. Now it's time to plan your financial legacy. Use the checklist below to start formulating your life insurance game plan.

Step 1: Do you need life insurance?
1. Do you have debts or a mortgage?
2. Do loved ones rely on your income?
3. Do you have children who require educational funding?
4. Do you have children or other loved ones with special needs?
5. Do you own a business?
6. Would you like to leave a gift for a charity you support?
7. Do you want to fund your own final arrangements?
8. Would you like to transfer wealth to the next generation?

If you answered "yes" to any of these questions, you probably need life insurance! Proceed to steps 2 and 3, and calculate your coverage needs on the next page.

Estimated value of a stay-at-home mom's work: $184,820
Source: Salary.com Annual Mom Salary Survey

41% of mothers are the breadwinner for their family. Another 25% of mothers are a co-breadwinner.
Source: Center for American Progress

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We're here to help you achieve your legacy goals. Contact us for a #lifeinsurance quote. It's more affordable than you might expect!
Make your mark: week three

Goal: Help women envision how life insurance can build their legacy.

Drop copies of the “game plan” worksheet by local businesses such as daycares, gyms and local offices. Offer to facilitate noontime or evening workshops, or host a webinar using the “five women” and “game plan” resources to guide your agenda.

Profile Audrey: 43 year-old accountant
- Married.
- Two kids, ages 8 and 11.
- Co-breadwinner.
- Earns $75K.
Has employer-paid life policy - $250K.

Legacy goals
1. Provide income replacement for 15 years.
2. Fund education.
3. Get portable coverage in case of job change.

Life insurance
- Buy a 20-year term policy with a $750K benefit so she will have a $1M total coverage. Estimated cost: $45.78/mo.

Profile Logan: 32 year-old stay-at-home mom
- Married.
- Two kids, ages 2 and 5.
- Currently pregnant.
- Husband travels extensively.
- No existing life insurance.

Legacy goals
1. Provide income replacement to pay for “mom” roles.
2. Fund kids’ education.
3. Protect kids and unborn child.

Life insurance
- Purchase a 25-year term policy with a child rider to protect all kids including unborn child. The $500K benefit can pay for education and help with the cost of caregiving. Estimated cost $27.12/mo.

Profile Jane: 28 year-old engineer
- Single, kids.
- Has mortgage.
- Pays for long-term care for father.
- Board member of local charity.
Has employer-paid life policy - $350K.

Legacy goals
1. Pay mortgage and debt.
2. Fund father’s ongoing care.
3. Cover final expenses.
4. Leave a sizable donation to charity.

Life insurance
- Jane’s rates are quite affordable because she’s young, so she decides to purchase a 40-year policy with a $1M benefit. She will use the coverage to provide for future loved ones or to support her charity. Estimated cost: $67.33/mo.

Five women
Five ways to use life insurance
Read about Christie and Elizabeth on the next page.

Send communication #3 using this template
Promote the “five women” client handout
Schedule two social posts
Phone follow up

Make sure to include the client handout with your communication.

Download

• Attach to emails.
• Enclose with letters.
• Share in client meetings.
• Post to your website and company social pages.

Download

If you’re a woman with people who rely on you, you need your own life insurance policy. Contact us for a quote.

Want to be remembered as a remarkable woman? Life insurance is one more way to make your mark.

When you’re ready to explore your #Lifeinsurance options, please reach out. We're here to help!

Download
Make your mark: week four

Goal: Help women prefer and secure OPTerm.

Send communication #4 using this template

- Attach to emails.
- Enclose with letters.
- Share in client meetings.
- Post to your website and company social pages.

Promote the “OPTerm” client handout

- Helps you make your mark.
- Download

Schedule two social posts

- #LifeInsurance is surprisingly affordable and the process is quick — so please take a few minutes to contact us for a quote. You’ll be glad you did! #MakeYourMark
- Wondering how term life insurance fits into your financial plan?
  Ask for a free guide that shows how life insurance works for five different women
  Find out how five women used #Lifeinsurance to achieve their legacy goals.
  Ask us for this free guide

Additional ideas

- Feature a life insurance resource in each of your customer newsletters.
- Add a life insurance page with these resources to your website.

Download a ZIP file of campaign elements for week four
Don’t stop helping women make their mark

Now that you have educational tools designed for women, don’t stop using them.
Share these social posts and client handouts all year long.
Make it a goal to level the playing field and to provide coverage for an equal number of female and male clients in 2023!