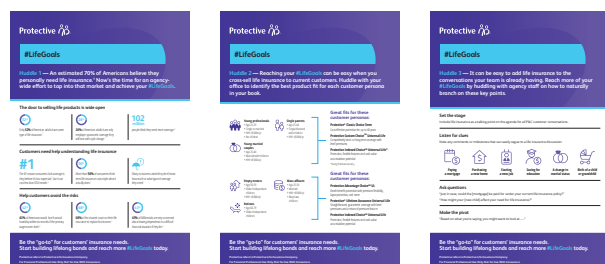


# Everything you need for Life Insurance Awareness Month

Want to take advantage of Life Insurance Awareness Month but don't know where to start? Don't worry, we've done all the preparation for you. Prioritize your life insurance sales with a step-by-step guide and our turnkey resources. We're here to help you collaborate as a team and engage with customers with this toolkit.

## Your game plan

Review Huddle Cards 1, 2 and 3 with agency office staff.

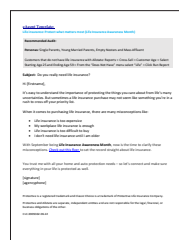


Why sell life insurance?

Find the ideal fit.

Talk about life.

Work with your team to execute a promotion to engage with customers throughout September. Click to see a resource you can find on the eAgent platform.



LIAM eAgent  
template

Use our Facts About Life Insurance flyer to follow up with customers.



Consumer flyer

Additional information on next page.

Protective refers to Protective Life Insurance Company.

For Financial Professional Use Only. Not for Use With Consumers.



For additional information and resources, contact your Protective Representative at 877-905-3078, Option 1.

The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL. Protective® is a registered trademark of Protective Life Insurance Company.

PLAG.2762943 (04.22)

**protective.com**

For Financial Professional Use Only. Not for Use With Consumers.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

# #LifeGoals

**Huddle 1** — An estimated 70% of Americans believe they personally need life insurance.<sup>1</sup> Now’s the time for an agency-wide effort to tap into that market and achieve your **#LifeGoals**.

## The door to selling life products is wide open



Only **52%** of American adults have some type of life insurance.<sup>1</sup>



**26%** of American adults have only employer sponsored coverage they will lose with a job change.<sup>1</sup>

**102 million**

people think they need more coverage.<sup>2</sup>

## Customers need help understanding life insurance

**#1**

The #1 reason consumers lack coverage is they believe it’s too expensive<sup>1</sup>, but it can cost less than \$10/month.<sup>3</sup>



More than **50%** of consumers think term life insurance costs triple what it actually does.<sup>1</sup>



Many consumers admit they don’t know how much or what type of coverage they need.<sup>1</sup>

## Help customers avoid the risks



**42%** of Americans would face financial hardship within six months if the primary wage earner died.<sup>2</sup>



**68%** of the insured count on their life insurance to replace lost income.<sup>1</sup>



**43%** of Millennials are very concerned about leaving dependents in a difficult financial situation if they die.<sup>2</sup>

Be the “go-to” for customers’ insurance needs.  
Start building lifelong bonds and reach more **#LifeGoals** today.



Contact your Protective representative for additional tips and support at 877-905-3078, option 1.

protective.com

<sup>1</sup> Insurance Barometer Study, Life Happens and LIMRA, 2021.

<sup>2</sup> COVID-19 Drives Interest in Life Insurance Report, Life Happens and LIMRA, 2021.

<sup>3</sup> Protective Classic Choice term policy, 35-year-old female, \$100,000 Face Amount, 20-Year Guarantee, Preferred Non-Tobacco.

The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL. Protective® is a registered trademark of Protective Life Insurance Company.

PLAG.2762662 (06.22)

For Financial Professional Use Only. Not for Use With Consumers.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

## #LifeGoals

**Huddle 2** — Reaching your #LifeGoals can be easy when you cross-sell life insurance to current customers. Huddle with your office to identify the best product fit for each customer persona in your book.



### Young professionals

- Age 25-29
- Single or married
- HHI <\$100k/yr
- No children



### Single parents

- Age 25-44
- Single/divorced with children
- HHI <\$100k/yr



### Young married couples

- Age 25-44
- Married with children
- HHI <\$100k/yr



### Empty nesters

- Age 50-59
- Older/independent children
- HHI <\$100k/yr



### Mass affluent

- Age 25-54
- Married
- HHI <\$100k/yr
- May have children



### Retirees

- Age 60-79
- Older/independent children

## Great fits for these customer personas:

### Protective® Classic Choice Term

Cost-effective protection for up to 40 years

### Protective Custom Choice<sup>SM</sup> Universal Life

Competitively short- or long-term coverage with level premiums

### Protective Indexed Choice<sup>SM</sup> Universal Life\*

Protection, flexible features and cash-value accumulation potential

\*Young Professionals only.

## Great fits for these customer personas:

### Protective Advantage Choice<sup>SM</sup> UL

Death benefit protection with premium flexibility, lapse protection, and more

### Protective® Lifetime Assurance Universal Life

Straightforward guaranteed coverage with level premiums and a return of premium feature

### Protective Indexed Choice<sup>SM</sup> Universal Life

Protection, flexible features and cash-value accumulation potential

Be the “go-to” for customers’ insurance needs.  
Start building lifelong bonds and reach more #LifeGoals today.



Contact your Protective representative for additional tips and support at 877-905-3078, option 1.

protective.com

The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL. Protective® is a registered trademark of Protective Life Insurance Company.

PLAG.2762833 (04.22)

For Financial Professional Use Only. Not for Use With Consumers.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

## #LifeGoals

**Huddle 3** — It can be easy to add life insurance to the conversations your team is already having. Reach more of your **#LifeGoals** by huddling with agency staff on how to naturally branch on these key points.

### Set the stage

Include life insurance as a talking point on the agenda for all P&C customer conversations.

### Listen for clues

Note any comments or milestones that can easily segue to a life insurance discussion:



Paying  
a mortgage



Purchasing  
a new home



Starting  
a new job



Saving for  
education



A change in  
marital status



Birth of a child  
or grandchild

### Ask questions

"Just in case, could the [mortgage] be paid for under your current life insurance policy?"

"How might your [new child] affect your need for life insurance?"

### Make the pivot

"Based on what you're saying, you might want to look at ...."

Be the "go-to" for customers' insurance needs.  
Start building lifelong bonds and reach more **#LifeGoals** today.



Contact your Protective representative for additional tips and support at 877-905-3078, option 1.

[protective.com](https://protective.com)

The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO is located in Nashville, TN. PLAIC is located in Birmingham, AL. Protective® is a registered trademark of Protective Life Insurance Company.

PLAG.276888 (06.22)

For Financial Professional Use Only. Not for Use With Consumers.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

## eAgent Template:

Life insurance: Protect what matters most (Life Insurance Awareness Month)

### **Recommended Audit:**

**Personas:** Single Parents, Young Married Parents, Empty Nesters and Mass Affluent

Customers that do not have life insurance with Allstate: Reports > Cross-Sell > Customer Age > Select Starting Age 25 and Ending Age 59 > From the “Does Not Have” menu select “Life” > Click Run Report

**Subject:** Do you really need life insurance?

Hi [firstname],

It’s easy to understand the importance of protecting the things you care about from life’s many uncertainties. But sometimes a life insurance purchase may not seem like something you’re in a rush to cross off your priority list.

When it comes to purchasing life insurance, there are many misconceptions like:

- Life insurance is too expensive
- My workplace life insurance is enough
- Life insurance is too difficult to buy
- I don’t need life insurance until I am older

With September being **Life Insurance Awareness Month**, now is the time to clarify these misconceptions. [Check out this flyer](#) to set the record straight about life insurance.

You trust me with all your home and auto protection needs – so let’s connect and make sure everything in your life is protected as well.

[signature]

[agencyphone]

Protective is a registered trademark and Classic Choice is a trademark of Protective Life Insurance Company.

Protective and Allstate are separate, independent entities and are not responsible for the legal, financial, or business obligations of the other.

CLC.3909332.06.22

## Get the facts about life insurance

Purchasing life insurance may seem out of reach or unimportant right now. There are a number of reasons people don't take advantage of the financial security life insurance can help provide. Here are a few of them and some facts that may be helpful as you consider the financial protection needs of your loved ones.

### Reason #1

Life insurance is too expensive.

Most people **overestimate** the cost of life insurance by **300%**.<sup>1</sup>

For a healthy 30-year-old, term life insurance costs less than **\$22 a month**.<sup>2</sup>

### Reason #2

My workplace life insurance is enough.

**29% of American workers** believe the coverage they get through work is enough.

With company-sponsored life insurance, you may have **limited control over premiums** and coverage amount.

### Reason #3

You don't need life insurance until you're older.

The **significantly lower cost** for younger, healthier people makes waiting an expensive option.<sup>1</sup>

**Nearly 4 in 10** life insurance purchasers wish they had purchased at a younger age.<sup>1</sup>



Talk to your financial professional to learn more about protecting the financial futures of your loved ones with life insurance.

<sup>1</sup> Top Misconceptions About Life Insurance, LIMRA and Life Happens, 2021

<sup>2</sup> Based on a Protective Classic Choice term policy, 35-year guarantee, Female, Age 30, Preferred Non-Tobacco, \$250,000 death benefit. Premiums increase annually after the initial guaranteed premium period.

Protective and Protective Life refer to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC). Protective Classic Choice (TL-21) is a term life insurance policy issued by Protective Life Insurance Company in all states except New York where it is issued under form (TL-21-NY) by Protective Life and Annuity Insurance Company.

PLICO is located in Nashville, TN and PLAIC is located in Birmingham, AL. Policy form numbers, product features, and availability may vary by state. Consult the policy for benefits, riders, limitations, and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. All payments and guarantees are subject to the claims-paying ability of the issuing company.

Protective is a registered trademark and Classic Choice is a trademark.

The Protective trademarks logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value