



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.

[Download the entire campaign](#)



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.**

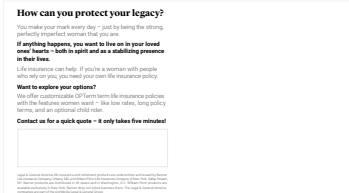
Make your mark: week one

Goal: Start raising awareness with prospects and customers.

Download a ZIP file of campaign elements for week one



Customize, print and mail the postcard

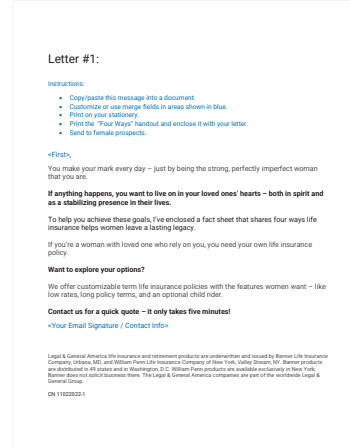


US Mail will take a few days, so don't wait!

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](#)

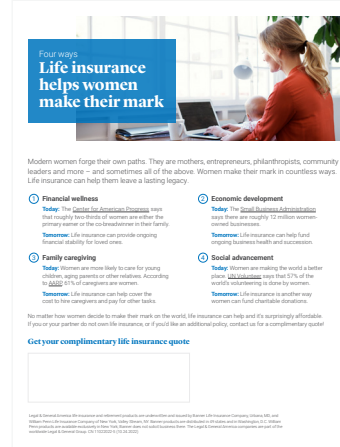
Send communication #1 using this template



Make sure to include the client handout with your communication.

[Download](#)

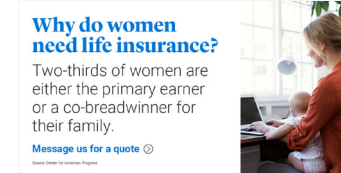
Promote the "four ways" client handout



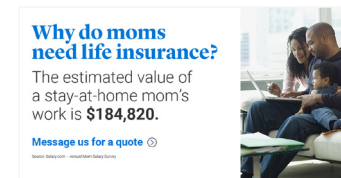
- Attach to emails.
- Enclose with letters.
- Share in client meetings.
- Post to your website.

[Download](#)

Schedule two social posts



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



Both working women and stay-at-home moms should have #lifeinsurance. Need a quote? We can help. #MakeYourMark

[Download](#)

Create buzz within your firm

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.

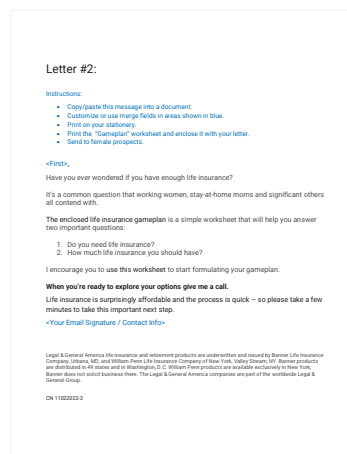
Make your mark: week two

Goal: Help women start formulating their gameplans.

Download a ZIP file of campaign elements for week two



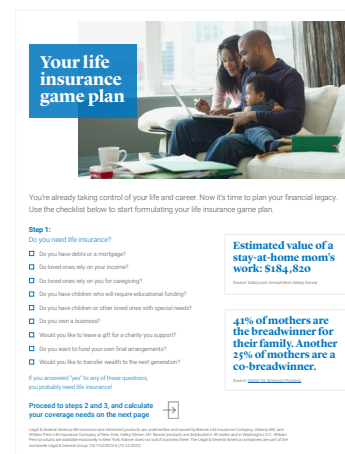
Send communication #2 using this template



Make sure to include the client handout with your communication.

[Download](#)

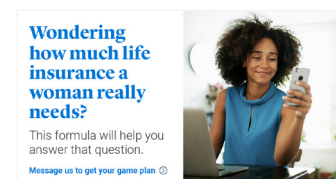
Promote the "game plan" client worksheet



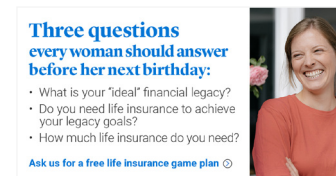
- Attach to emails.
- Enclose with letters.
- Share in client meetings.
- Post to your website and company social pages.

[Download](#)

Schedule two social posts



This all-new resource helps you determine how much life insurance you need. Message us to receive your gameplan today. #MakeYourMark



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

[Download](#)

Additional outreach

Consider calling anyone who opened or clicked on your email. Ask if they would like a copy of the game plan, or if they would like to schedule a call to review it together.

Make your mark: week three

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

Download a ZIP file of campaign elements for week three



Send communication #3 using this template

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 "5 Women" handout and enclose it with your letter.
- Send to female prospects.

<First>

Are you a person who is always striving to learn and improve?

If so, you might like to see how other women use life insurance to achieve their legacy goals. The enclosed guide provides an inside look at how five different women use life insurance in five different ways.

Audrey, Logan, Jane, Christie and Elizabeth have almost nothing in common – except they're all using life insurance to help make their mark.

Read their stories and see if they resonate.

You may not be worried about leaving a legacy and ensuring that your loved ones are provided for if the unthinkable occurs, but if these are concerns for you, contact us for a quick quote – it only takes five minutes!

<Your Email Signature / Contact Info>

Legal & General America's life insurance and retirement products are underwritten and issued by Banner Life Insurance Company, Illinois, MI, and William Penn Life Insurance Company of New York, New York. Some products are distributed in 49 states and in Washington, D.C. William Penn products are available exclusively in New York. Banner does not solicit business from The Legal & General America's companies as part of the worldwide Legal & General Group.

OM 11022023 3

Make sure to include the client handout with your communication.

Download

Promote the "five women" client handout

Five women

Five ways to use life insurance

Profile	Audrey: 43 year-old accountant	Logan: 32 year-old stay-at-home mom	Jane: 28 year-old engineer
	<ul style="list-style-type: none"> • Married • Two kids, ages 8 and 11 • Owns a home • Earns \$75K <p>Has employer paid life policy - \$250K</p>	<ul style="list-style-type: none"> • Married • Two kids, ages 2 and 5 • Children's programs • Husband travels extensively <p>No existing life insurance</p>	<ul style="list-style-type: none"> • Single kids • Has mortgage • Pays for long-term care for father • Board member of local charity <p>Has employer paid life policy - \$50K</p>
Legacy goals	<ol style="list-style-type: none"> 1. Provide income replacement for 15 years 2. Fund education 3. Get portable coverage in case of job change 	<ol style="list-style-type: none"> 1. Provide income replacement to fund "dream" college 2. Fund kids' education 3. Protect kids and unborn child 	<ol style="list-style-type: none"> 1. Pay mortgage and debt 2. Fund father's ongoing care 3. Cover final expenses 4. Leave a sizable donation to charity
Life insurance game plan	<p>Buy a 20-year term policy with a \$750K benefit so she will have a \$1M total coverage.</p> <p>Estimated cost: \$45.76/mo.</p>	<p>Purchase a 25-year term policy with a child rider to protect all kids including unborn child. The 2000K benefit can pay for education and help with the cost of caregiving.</p> <p>Estimated cost: \$27.12/mo.</p>	<p>Jane's rates are quite affordable because she's young, so she decides to purchase a 40-year policy with a \$2M benefit.</p> <p>She will use the coverage to provide for future loved ones or to support her charity.</p> <p>Estimated cost: \$67.33/mo.</p>

[Read about Christie and Elizabeth on the next page](#)

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

Download

Schedule two social posts

Women make their mark in countless ways.

Life insurance helps them build their legacy.

[Message us for a free guide](#)

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.**

[Message us to get your game plan](#)

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

Download

Phone follow up

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.

Make your mark: week four

Goal: Help women prefer and secure OPTerm.

Download a ZIP file of campaign elements for week four



Send communication #4 using this template

Letter #4:

Instructions:

- Copy/paste this message into a document.
- Complete all call image fields in areas shown in blue.
- Print on your stationery.
- Print the "OPTerm" handout and enclose it with your letter.
- Send to female prospects.

<First,>

Over the past few weeks, you've received some resources about why women need life insurance and how much they should have. I also shared how five very different women are using life insurance to achieve their personal legacy goals.

If you've reviewed these resources, you may be considering your life insurance options. So, today, I'm enclosing some final information to help you make an informed decision.

The enclosed guide outlines the reasons we recommend affordable, flexible and customizable OPTerm term life insurance.

Please take a quick look and let me know if you'd like me to prepare a quote for you. I would be honored to help you Make Your Mark!

<Your Email Signature / Contact Info>

Legal & General America life insurance and retirement products are underwritten and issued by Banner Life Insurance Company, 1000 15th and 16th Streets, N.E., Washington, D.C. 20002. Term products are available exclusively on the "OPTerm" plan. Other than our related business lines, The Legal & General America companies are part of the worldwide Legal & General Group.

ON 11222024

Make sure to include the client handout with your communication.

[Download](#)

Promote the "OPTerm" client handout

OPTerm Life Insurance Helps you make your mark

You fiercely protect your loved ones every day. Now it's time to let us protect you. Here's how OPTerm makes it easier to safeguard your legacy.

- Affordability.** If you save money with affordable OPTerm coverage, you'll have more budget left to spend on the necessary markers – like realtors, lawyers and educational.
- Flexibility.** We protect your time with an easy, money-to-coverage process. If you've had recent lab work, we can know – if time requires underwriting.
- Healthiness.** We protect you for as long as you need, with flexible terms ranging from 10 to 40 years. That way you'll have more time to grow your wealth and secure your future.
- Reliability.** Our optional child rider extends life insurance protection to your children. It's fast, affordable and covers multiple children, including future kids – regardless of their health status – with the option for been covered for permanent policy without evidence of health. This is a smart way to protect your children's future insurability.
- Adaptability.** As the insured, if you are ever diagnosed with a terminal illness, our free Accelerated Death Benefit Rider advances a portion of your death benefit to help cover health costs.
- Reliability.** Together with our parent company, **Legal & General Group**, we're the 19th largest insurance company in the world and have among the most financially sound life insurers in 2023, as rated over 115 by *Investment*. We'll be around for years to come – when you need us most.™

Ready to make your mark? Contact us for a quick quote.

Legal & General America life insurance and retirement products are underwritten and issued by Banner Life Insurance Company, 1000 15th and 16th Streets, N.E., Washington, D.C. 20002. Term products are available exclusively on the "OPTerm" plan. Other than our related business lines, The Legal & General America companies are part of the worldwide Legal & General Group.

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

[Download](#)

Schedule two social posts

In less than 10 minutes, you can ...

Check your email ... Start a load of laundry ... Schedule a meeting ... Run the carpool ... Enjoy your coffee ... and ... make a decision that **builds your legacy while providing loved ones financial stability**.

Isn't it time to cross life insurance off your list?

#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 our 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 ☺

[Download](#)

Additional ideas

Feature a life insurance resource in each of your customer newsletters.

Add a life insurance page with these resources to your website.

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!

[Download the entire campaign](#)

