



Make your mark campaign in a box agent 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.


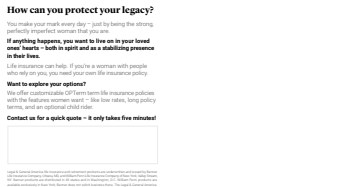



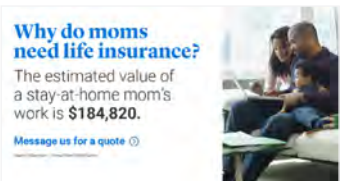
**At LGA, 71% of women
have frictionless
underwriting compared
to 55% of males.**

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	Send communication #1 using this template	Promote the "four ways" client handout	Schedule two social posts	Create buzz within your firm
  <p>US Mail will take a few days, so don't wait!</p> <p>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.</p>	<p>Letter #1:</p> <p>Instructions</p> <ul style="list-style-type: none"> • Copy/paste this message into a document. • Customize or use merge fields in areas shown in blue. • Print on your stationery. • Place the "Four Ways" handout and enclose it with your letter. • Send to female prospects. <p><First>, You make your mark every day – just by being the strong, perfectly imperfect woman that you are!</p> <p>If anything happens, you want to live on in your loved ones' hearts – both in spirit and as a stabilizing presence in their lives.</p> <p>To help you achieve these goals, I've enclosed a fact sheet that shares four ways life insurance helps women leave a lasting legacy.</p> <p>If you're a woman with loved one who rely on you, you need your own life insurance policy.</p> <p>Want to explore your options?</p> <p>We offer customizable term life insurance policies with the features women want – like low rates, long policy terms, and an optional child rider.</p> <p>Contact us for a quick quote – it only takes five minutes!</p> <p><Your Email Signature / Contact Info></p> <p>Legal & General America life insurance and retirement products are underwritten and issued by Banner Life Insurance Company, William Penn, and Banner Term Life Insurance Company of New York, William Penn, NY. Banner products are available in all states and in Washington, DC. Banner term products are available only in New York. Banner does not sell initial business term. The Legal & General Companies are part of the worldwide Legal & General Group.</p> <p>ON 11220221</p> <p>Make sure to include the client handout with your communication.</p>	 <p>Modern women forge their own paths. They are mothers, entrepreneurs, philanthropists, community leaders and more – and sometimes all of the above. Women make their mark in countless ways. Life insurance can help them leave a lasting legacy.</p> <ul style="list-style-type: none"> Financial wellness Today: The Global Financial Wellness Index says that roughly 1/3 of women own life insurance. Tomorrow: Life insurance can provide ongoing financial stability for loved ones. Family caregiving Today: Women are more likely to care for young children, aging parents or other relatives. According to AARP, 75% of caregivers are women. Tomorrow: Life insurance can help cover the cost of long-term care for other family. Economic development Today: The Global Economic Development Index says that roughly 1/3 of women own life insurance. Tomorrow: Life insurance can help fund ongoing business health and succession. Social advancement Today: Women are making the world a better place. LinkedIn says that 57% of the world's most inspiring is done by women. Tomorrow: Life insurance is another way women can fund charitable donations. <p>No matter how women decide to make their mark on the world, life insurance can help and it's surprisingly affordable. If you or your partner do not own life insurance, or if you'd like an additional policy, contact us for a complimentary quote.</p> <p>Get your complimentary life insurance quote</p> 	  <p>Many women are not sufficiently protected by #lifeinsurance. If this sounds like you, or someone you know, reach out for a complimentary quote. #MakeYourMark</p> <p>Both working women and stay-at-home moms should have #lifeinsurance. Need a quote? We can help. #MakeYourMark</p>	<p>Share this guide with all producers.</p> <p>Start suggesting coverage for spouses.</p> <p>Consider a sales incentive.</p> <p>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.</p>

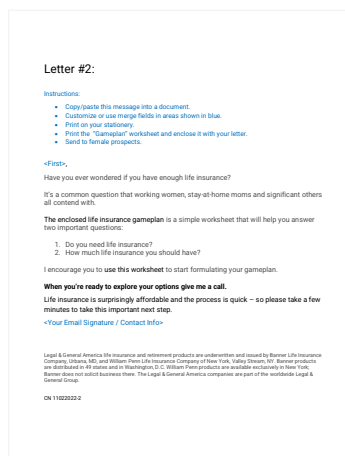
Make your mark: week two

Goal: Help women start formulating their gameplans.

Download a ZIP file of campaign elements for week two [👉](#)

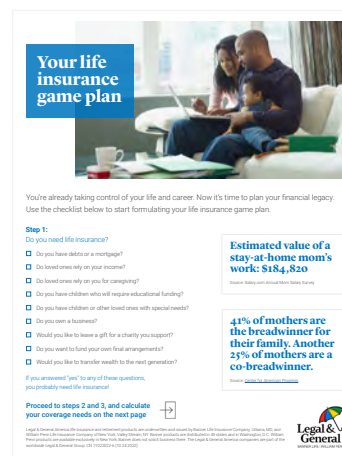


Send communication #2 using this template



Make sure to include the client handout with your communication.

Promote the "game plan" client worksheet



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

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!

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

Download a ZIP file of campaign elements for week three [➤](#)



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

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, York, Pennsylvania. All Banner products are distributed in all 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.

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Make sure to include the client handout with your communication.

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 • Cook/baker/brewer • Earns \$75K Has employer paid life policy - \$250K	<ul style="list-style-type: none"> • Married • Two kids, ages 2 and 5 • Children's programs • Husband travels extensively No existing life insurance.	<ul style="list-style-type: none"> • Single kids • Has mortgage • Pays for long-term care for father • Board member of local charity Has employer paid life policy - \$50K
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 for her "mom" kids. 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	Buy a 20-year term policy with a \$750K benefit so she will have a \$1M total coverage. Estimated cost: \$45.76/mo.	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. Estimated cost: \$27.12/mo.	Jane's rates are quite affordable because she's young, so she decides to purchase a 40-year policy with a \$2M benefit. She will use the coverage to provide for future loved ones or to support her charity. Estimated cost: \$67.33/mo.

[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.

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!

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	Promote the "OPTerm" client handout	Schedule two social posts	Additional ideas
<div data-bbox="214 525 558 972" data-label="Image"> </div> <p data-bbox="129 1011 407 1100">Make sure to include the client handout with your communication.</p>	<div data-bbox="805 525 1149 972" data-label="Image"> </div> <ul data-bbox="721 1015 1039 1196" style="list-style-type: none"> • Attach to emails. • Enclose with letters. • Share in client meetings. • Post to your website and company social pages. 	<div data-bbox="1398 525 1742 701" data-label="Image"> </div> <p data-bbox="1309 715 1786 829">#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</p> <div data-bbox="1398 896 1742 1072" data-label="Image"> </div> <p data-bbox="1309 1090 1798 1186">Find out how five women used #lifeinsurance to achieve their legacy goals. Ask us for this free guide ➤</p>	<p data-bbox="1900 534 2262 658">Feature a life insurance resource in each of your customer newsletters.</p> <p data-bbox="1900 705 2384 786">Add a life insurance page with these resources to your website.</p>

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 >](#)

