

"I know I need life insurance — BUT..."



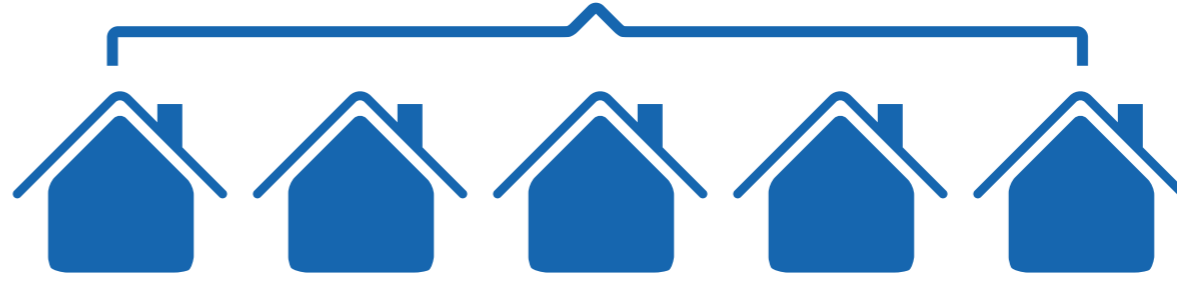
1/3

of US households have no life insurance



50%

know they need it



58 million

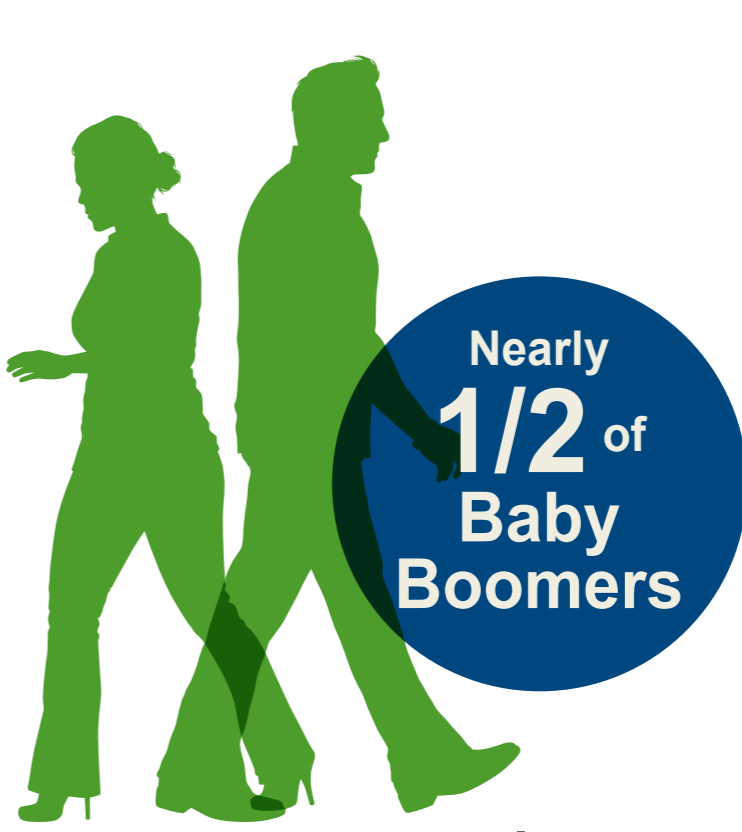
say they need more, yet don't take action*

Just about everyone, from Baby Boomers to Millennials understands the need for life insurance. Yet, there's a gap in life coverage for many.



Nearly 1/2 of Gen X & Gen Y

need more life insurance



Nearly 1/2 of Baby Boomers

need more life insurance

But only 21% are likely to buy in the next year*

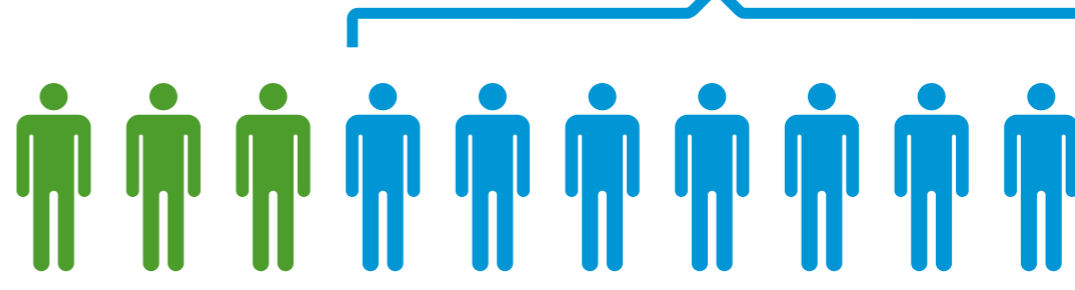
Why the discrepancy?

They may think they can't afford it

They haven't been approached

They simply don't know who to turn to for help

7 out of 10 say they would buy



The good news? Almost half of Allstate customers say they want to talk to you about planning for the future. And when you do, 7 out of 10 say they would buy.

When life insurance is suggested by a financial professional, 37 percent shopped for life insurance*

Life Events trigger Life Sales



41% of recent shoppers say life events motivated them to shop for life insurance

That's where you come in — Connecting with Customers

Learn who customers are, what concerns them and what tools you can use to connect with them.

Who are these people?

Allstate customers and prospects — learn more about them and how to connect with them here.

Starting Out

Who:

On their own for the first time (single, newly married or partners), first job, first car, first place and starting to take control of their lives. Not much money and not sure what insurance is

Concerns:

Debt (student loan), saving money, establishing themselves for a bright future

How to Connect:

- **TaG Email:** [Basic Term D10716TaG](#) [insert link] Can also include [Life's Unpredictable game](#) <http://www.allstate.com/financial/lifes-unpredictable.aspx>
- **Social Post:** Check Hearsay for posts that relate to debt or saving and planning for the future
- **Mail:** Send customers a quick note: "It's important to plan for the future but also to protect those plans" and include the Basics of Life brochure <https://agencygateway1.allstate.com/accessallstate/Anon/PDF/AFS/AFS%20Advertising/FIN39.pdf>



"I'm young. Life insurance isn't on my radar, why should it be?"



The How to Connect tactics combine email, social media and mail creating a mini-campaign that provides multiple customer touch points. Links to materials are also located at Tools & Resources.

Are you showing up? 86 percent of consumers are willing to use the internet to research life insurance*. Make sure you have an online presence and connect through social media.

New Family

Who:

Establishing roots in community and career First timing homeowners, first new car, first child

Concerns:

New responsibilities happening all at once with a growing family, hefty mortgages, and debt

How to Connect:

- **TaG Email:** [Whole Life Insurance FIN2605](#) and include a link to the Whole Life Advantage video <http://www.youtube.com/watch?v=kge26x2EDxA&feature=youtu.be>
- **Social Post:** Check Hearsay for posts that relate to financial planning, protecting your family, protecting your home, buying a home or college saving
- **Mail:** Create customer awareness with a quick note: "It's important to plan..." with the [Because Life is full of Changes postcard, FIN1855](#) <https://agencygateway1.allstate.com/accessallstate/Anon/PDF/AFS/afslifesalesmicrosite/FIN1855.pdf>



"We know we need life insurance. But how much is enough?"



How to Access TaG: Log onto tagallstate.com, or select Target and Grow from the left navigation bar of Agency Gateway. Order printed materials on Materials Order Distribution (MOD).

Established Mature Family

Who:

Established family, established in their community and career, kids in or nearing college, in their prime earning years, saving for kids' education and their retirement. Looking for ways to manage their anxieties about their teenagers/college-aged kids

Concerns:

Saving for Retirement and saving or paying for college at the same time, elder care, debt, unexpected health care, how to meet all of their family's goals

How to Connect

- **TaG Email:** [Whole Life Insurance FIN2605](#) and include a link to the Whole Life Advantage video <http://www.youtube.com/watch?v=kge26x2EDxA&feature=youtu.be>
- **Social Post:** Check Hearsay for posts that relate to financial planning, protecting the future, buying a home or college saving
- **Mail:** Send customers a quick note: "[Life changes. Has your life insurance kept up?](#)" and include the [Life Insurance Coverage Checkup postcard, FIN1646](#) <https://www.accessallstate.com/Anon/PDF/AFS/AFS%20Advertising/FIN1646.pdf>



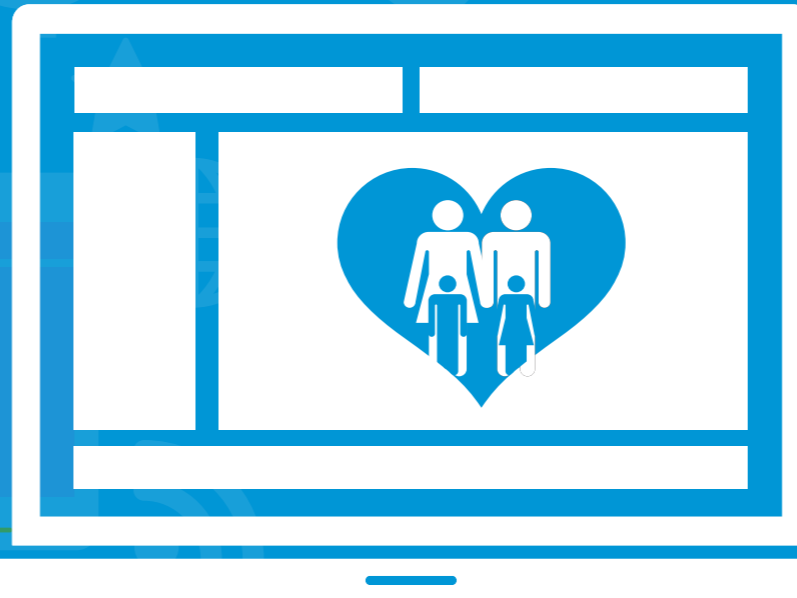
"Life is hectic. I think we still have enough coverage..."



Send customers the Facts of your Life booklet when they schedule a coverage check-up

Need a retirement conversation starter? Send customers a retirement journey... LifeTrek <http://www.myallstatefinancial.com>

Life Marketing Made Easy



Here's your one stop shop for life insurance marketing tools & resources listed by topic. Includes links to consumer and producer only materials. Check back often for updates and new materials.

Conversation Starters — Talking to Customers about Life

Looking for ideas on how to talk to customers about life insurance? Check these sales ideas and start the conversation.

- [Insert link to conversation starter]
- [Insert link to conversation starter]
- [Insert link to conversation starter]
- [Insert link to conversation starter]
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Consumer Approved Materials

Help customers understand the need for life insurance with these materials. Order via Materials Order Distribution (MOD)

- [Insert link to consumer material]
- [Insert link to consumer material]
- [Insert link to consumer material]
- [Insert link to consumer material]
- [Insert link to consumer material]

Show why Life Matters with a Life Insurance poster FIN2690
[insert link]

- [Insert link to consumer material]
- [Insert link to consumer material]
- [Insert link to consumer material]
- [Insert link to consumer material]
- [Insert link to consumer material]

Planning for the future is **tuff**. Using our tools is simple. Link customers to life calculator tools at <http://www.myallstatefinancial.com/financial-tools.aspx>

realLIFEstories Flyers and Videos

Life Matters. Share the LIFE Foundation's realLIFEstories consumer flyers and/or with customers and get them thinking about life insurance.

- [Insert link to RLS]
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Life's Unpredictable. Are customers prepared? Link to the Life's Unpredictable game to help them learn how to prepare for life's curve balls www.myallstatefinancial.com/lifesunpredictable

Target and Grow (TaG)

Get the latest direct marketing letters and postcards related to life insurance. Go to accessallstate.com/TaG

- [Insert link to TaG material]
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What's the next **Big Idea**? Visit AgentWire on Agency Gateway and discover sales ideas proven successful by your peers
[insert link]

CONSUMER WORKSHOP
Help educate your customers about how life insurance can help protect their family's future with this consumer seminar **Protecting Your Families Future Consumer Seminar**
[insert link]

Product Marketing

Learn everything you need to know about life products using Marketing Tool Overviews (MTO), product comparison resources, quoting tools and more.

- [Insert link marketing tools]
- [Insert link marketing tools]
- [Insert link marketing tools]
- [Insert link marketing tools]
- [Insert link marketing tools]

Check out the life **Check-up** program and jump start your annual review process
[insert link]

- [Insert link marketing tools]
- [Insert link marketing tools]
- [Insert link marketing tools]
- [Insert link marketing tools]
- [Insert link marketing tools]

Connect customers with TrueTerm or Whole Life Advantage and email a link to these fun and informative videos <http://www.myallstatefinancial.com/life-insurance/true-term-customized.aspx>

Questions? Contact Allstate Financial Wholesaling
800-856-0934