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| [HEADING]  Don’t let your hard work go to waste  [SUBHEADING]  Even when they’re older, you want to keep your family financially secure. Life insurance helps. |

[BODY COPY]

You’ve worked hard keep your family financially secure. So, it’s good to know your family will be protected even as you all move on to different stages of life.

When you’ve worked hard and plan on achieving even more, protecting what you have becomes all the more important. Here are five reasons why keeping life insurance in super can be a good idea even when the kids are beginning to build their own lives.

1. **Your partner may still need financial support**. Think about how your partner would cope if you weren’t there to support them. Would they be able to enjoy the lifestyle that the two of you have been looking forward to? Life insurance can give you the comfort of knowing that your partner will be provided for, even if you were to pass away sooner than expected.
2. **Your children still need you.** Your children may be experimenting with independence, or living as independent adults, but things can change. If they lose their jobs or decide to come back home, you may need to support them again. And it might not just be them. If grandchildren arrive before your child is fully financially prepared, you may find yourself taking on some responsibility for them as well. Insurance can help you protect these significant financial commitments.
3. **You may have debts.** Nowadays, many Australians have sizeable loans even up to retirement – either on their home, or to fund their investments. Without insurance, an unexpected illness or injury could mean selling investments at the worst possible time. And if you still have a home loan, life insurance can keep your loved ones from losing the family home if the worst were to happen.
4. **Your parents may depend on you.** We’re all living a lot longer, and many of us expect to care for one or more aging parents. This kind of support can be costly even in the best of times and could be a source of stress if your partner is left to carry the burden alone.
5. **You want to know your family will be supported.** With insurance, you may be able to ensure your partner has a home and your children have financial support even if you’re no longer around. Life insurance can be an effective way to provide a home for your partner and financial support for your children as they build their own lives and families.

## If you let your insurance go, you may not get the same cover again

When you first took out your life insurance in super you were likely younger, and perhaps more fit and healthy than you are now. As you age, it becomes harder to get life insurance on the same terms as a young person. So, if you think you’ll need life insurance in the future, hanging onto your insurance may be a good call.

It’s important to review your life insurance cover every time a major life event occurs, or when you move into a new stage of life (such as the kids moving out). That way you can make sure you and your loved ones always have the protection you need.

[CALL OUT BOX]

## How to protect your extended family

No-one knows what the future might hold, that’s why insurance allows you to be prepared for the unexpected.

* Think about what you want to be covered for.
* Check that your life insurance policy covers what’s important to you.
* If you’re unsure, contact us to have a chat.

Want a review of your life insurance? Give us a call on <<phone number>>, email us on <<email address>> or contact us through <<website address>> to talk about the best options for you.

[CALL OUT QUOTE]

“It’s good to know your family will be protected even as you all move on to different stages of life.”

**eDM**

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| Section |  |
| Subject line | 5 reasons why keeping life insurance is a good idea |
| Pre-header text | Life insurance is there to protect what you have |
| Header image copy |  |
| Headline | Don’t let your hard work go to waste |
| Salutation |  |
| Introduction | You’ve worked hard to keep your family financially secure. So it’s good to know they’ll be protected as you progress through the various stages of life.  Here are five reasons why keeping life insurance in super can be a good idea even when the kids are beginning to build their own lives. |
| Body | 1. **Your partner may still need financial support.** Life insurance can help provide for your partner if your end of life comes sooner than expected. 2. **Your children still need you.** Circumstances change, and independent children can once again need your financial help – if they lose their jobs, move home, have children of their own that also require caring for. Insurance can help protect these financial commitments. 3. **You may have debts.** Many Australians have sizeable loans even up to retirement. Without insurance, an unexpected illness or injury could mean selling investments or your home at the worst possible time. 4. **Your parents may depend on you.** Many of us expect to care for our aging parents. This support can be costly and a source of stress if your partner is left to carry the burden alone. 5. **You want to know your family is supported.** With insurance, you may be able to ensure your partner has a home and your children financial support if you’re no longer around.   Remember, if you let your insurance go, you may not get the same cover again. And don’t forget to review your life insurance cover every time a major life event occurs, or when you move into a new stage of life. |
| CTA | To learn more, read our full article <here> |
| Signoff | Regards, <name/team> |
| Disclaimer |  |

**LinkedIn**

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| Section |  |
| Introduction | Is your super really just for retirement? Here are five reasons why keeping life insurance in your super is a good idea, even when the kids are beginning to build their own lives. |
| Body | 1. **Your partner may still need financial support**. Life insurance can help provide for your partner if you pass away sooner than expected. 2. **Your children still need you.** Circumstances change, and independent children can once again need your financial help – if they lose their jobs or have children of their own that also require caring for. Insurance can help protect these financial commitments. 3. **You may have debts.** Many Australians have sizeable loans even up to retirement. Without insurance, an unexpected illness or injury could mean selling investments or your home at the worst possible time. 4. **Your parents may depend on you.** Many of us expect to care for our aging parents. This support can be costly and a source of stress if your partner is left to carry the burden alone. 5. **You want to know your family is supported.** With insurance, you may be able to ensure your partner has a home and your children financial support if you’re no longer around.   Remember, if you let your insurance go, you may not get the same cover again. And, don’t forget to review your life insurance cover every time a major life event occurs, or when you move into a new stage of life. |
| CTA | To learn more, read our full article <here> |

**Socials**

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| Section |  |
| Introduction | What are five reasons why keeping your life insurance in super a good idea ‑ even when the kids are beginning to build their own lives? |
| Body | 1. Your partner may still need financial support. 2. Your children still need you. 3. You may have debts. 4. Your parents may depend on you. 5. You want to know your family is supported. |
| CTA | Click <here> to read more. |