

MARKETING WITH CLARITY

Creating clarity for  
your clients

OnePath



Across the life insurance and financial advice industries,  
we have all faced unprecedented changes and  
challenges in recent years.

Customers are uncertain about their life insurance.  
They don't understand how it works, and as a result  
they doubt it's value and ability to protect them  
when it matters most.

It's time to rebuild trust and deliver the value our  
customers and your clients deserve. We want to help you  
engage and educate your clients about their cover, so you  
can attract and retain them into the future.

Together we have an opportunity to reshape and rebuild  
what life insurance means to Australians.



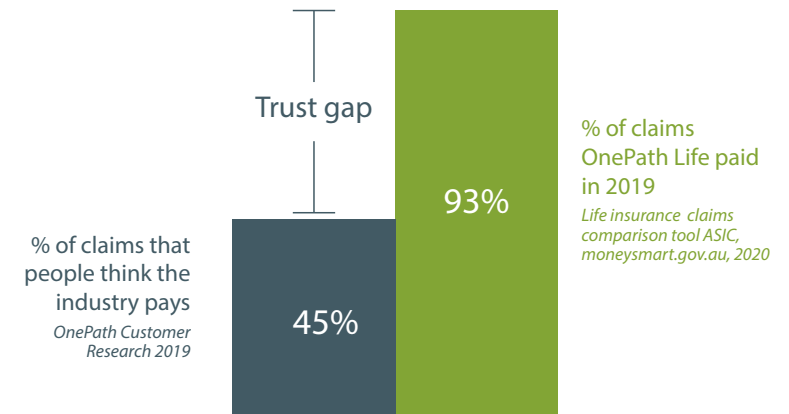
# Why Clarity?

In 2019, we conducted an extensive research study alongside behavioural scientists to understand exactly how people feel about life insurance.

After several months of extensive interviews with a broad range of customers from various Australia life insurers, **this study uncovered six key issues** customers have with life insurance. These issues are what we're trying to address through OnePath Clarity:

1. **Trust** – A clear lack of trust has created a level of cynicism towards all facets of the insurance industry.
2. **Complexity** – We need to clarify insurance and connect with customers so they understand what they've bought.
3. **Certainty** – It's why they bought insurance. Customers need to feel we will be there when they need us most.
4. **Negative conditioning** – We need more consistent contact outside of periods when money is owed, premiums rise or confusing changes are made.
5. **Enduring value** – Value perception is high when insurance is bought, but deteriorates over time.
6. **Control** – Customers don't feel control over anything other than paying premiums.

A particularly key takeaway was the need to eliminate uncertainty and doubt around claims. We asked customers how many claims they think get paid. Their answers show there is a considerable trust gap – and we need to close it.



*The life insurance industry needs to change.  
Together, we can deliver Clarity.*

As you work through each section of this four-part marketing guide, you'll learn how to best use a range of resources and communication channels to develop a plan that takes your client touch points to the next level.



## Get the content

OnePath Clarity adviser resources

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## Know the basics

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## Develop the conversation

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## Become the expert

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# Get the content

OnePath Clarity adviser resources



01



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# OnePath Clarity – content for customers

## Clarity is key to value

OnePath Clarity is a comprehensive digital library created using behavioural science principles, to simplify and help customers understand life insurance fundamentals, and aid them in their decision making.

**We recognise insurance can be intimidating, but it doesn't have to be.**

Our mission is to educate life insurance customers across Australia. OnePath Clarity helps you empower your clients to better understand how their purchased protection works.

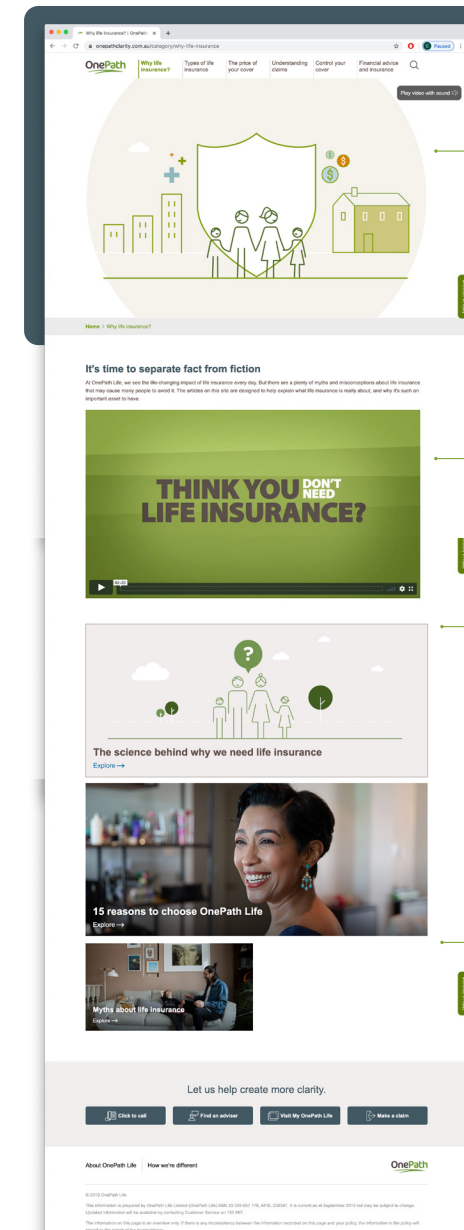
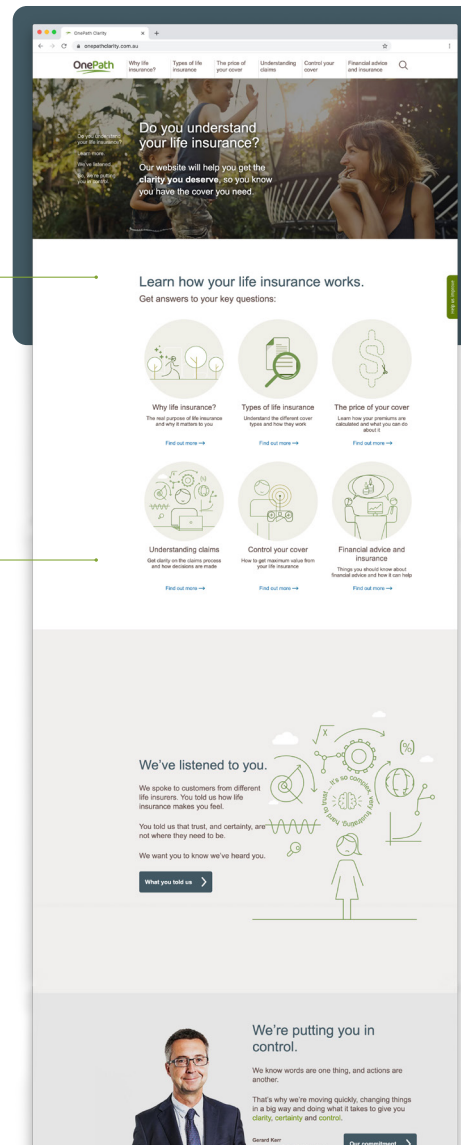
The more your clients understand their cover, the more they will value it – and value your relationship and advice.



*When you **provide clarity, certainty and control** to your clients, you'll provide a better value.*

The OnePath Life Clarity website is easy to navigate and full of content that covers:

- Why life insurance is important?
- Types of life insurance, and how it works
- How premiums are calculated
- Understanding claims, and how we make claims decisions
- Controlling your cover
- The value of good financial advice.



**TIP!** Turn the sound on ;)

Each section starts with a short animation that provides an easy entry point into the content.

Content is visually engaging to help customers explore the topics.

Insightful articles help simplify life insurance and educate customers about what they've purchased.



# OnePath Clarity – content for advisers

In collaboration with behavioural scientists, we've also built a library of white-labelled, fully customisable content designed to showcase your insurance expertise and demonstrate you are the partner that your clients need. You can access it all on a specialist adviser site [onepathclarity.com.au/engage](http://onepathclarity.com.au/engage).

Each piece of content comes with customisable templates for writing articles or social media posts, making it easier for you to share content and educate your clients across any channel you wish.

## Why is client communication important?

By providing clear guidance to your clients throughout their life insurance journey, you can better tailor your service and establish a foundation for regular contact, resulting in deeper, longer-lasting and more productive relationships.

And this is just the beginning. We will share more support resources based on your feedback and how you best use this material. *Think of us as your dedicated partner for client engagement and retention.*



**Engage with OnePath Clarity today.**

Learn about the needs of clients and make a plan to tackle the trust issues facing the insurance industry.

Find engaging content and resources about:

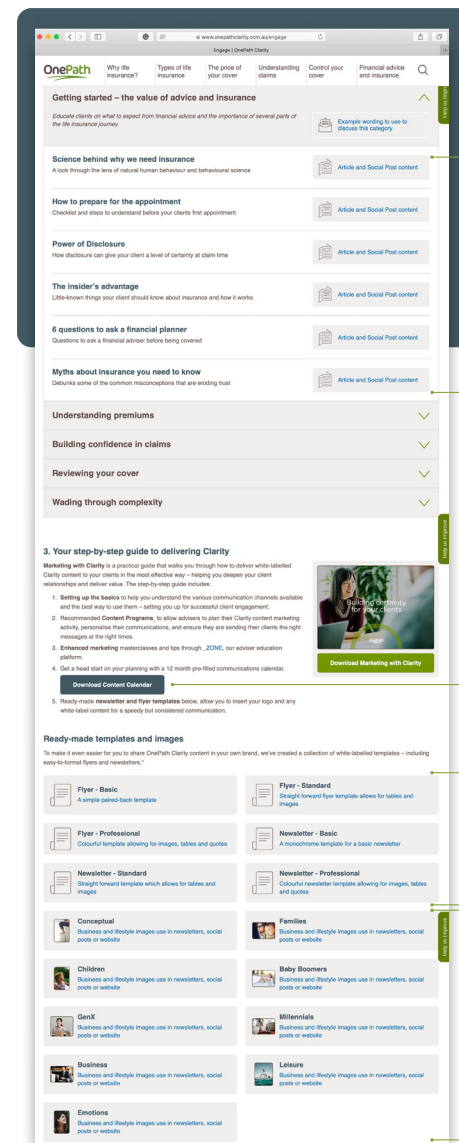
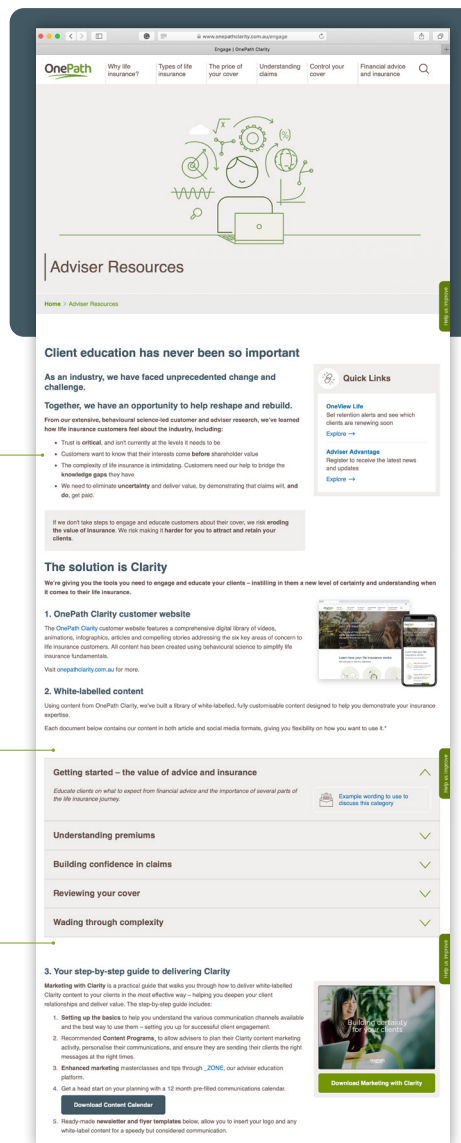
The value of advice and insurance (Help them prepare for their first appointment)

Understanding premiums (How they are calculated and why they change)

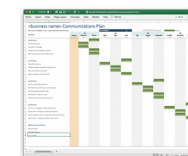
Building confidence in claims (Statistics about claim payments and other support)

Reviewing your cover (How your clients can get more control over their policies)

Simplifying complex concepts (Explaining different types of cover)



Click this button to download easy-to-use articles and social posts, fully customisable and ready to post to your own channels and under your brand.



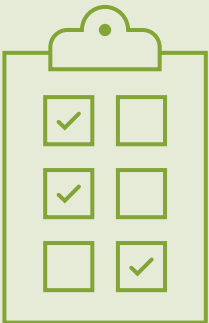
Pre-filled 12 month calendar ready to make your own.

Find extra white-labelled resources such as flyer and newsletter templates to enhance your communications.

Make your communications more personal and relevant with over 200 themed images.

# Know the basics

Set yourself up for success



# 02



Home



Content



Basics



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# Communication channels at a glance

Based on Australian consumer habits, these are the digital channels that can have the biggest impact when you communicate with clients.



## Learn more on \_Zone

- [Creating Raving Fans](#)  
– webinar and tools
- [Effective Communication](#)  
– webinar and tools
- [Marketing Hacks](#)  
– webinar and tool



### Social Media

Downloaded on millions of mobiles around Australia, Twitter, Facebook and Instagram let you share valuable info quickly, keeping you front of mind.

VIEW

+



### LinkedIn

A digital ecosystem, where you can build personal and professional credibility by connecting with other users. Share industry-leading news and insights, including those we've provided on OnePath Clarity.

VIEW



### Email

Extremely cost effective and one of the most powerful marketing tools at your disposal. Use email to reach clients reliably and share articles on your website or LinkedIn profile.

VIEW

+



### Newsletters

A more personable way to stay in contact with your clients. Provide regular updates and useful information they can count on and share your personality.

VIEW



### Website

A critical tool that you can link to via social media, emails and newsletters. A well-prepared online presence can do a lot of work for you, is a great place to share the OnePath Clarity content we've provided for you.

VIEW

+



### Video

A vital form of content in today's digital world. Quality video can be consumed on the couch, in bed, on the train, in the pub – just about anywhere.

VIEW



Home



Content



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# Social media



## Why is social media important?

Social media captures attention. There are 18 million active social media users<sup>1</sup> in Australia. These users spend an average of 91 minutes using social media each day.

### Social media can be a powerful marketing tool because:

- It's a showcase. Prove your value and that you're a thought leader in the insurance industry.
- It's affordable. The only cost to you or your practice is time.
- It's helpful. Share tips and articles from OnePath Clarity to help clients get more value from their cover.
- It's efficient. Connect with clients based on interests and demographic information.



## Setup

Make sure your social media channels work together for greater impact.

- Keep your information up to date and accurate, especially on your website.
- Have a content plan and make time for social media maintenance.
- Use all available fields in each platform to give your clients as much information as possible.
- Create accounts on all channels before you start using one so you can drive traffic through each of them.



## Optimisation

Once you're up and running, make sure you and your audience get the most value out of your accounts.

- Set goals for build brand awareness, converting leads and/or helping your clients learn more about insurance.
- Cross-promote. If you write a great post on LinkedIn, share it on Facebook – the most popular social media platform in Australia – and your other channels.
- Schedule posts. You can use each platform's tools to post automatically at certain times.
- Tailor your content. Review what you know about your clients, including age, location, reason for taking out insurance and social media activity.
- It's constant. Monitor questions and comments and respond quickly anytime, any place.

<sup>1</sup>Digital in 2019 Australia. Page 31. We Are Social, 2019.

<sup>2</sup>We Are Social, 2019. Page 32.



## 2.3 Know the basics - Set yourself up for success

# LinkedIn

LinkedIn can be a great window into you and your practice.

It brings some of the best aspects of other social media platforms – including posting, sharing, commenting and connecting – to a more professional digital setting. Here you can really show you care about your clients and prove you're an insurance expert.

Learn more about [LinkedIn's marketing solutions](#) [here](#) and find other great tips about how to best use the platform.

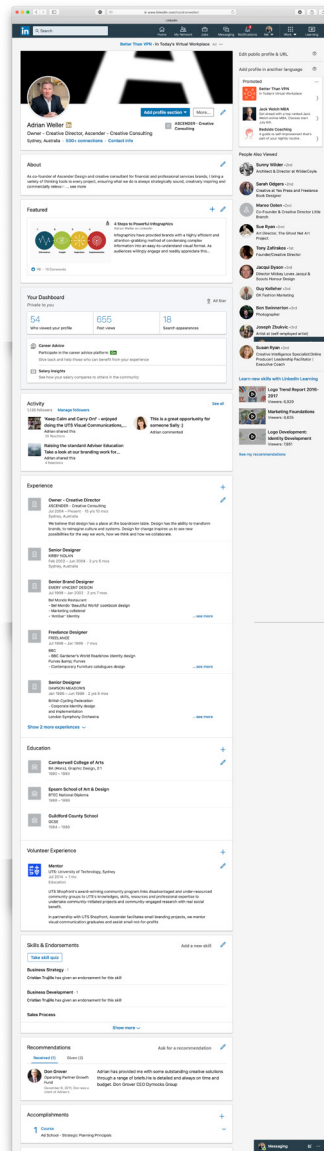
### Learn more on \_Zone

- [Amplify Your Expertise](#) – webinar and tools

**TIP!** Don't leave anything blank – pages with complete information get 30% more weekly views.

## Setup

Lay the foundations to position your personal and professional brand



### Banner photo

This can be your company's logo or something else that reflects your personality. Log in to LinkedIn and find good examples [here](#) and [here](#).

### Profile photo

Your profile photo should be up to date, high resolution and close 400 x 400 pixels. Find more tips to optimise your profile photo [here](#).

### Headline

Make the most powerful part of your profile count – share who you are, what you do, what you care about and list special areas of focus or expertise. You have 110 characters to use.

### Location

This is simple, but important, and can be especially helpful for clients based near you.

### Industry

Use your industry – insurance or a specific type of insurance – here for best search results.

### Summary

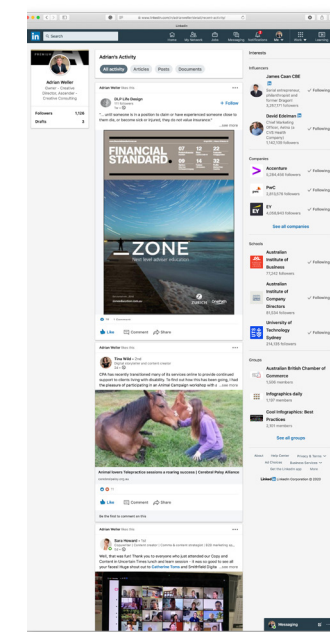
Explain how you work, what your goals are when helping clients, and how you can make their insurance experience better. Keep it within 150 words.

### Recommendations

Testimonials from happy clients provide first-hand accounts of your value and the issues you solved. One study showed that 87% of insurance agents said referrals were their most successful marketing tool. Encourage them to use specific examples. Learn how to [Create Raving Fans](#) on [OnePath Life \\_Zone](#).

## Engagement

Amplify your presence, participation activity and voice



### TIP!

Search for free images for your banner photo on sites like [Unsplash](#), [Pixabay](#) and [Pexels](#).

### Posts

Share helpful links from [OnePath Life Clarity](#), write about the industry, post fun, uplifting stories – here you can combine practical information with your personality.

### Visuals

Include an image with your posts, as photos and graphics can [double comment rates](#). Try our free [images](#) [here](#).

### Hashtags

Give yourself and your audience access to larger conversations. Including hashtags at the end of your posts can also help others find your profile. Best practice is [no more than 3 hashtags per post](#).

#clarity #protectingthoseyoulove

### Comments

The more you engage, the more weight your profile holds on LinkedIn. Connect with others in the industry, including major providers like [OnePath Life – Retail Insurance](#), and join industry groups.

### Encourage feedback

Ask your audience to comment on your post with their thoughts or questions. Monitor these responses so you can engage with them directly. If comments are negative, address them publicly and then, if required, use direct messaging to work things out.

<sup>3</sup>Insurance Marketing Benchmarks Report (2017). Outbound Engine, 2017.



# Email

## Connect better with your audience through the inbox.

With an average open rate of 18.7%, the Australian market ranks higher than the global average when it comes to email.

More and more, emails are being opened on phones, so it's best to use an email template that considers mobile use. Keep sentences short, use smaller photos and provide clear links and buttons. You don't want to overwhelm readers with long chunks of text

**TIP!** Use the same colours and fonts as your website for a more cohesive user experience.

### 1 Subject line

Keep this to 30-50 characters. Tell readers what's inside and draw them in. Ask a question or offer an incentive if you have one. If you can, test a subject line – split your clients into two groups, send each group an email with a different subject line and see which is more successful by measuring how many people opened the email or called you after seeing it.

### 2 Greeting

Use proper names to make your clients feel appreciated and valued.

### 3 Body

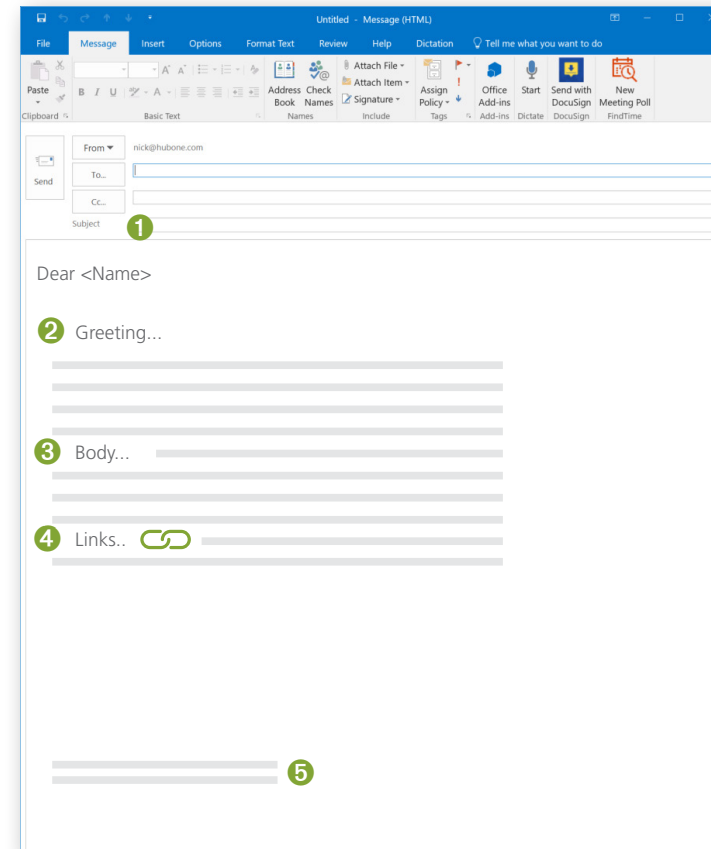
Again, don't make this too long. Every scroll is a chance to lose readers. For slightly longer communications, you're better off using a newsletter template. Write in a tone that suits your business and personality. Increase 'scan-ability' by using bullet points, lists and headings for easier reading.

### 4 Links

Add value with a call to action and links to your website and pertinent articles like the ones provided on OnePath Life Clarity.

### 5 eSignature

Including your signature helps humanise the communication and lets readers connect to you. Don't forget contact details, too.



# Newsletters

## Resources

\_ZONE is full of incredible resources that can help you take your emails and newsletters to the next level.

- Learn how to use behavioural economics to your advantage in a [Communications Masterclass](#)
- Create Raving Fans by improving your online and offline customer experience
- Better explain why clients should choose insurance with you by [Selling Your Difference](#)
- Discover [Marketing Hacks](#) that can elevate your communications



## Good

An email with well written content, but with no design elements



## Better

A pre-prepared newsletter attached to an email



## Best

eDM using a professional template in campaign monitor or mailchimp



## Frequency

Find a balance between flooding the inbox and keeping in touch. One newsletter a month is a good place to start. Get some feedback from clients – both before you start and after you've established a mailing list – to learn more about how often they want to hear from you.

## Subject line

Draw readers in but keep it short, 30-50 characters is optimal. Consider posing a question or addressing an issue to draw readers in.

**TIP!** Avoid the hard sell.  
Aim for 90% education or other useful content and 10% marketing your service.

## Details

Avoid long chunks of text – link to articles instead. Send readers to helpful articles on OnePath Clarity, your LinkedIn posts or articles hosted on your website.

## Best practice

Use the power of platforms like [Mailchimp](#) or [Campaign Monitor](#) to design an eDM template that will become familiar for repeat readers. Fill these templates with well-written content and links to pertinent articles, like the ones available on [OnePath Clarity](#). If writing isn't your strength, use the skills of team member or consider enlisting the support of a copywriter who can help share your message.



# Website

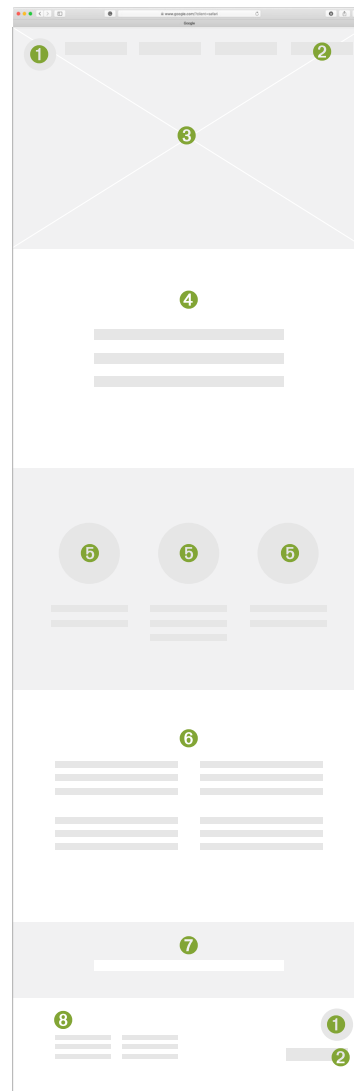
A place your clients can go to learn more about you and your business. Keep it simple, but make sure it's up to date and accurate.

## Resources

ZONE can help you learn more about how to build a clear, user-friendly website.

- Use the [Marketing Hacks](#) webinar and tools for website building basics
- [Create Raving Fans](#) by improving your online and offline customer experience
- Learn how to [Amplify Your Expertise](#) by setting content goals and generate thought leadership pieces

**TIP!** Check with your website host or developer to ensure it's optimised for mobile use - 50% of OnePath online traffic is via a mobile device.



### 1 Logo

Even the simplest logo can make your page more recognisable.

### 2 Contact information

Make it easy to find (email address, phone number and location).

### 3 Banner image

Choose a welcoming photo or graphic that sets the tone for your site.

### 4 Short intro

Introduce yourself and your business, and include a link to a page with more information about you and your company.

### 5 Services

Explain how you can help clients. Address their potential pain points and be specific about the types of insurance you specialise in. If possible, include genuine testimonials from happy clients.

### 6 Other sections (optional)

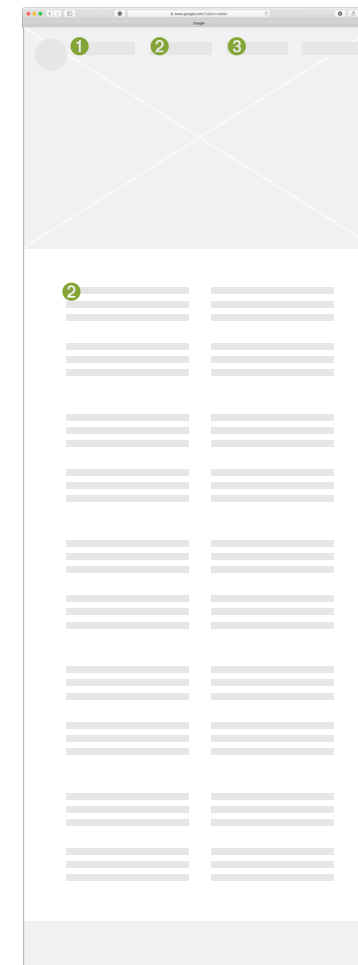
Include small previews of other pages on your site.

### 7 Call to action

Encourage visitors to get in touch with a phone number, button to request contact, or an inquiry form.

### 8 Site map

Clear links to all sections of your site.



### 1 Other pages

While not completely necessary, building out your site can make for a better user experience and help prove your expertise in the insurance industry.

### 2 Articles

Write about the impacts of industry changes or link to articles on [OnePath Clarity](#) to educate clients.

### 3 FAQs and glossary

The world of insurance can be a confusing one for some clients. FAQs or glossary sections can help put people at ease. They are also great for search engine optimisation (SEO).



# Video

## Resources

[\\_ZONE](#) has tips and tricks for making engaging video content.

- Learn [Marketing Hacks](#) that can help your visual content cut through
- [Amplify Your Expertise](#) by finding strong content ideas

Short videos posted on your website and social media channels can be a great complement to written content.

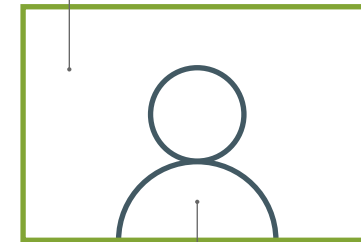
In today's digital world, [attention spans are shrinking](#). Getting your audience's focus and holding it can be difficult. That's why conveying key information quickly is important. Video is an excellent way to do that.

While it requires a bit more effort and technical know-how than writing an article or social media post, making a video is easier than you think. It can provide excellent reach for communicating with current and prospective clients and is a great way to get your business' personality across.

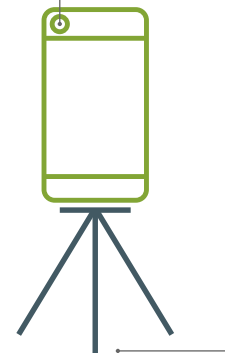
## Setup and production tips

- ✓ Practice, practice, practice. Record and review until you're happy with the quality.
- ✓ Keep it short. Anything over 90 seconds can feel like a chore.
- ✓ Write a script. Every three written words take about a second to say. Start with a short intro and your most important information.
- ✓ Consider an editing app or software. It doesn't need to be over produced however it can help refine your message and add character if adding images or your logo.
- ✓ Get your message to those watching without sound while also improving your search engine ranking (SEO).

Be comfortable. If you're not, it will show in the video.



Use your mobile phone. Stare at the camera, not at the screen, when recording.



Be yourself. Dress how you would when meeting clients in person.



Keep it steady. Invest in a tripod to hold your phone

Test different recording spaces. Note background noises like vehicles, people and animals.

# Develop the conversation

Personalise your Clarity content program



# 03



Home



Content



Basics



Develop



Expert

# Develop the conversation

Once you understand how to connect with your clients through a range of channels, you should make a plan to ensure you send the right messages at the right time.

Consistent communication is a key part of your client experience. To be effective, it needs to be frequent: clients should hear from you several times a year. But don't prioritise quantity over quality.

## Your content plan should consider:

- The right channel. Utilise the channels your clients use most or prefer. If you're not sure, ask new and existing clients how they'd like to hear from you.
- The right content. Help clients understand what they need to know at each point in time. Keep it simple and relevant.
- The right resources. Make sure your plan is achievable – can you deliver to schedule and respond to specific needs?

## Know your audience

Educating customers is our main goal, so it's important to:

- Create the right message. A vital part of the insurance business is understanding consumers' key life events, such as getting married, having kids or buying a home. Be conscious of these factors when communicating with your clients.
- Compile a client list. Make a spreadsheet of existing and prospective clients and review and update it as required. This will make your communication more efficient and impactful.

## Call to Action (CTA)

Insight and education are powerful drivers for action – which is why we based our program on behavioural science. CTAs are important because they drive clients to do something based on your communication. Typical examples of CTAs include requests for readers to get in touch through provided contact details and encouraging readers to sign up for seminars and use your hashtags on social media.

## Measure. Learn. Adjust.

It's important to set goals and track any marketing activity to determine how it was received so you can refine it as you go. Use the SMART methodology (Specific, Measurable, Actionable, Realistic and Timely) to set goals that you can achieve.

## Helpful resources

New to marketing? No problem. We are here to help with a great range of resources, including an [image library](#), [templates for newsletters and flyers](#), and a [content calendar](#) that you can fill out to plan your year.

## Always-on communications

Set these constant communications up to make sure you add a personal touch regularly. You may be able to automate these messages using platforms such as [Mailchimp](#) and [Salesmsg](#).

- ✓ **SMS** – appointment reminders, thanks for meeting, reminder to review their cover
- ✓ **Email** – welcome, newsletters, pre-renewal reminder (download our [customisable templates](#))
- ✓ **Birthdays and anniversaries** – send a thoughtful note via SMS or email





# Develop the conversation

## Starting the conversation



### Introducing life insurance and the value of advice

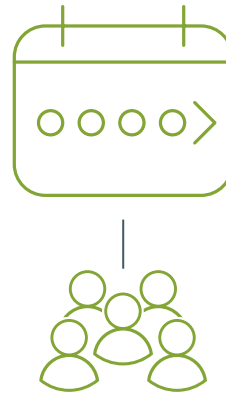
Use OnePath Clarity content to attract new clients and engage/educate those who are in the consideration phase of seeking financial advice or taking out life insurance.

Map out the journey which could include:

- Schedule meeting
- Reminder meeting email or sms with list of required documentation and link to education articles on your website
- Prepare agenda and welcome collateral
- Understand clients situation
- Create to-do list and set expectations
- Post-meeting call and email with relevant education articles on your website
- Update client database and contact preferences
- Arrange welcome pack.

[VIEW](#)

## Create your ongoing communications plan using a:

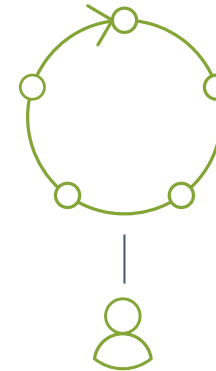


### Calendar year program

Plan a full year of content across all your channels, based on milestone events throughout the year. This is the simplest way to make sure you consistently send clients timely information. Everyone receives the same message at the same time, regardless of where they are in their own life insurance journey.

[VIEW](#)

**TIP! Be consistent.** If you send an email every month on a Wednesday, keep sending it every Wednesday. Don't skip a week or alter your day.



or

### Policy holder cycle

By segmenting where each client is in their policy cycle, you can tailor your communications to be more specific to their needs at that moment in time. Timely education and engagement will maximise relevance and demonstrate your ability to deliver practical help to your clients.

[VIEW](#)

# Introducing life insurance and the value of advice

## Setting up for an engaging relationship

Seeing a financial adviser, and taking out life insurance, are significant steps that someone takes in taking control of their finances. They can often be intimidating steps to take, with very few people truly understanding what goes into the financial advice process, and ultimately why life insurance is such a valuable and important consideration.

Our content can help you guide potential clients through this process, with articles made to educate prospective clients on what the financial advice process looks like, how to make the most of their time with you, and things they should consider when deciding to buy life insurance.

## Learn more on \_Zone

- [Know Thy Client](#) – webinar and tools
- [Creating Raving Fans](#) – webinar and tools
- [Effective Communications](#) – webinar and tools
- [Amplify Your Expertise](#) – webinar and tools
- [Rethinking the Annual Review](#) – webinar and tools
- [Marketing Life-Hacks](#) – webinar and tools

### Need help?

Contact your OnePath BDM and they will be able to provide extra help, including tools to help with client retention and further resources to enhance your communications.

## 6 questions to ask your financial adviser

Questions to ask a financial adviser before being covered



## How to prepare for the appointment

Checklist and steps to understand before your clients first appointment



## Power of disclosure

How disclosure can give your client a level of certainty at claim time



## The insiders advantage

Little-known things your client should know about insurance and how it works



## Myths about insurance you need to know

Debunks some of the common misconceptions that are eroding trust



## Science behind why we need life insurance

A look through the lens of natural human behaviour and behavioural science



## Do life insurers really pay claims?

Industry statistics that give your client confidence should a claim need to be made



## Ways to buy and own insurance

List and limitations that need to be considered



## The easy way to top up your life insurance

What future insurability means and how it can be used to increase cover



# Calendar year program

In the next few pages, we've laid out a sample program that creates multiple touchpoints per year using the content we've already created for you. Simply customise to suit your business.

You can visit [onpathlifeclarity.com.au/engage](https://onepathlifeclarity.com.au/engage) for articles and social posts that are ready to be downloaded and shared.

With this approach, every year you'll send or publish:

- 4 newsletters via email
- 4 articles on your website
- 4 original LinkedIn posts.

Upsize by publishing extra articles on your website in line with other seasonal events and then promoting them on LinkedIn. In addition to this, make sure you're still sharing content regularly via social media.

## Getting ready checklist

- ✓ Determine what pieces of Clarity content you are going to use – pick your content well in advance.
- ✓ Plan a consistent sending and posting schedule.
- ✓ Use the SMART (Specific, Measurable, Attainable, Realistic/Relevant and Time Bound) methodology to set goals that determine success.
- ✓ Choose how you will send your newsletters (i.e. from your own personal email account or via an automated email platform like Mailchimp).
- ✓ Create a list of customer emails to send to.

**TIP! Post weekly on LinkedIn.** Companies that do see a 2x lift in engagement. [Learn more](#)

**TIP! Ask less, give more.** For every 20 comments, shares or helpful posts, make one request (such as 'register for my seminar'). This ensures you're adding value for clients – not just self-promoting.



## Q1 Calendar year program



**Topic:** The value of advice and insurance



**Goal:** My clients have clarity on what they're covered for, and know they're getting value. My clients know they've made the right choice of financial adviser

The building blocks of this trust come from acknowledging some of the emotions that customers may be feeling – think back to the six issues underpinning this program. From there, explaining some of the finer points of life insurance will help further that trust. Think about topics such as 'guaranteed renewability' and the importance of disclosure, questions clients should ask when choosing a life insurer and adviser and debunking common myths about life insurance.

**At a minimum, this quarter you will:**

- Create one post on your website
- Create one post on LinkedIn
- Write and send one quarterly newsletter

The order in which you do these is up to you, but make sure you have your website and social channels established before you start so you can link to and share articles across multiple platforms.

Find customisable flyer and newsletter templates [here](#).

### Don't forget!

This is when you'll set expectations for your communications. This includes the look of your newsletter template, your sending and posting schedule and which hashtags you want to use on LinkedIn and other social media.

### Clarity content that you can use

We have plenty of engaging content [here](#) that you can use in your first quarter communications. These include social media posts and articles written and ready for use on social media, LinkedIn and website and in newsletters.

Use the following Clarity articles:

- > **Power of disclosure**  
Educate clients about their duty of disclosure so they can be confident their cover will do exactly what they expect and what to do if they forget to disclose important information.
- > **The insider's advantage**  
Explain what 'guaranteed renewability' is and, when chosen, how beneficial it is that life insurers can't revoke or change your cover year to year.
- > **6 questions worth asking your financial adviser**  
Put your clients at ease by arming them with the right questions to ask to get a full, clear picture of the life insurance they're buying. Includes topics such as types of cover, payment options, what to look for in a policy and a life insurer, and duration of cover.
- > **Myths about insurance you need to know**  
Take the mystery out of life insurance and increase trust by debunking common myths around life insurers not paying claims, who does and doesn't need life insurance, coverage after health changes, level premium prices and more.

### Potential seasonal extras to consider:

#### January:

New Year resolutions, back to school and work, planning for the upcoming year, Australia Day

#### February:

Valentine's Day

#### March:

International Women's Day, school holidays



**TIP! Plan content in advance.**  
Set yourself deadlines. Be realistic about how much you can manage during busy periods.





## Q2 Calendar year program



### Topic: Understanding premiums



### Goal: My clients have a sense of control that they can review and alter their policy as their circumstances change.

This content helps clarify one of the biggest concerns customers have with life insurance: premiums.

With Clarity content, you can give your clients peace of mind that they are finding a happy balance between their life insurance needs and their budget. Helping customers understand how premiums work can also remove some of the uncertainty that comes with paying for life insurance – and will make your clients feel like they're in control.

Help your clients understand key concepts such as indexation and level and stepped premiums and how these affect pricing and other factors that cause premiums to rise.

#### At a minimum, this quarter you will:

- Create one post on your website
- Create one post on LinkedIn
- Write and send one quarterly newsletter

The order in which you do these is up to you, but make sure you have your website and social channels established before you start so you can link to and share articles across multiple platforms.

Find customisable flyer and newsletter templates [here](#).

#### Don't forget!

Premiums can be confusing for clients. It's especially important to communicate this information clearly. Including Calls to Action (CTAs) is particularly important here, specifically ones that encourage clients to call if they want to discuss their cover in more detail.

### Clarity content that you can use

There is plenty of content [here](#) to use in this second quarter. These include social media posts and articles written and ready for use on social media, LinkedIn and website and in newsletters.

Use the following Clarity articles:

- > **Why premiums go up**  
Teach clients why premiums go up and explain the factors out of their control (insurance industry and broad economic factors) and what they can control (stepped and level premiums and indexation).
- > **Difference between stepped and level premiums**  
One of the key factors behind life insurance premiums, this content will help you explain stepped and level premiums to clients and prepare clients to select what the best option is for them.
- > **Ways to buy and own insurance**  
Explain the differences between the three ways to buy and own insurance policies (through an adviser, direct from an insurance company or held inside superannuation).
- > **What is indexation and how it works**  
Another major factor in life insurance pricing, this content helps you explain how indexation impacts different types of policies and reinforces the fact clients are in control of this optional benefit.

### Potential seasonal extras to consider:

#### April:

Easter, school holidays, ANZAC Day

#### May:

Mother's Day

#### June:

End of Financial Year (EOFY), Queen's Birthday, winter sports season, school holidays



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## Q3 Calendar year program



**Topic:** Building confidence in claims and reviewing your cover



**Goal:** Help clients think, I'm certain my adviser and my life insurer will be there when I need them most.

Customers buy life insurance for certainty, but they rarely feel it. In this quarter you'll help bridge the **trust gap** between how many claims your clients think get paid and how many are actually paid. This is a major issue that erodes confidence across all of life insurance, and building confidence in the claims process and guiding clients through reviewing their cover can help deliver the certainty customers are desperate for – knowing that when they need their life insurer and financial adviser, they'll be there.

Customers also feel like they're at the mercy of their insurer, they lack control.

Sharing stats about **how often claims are paid** – and when they're not – is a different approach to how claims are typically discussed. Reinforce the importance of reviewing cover at renewal time, and reminded them that life insurance isn't a set and forget product. You can discuss what to consider when reviewing cover and how easy it is to make changes to account for major life events.

**At a minimum, this quarter you will:**

- Create one post on your website
- Create one post on LinkedIn
- Write and send one quarterly newsletter

The order in which you do these is up to you, but make sure you have your website and social channels established before you start so you can link to and share articles across multiple platforms.

Find customisable flyer and newsletter templates [here](#).

### Don't forget!

Being empathetic to your clients' needs is especially important here, it will help close that trust gap. If you need help with your newsletter's tone, try reading it out loud. If you wouldn't say it like that, don't write it that way.

### Clarity content that you can use

We have plenty of engaging content [here](#) that you can use in this third quarter. These include social media posts and articles written and ready for use on social media, LinkedIn and website and in newsletters.

Use the following Clarity articles:

- > **Do life insurers really pay claims?**  
Clear up one of the biggest misconceptions in the industry by showing clients that more than 90% of all life insurance claims are paid in the first instance and reasons why claims are declined.
- > **Why there's more to life insurance than money**  
Many clients think the only benefit of insurance is a paid claim. This content can help you introduce the extra support that comes with life insurance, including financial support for accommodation, spouse retraining, financial advice, grief support and rehabilitation.
- > **Upcoming renewal reminder review**  
Clients need to review their policy before renewal to ensure it still provides appropriate cover. Learn how to create a renewal reminder email for clients that includes a snapshot of their current cover, why they purchased life insurance, how they're paying premiums and life changes to consider when reviewing.
- > **Why it pays to review your cover**  
Educate clients on how reviewing their cover cannot only ensure they're properly covered, but also save them money and deliver optimal value. Teach them about reviewing how much they're insured for, major changes in their life, stepped and level premiums, loadings and indexation.
- > **The easy way to top up your life insurance**  
It's important that clients know life insurance isn't a 'set-and-forget' part of life. Use this content to show them how flexible cover is and how easy it is to increase their level of cover to accommodate major life events.

### Potential seasonal extras to consider:

July:

Start of Financial Year

September:

Father's Day



## Q4 Calendar year program



**Topic:** Wading through the complexity



**Goal:** My clients understand the cover they have, how it will support them when they need it.

As the year wraps up, you want to make sure your clients understand the most important facets of the type of cover they've chosen. You'll help them do this by breaking down the key points behind different coverage options.

By sharing this content with your clients, you can help them better understand the options that exist for them. Dig deeper into the key details of Total Permanent Disability (TPD), trauma, life insurance and income protection to show clients the full picture.

**At a minimum, this quarter you will:**

- Create one post on your website
- Create one post on LinkedIn
- Write and send one quarterly newsletter

The order in which you do these is up to you, but make sure you have your website and social channels established before you start so you can link to and share articles across multiple platforms.

Find customisable flyer and newsletter templates [here](#).

### Don't forget!

This is a good time to assess how your communications have been performing throughout the year. Ask clients for feedback and encourage them to suggest topics for future content. Don't be afraid to make some changes that will make your communication more impactful and beneficial to your audience. The information and insights you gain can help inform your plan for next year

### Clarity content that you can use

You can find content [here](#) for your fourth quarter communications. These include social media posts and articles written and ready for use on social media, LinkedIn and website and in newsletters.

Use the following Clarity articles:

- **TPD cover – 3 things your clients need to know**  
Help simplify TPD cover and learn how it can support you and your dependents if you can never work again. Educate clients on how claims are assessed, how long claims will take and how this cover is structured.
- **Trauma cover – 3 things your clients need to know**  
Explain the support trauma cover can provide for those recovering from a serious illness, including what trauma means in terms of insurance, how this cover is structured and making multiple claims through trauma reinstatement subject to policy terms and conditions.
- **Income protection cover – 3 things your clients need to know**  
Reassure clients that they will be covered if they are unable to earn income due to disability. This content covers how much clients are covered for, how long they need to wait for claims to be paid and how long their claim will be paid for.
- **Life insurance – 3 things your clients need to know**  
Despite being the best-known type of insurance, you can still help clients better understand life insurance. Help them understand how to determine the appropriate amount of cover, how policies are paid and how their cover is structured.

### Potential seasonal extras to consider:

**October:**  
Halloween

**November:**  
Movember, Remembrance Day, Christmas is coming

**December:**  
Christmas Eve/Christmas/Boxing Day, the New Year is approaching/New Year's Eve



# Policy holder cycle

To personalise your client relationships more deeply, you can plan to send specific messages at different points in their policy lifecycle.

It can take more time to manage, however it will help deliver the most relevant information to your clients at the most relevant time.

Each time you communicate with a client, you have an opportunity to educate them, reassure them and guide them – building trust and delivering value every time. In the following pages you'll see a plan for communicating with a client through email over the span of a year.

A typical policy lifecycle might follow the cycle on the right:

#### Additional touch points to consider

Plan to send additional communications out for major milestones such as:

- Annual or quarterly planning reviews
- Seasonal events – Christmas, Easter, Mother's Day, EOFY/ tax-time
- Client moments – birthdays, client anniversaries, appointment reminders
- Special events and offers – such as invitations to client seminars





# 1m Policy holder cycle - Month 1



**Topic:** Thank you & Education 101



**Goal:** My clients understand what they're covered for, and know they're getting value. My clients know they've made the right choice of financial adviser.

Whether a client is new or returning, a month after they receive a welcome or renewal pack is a great time to check in and set the stage for the year of coverage to come.

Make sure you let them know you appreciate their trust in you as their adviser, and use this as a chance to share valuable information from OnePath Clarity that can answer any questions they have about their insurance.

## Here's what you should include in your email

- 1 A personalised greeting
- 2 A thank you for choosing you to be their insurance adviser
- 3 Helpful content from OnePath Clarity that pertains to the client, including content on the right
- 4 Point clients to your own website and explain what else you can help them with
- 5 A Call to Action to get in touch if they need any more information regarding their new year of coverage
- 6 Sign off, including contact details.



### Myths about insurance you need to know (attach as PDF or include [this link](#) in body of email)

Use the content in this article to take the mystery out of life insurance and increase trust by debunking common myths around life insurers not paying claims, who does and doesn't need life insurance, coverage after health changes, level premium prices and more.



### Power of disclosure (attach as PDF or use [this link](#) in body of email)

Disclosure is a key facet of ensuring proper insurance coverage. This helps clients understand their duty of disclosure and what to do if they forget to disclose important information.



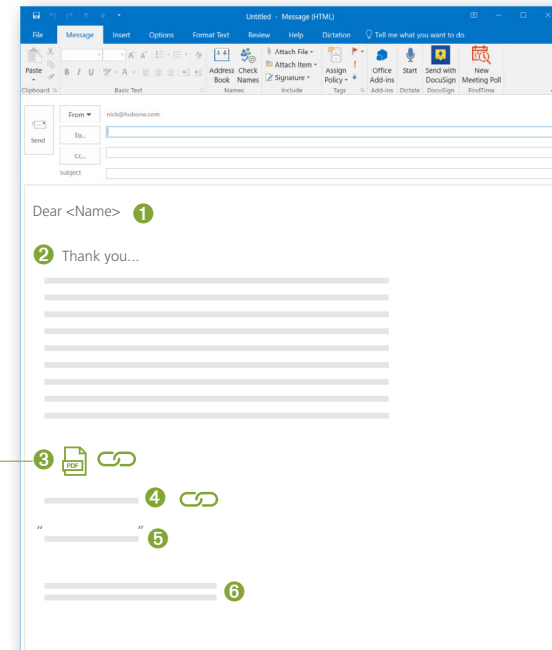
### The science behind why we need life insurance (attach as PDF or use [this link](#) in body of email)

Help clients understand why they need life insurance with findings rooted in behavioural science. Dig into how human behaviours around overconfidence, dislike of uncertainty and being overcome with options can make it hard to accept the importance of insurance.



### Types of insurance (attach as PDF or use these links – [TPD](#), [trauma](#), [income protection](#), [life](#) – in body of email)

Depending on what type of cover they have, you can use the information in the following links to help clients better understand their [TPD cover](#), [trauma cover](#), [insurance protection cover](#) and [life insurance](#) and how it protects them.



## 5m Policy holder cycle - Month 5



**Topic:** The truth about claims and insurance pricing



**Goal:** My clients understand what they're covered for, and know they're getting value. My clients know they've made the right choice of financial adviser.

One of the most important parts of creating a lasting relationship with clients is not only building trust in you as an adviser, but also in the cover you've helped them choose. One of the best ways to do this is by removing many of the misconceptions about claims that have led to widespread distrust of the industry.

This is also a great time to further build the personal relationship you have with your clients. If possible, reference specific details you know about them from previous conversations.

### Here's what you should include in your email

- 1 A personalised greeting
- 2 Recognition of any major life events you've discussed with them (such as a new addition to the family, marriage, a new job)
- 3 Helpful content from OnePath Clarity that pertains to easing client fears and distrust of the life insurance industry, see examples of content on the right.
- 4 Point clients to your own website and explain what else you can help them with
- 5 A Call to Action to get in touch if they need any more clarification about the claims process or how premiums are calculated
- 6 Sign off, including contact details.

#### > Do life insurers really pay claims?

(attach as PDF)

One of the most harmful misconceptions about the insurance industry is that insurers don't pay claims. Help clear that up by sharing the stats about how many claims are paid and why, in rare occasions, claims are turned down.

#### > Why there's more to life insurance than money

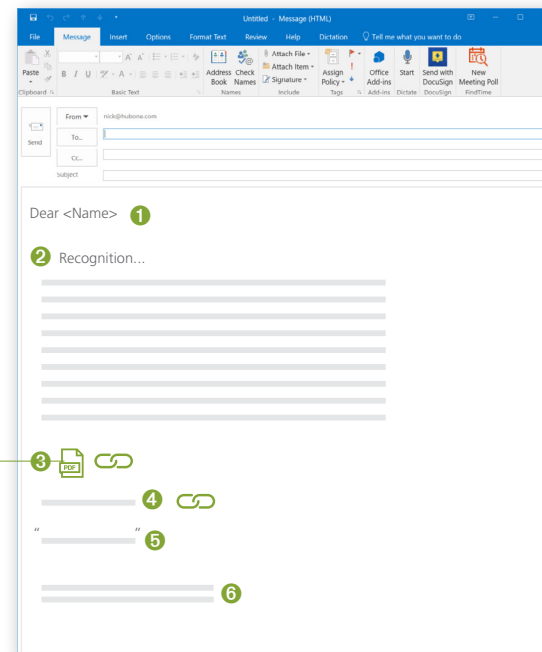
(attach as PDF)

Many clients don't realise they have access to incredible benefits beyond potential claims payment. This lays out some of the other support insurance can offer, including financial support for accommodation, spouse retraining, financial advice, grief support and rehabilitation.

#### > Real-life claims from real-life clients

(link in body of email)

By providing examples of how the claims process has worked for everyday Australians, you can help shine light on what happens at claim time and how claims assessors think. We advise you gain the clients permission and change identifying details (eg. name, location) before publishing.



## 9m Policy holder cycle - Month 9



**Topic:** The importance of reviewing cover before renewal



**Goal:** My clients understands that as life changes, so should their life insurance.

This is a time for you to help customers understand their insurance is not something they should 'set-and-forget'. By reviewing their cover each year before renewal, clients can make sure the policies they choose are still appropriate and provide ample protection.

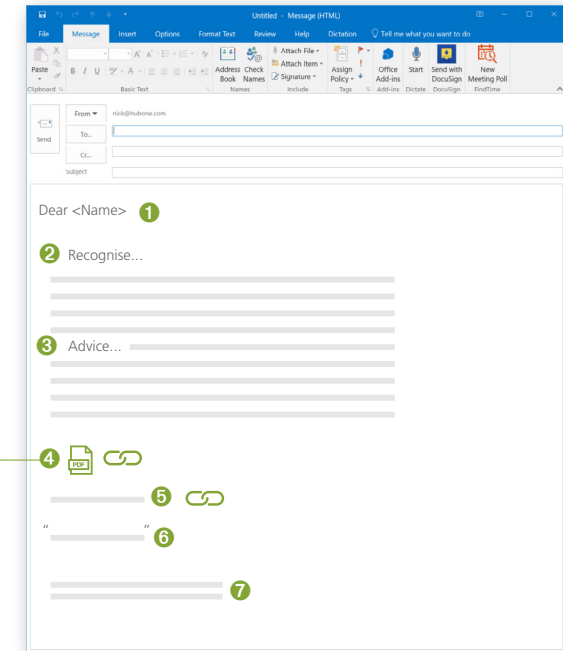
The main focus of this email will be helping clients review their cover. With the help of content from OnePath Life Clarity, you can educate clients on what they should consider before renewal and empower them to stay in control of their insurance journey.

You can find a great template for creating an upcoming renewal email here.

### Here's what you should include in your email

- 1 A personalised greeting
- 2 Recognising that it's time to start thinking about renewal
- 3 Advice to be on the lookout for a renewal reminder
- 4 Helpful content from OnePath Clarity that explains how and why to review insurance, see examples of content on the right
- 5 Point clients to your own website and explain what else you can help them with
- 6 A Call to Action to get in touch if clients need any more clarification about how to review their cover, why it is important to do so or their options
- 7 Sign off, including contact details

- > **The insider's advantage**  
(attach as PDF or use this [link in body of email](#))  
Many clients might not understand what 'guaranteed renewability' is and how beneficial it can be. Use this content to educate them in the early days of their policy.
- > **Why it pays to review your cover**  
(attach as PDF or use this [link in body of email](#))  
Educate clients on how reviewing their cover cannot only ensure they're properly covered, but also save them money and deliver optimal value. Teach them about reviewing how much they're insured for, major changes in their life, stepped and level premiums, loadings and indexation.
- > **The easy way to top up your life insurance**  
(attach as PDF or use this [link in body of email](#))  
Use this content to show them that their cover is more flexible than they think – and how to increase their level of cover to accommodate major life events.
- > **Difference between stepped and level premiums**  
(attach as PDF or use this [link in body of email](#))  
Clients need to know the difference between stepped and level premiums if they want to take full advantage of one of the greatest options available to them. Help explain it to them with this content.
- > **Why premiums go up**  
(attach as PDF or use this [link in body of email](#))  
Teach clients why premiums go up and explain factors they can control (stepped and level premiums and indexation) and factors they cannot (insurance industry and broad economic factors).
- > **What is indexation and how it works**  
(attach as PDF or use [link in](#) in body of email)  
Another major factor in life insurance pricing, this content helps you explain how indexation impacts different types of policies and reinforces the fact clients are in control of this optional benefit.



Learn more on \_Zone

• [Rethinking the Annual Review](#)  
– webinar and tools



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## Policy holder cycle - 40 days out from renewal

 **Topic:** Complete understanding of renewal options

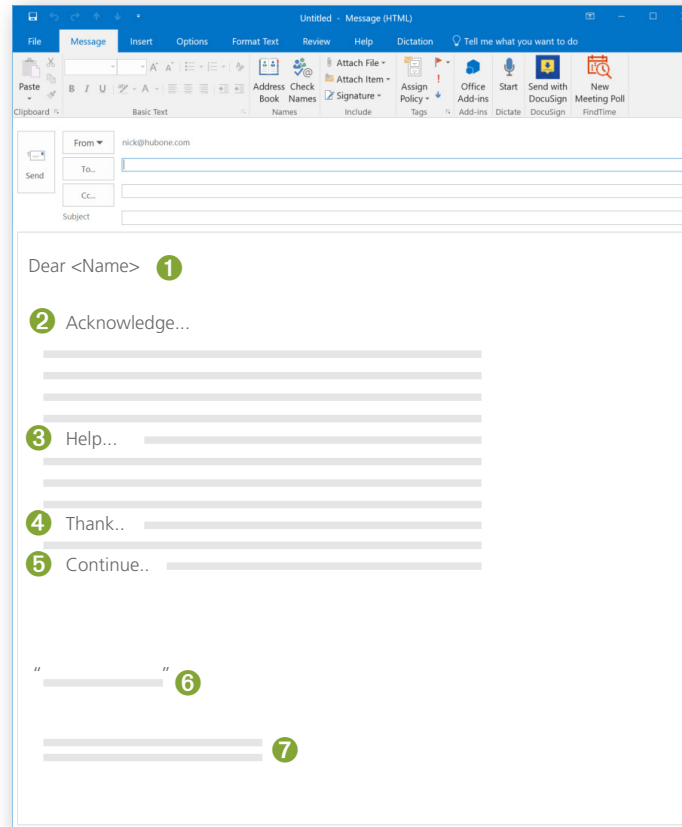
 **Goal:** My client understands and feels in control on what they're covered for. They feel confident they will be supported by their adviser and life insurer when they need it. They are ready to renew their cover.

While not as in-depth as some of your other communications throughout the year, this one is no less important.

Use this as one final check in with your client to see if they have any questions about their options. If you've been in touch with them between your last email and now, reference the conversation you had. This is an excellent opportunity to prove you're a partner dedicated to helping them understand insurance.

### Here's what you should include in your email

- 1 A personalised greeting
- 2 Acknowledgement that they should have received their renewal reminder by now and to get in touch with you if they haven't
- 3 An offer to help with any last-minute questions regarding renewal
- 4 A thank you for a rewarding year
- 5 Your desire to continue helping them on their insurance journey
- 6 A Call to Action to get in touch if clients need any more clarification renewal
- 7 Sign off, including contact details



The screenshot shows a Microsoft Word document titled "Untitled - Message (HTML)". The document is an email template with the following structure:

- From:** nick@hubone.com
- To:** [Redacted]
- Cc:** [Redacted]
- Subject:** [Redacted]
- Body:**
  - Dear <Name> 1
  - 2 Acknowledge... [Redacted]
  - 3 Help... [Redacted]
  - 4 Thank.. [Redacted]
  - 5 Continue.. [Redacted]
  - 6 " [Redacted] "
  - 7 [Redacted]

# Become the expert

Next level adviser marketing/education



04



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# Become the expert

Take your marketing to the next level with our range of complementary resources on \_Zone.

Masterclass	Synopsis	Learning outcomes
 <b>Creating Raving fans</b> Duration 45min CPD points 0.75	<p>Great client experience is the catalyst to competitive advantage, with even the most loyal Clients shifting their business based on how companies engage with them.</p> <p>This session explores what's changing in the advice experience as well as the impact of technology in automating client engagement.</p>	<ul style="list-style-type: none"> <li>• Identify the key changes occurring in the advice experience for clients.</li> <li>• Think through and conduct an experience audit at your business</li> <li>• Assess the ideation for your business to enhance client experience.</li> <li>• Develop an action plan to start improving your client experience</li> </ul>
 <b>Amplify Your expertise</b> Duration 45min CPD points 0.75	<p>A thought leader is someone whose views on a subject are taken to be authoritative and influential. You may be an expert in your field, but are you doing everything you can to expand your client reach and be a true thought leader?</p> <p>This session provides you with the tools that will help you put yourself on the right path to becoming a thought leader.</p>	<ul style="list-style-type: none"> <li>• Explore the structure and value of content marketing in expanding your influence.</li> <li>• Identify what you should be writing or talking about to your clients.</li> <li>• Determine how often you should be communicating to them.</li> <li>• Assess where and how you should be communicating</li> </ul>
 <b>Effective Communication</b> Duration 45min CPD points 0.75	<p>Effective communication is more than just relaying information across to an intended recipient, in the hopes that it is well received and effective.</p> <p>This session reveals the game changing nature of communication in business and challenges traditional mindsets on client communications.</p>	<ul style="list-style-type: none"> <li>• Explore the RAMM communication model.</li> <li>• Find your tone of voice.</li> <li>• Simplify communication plans.</li> <li>• Explore marketing automation in client communication.</li> <li>• Improve the value of newsletters and seminars for your clients.</li> </ul>
 <b>Know thy client</b> Duration 45min CPD points 0.75	<p>How well do you know your clients? And how much of an impact does that knowledge have on your business?</p> <p>In this session we provide examples of areas where market research can be valuable to the client lifecycle, and give some practical tips on how to seamlessly integrate the market research process into the way you conduct business with your clients.</p>	<ul style="list-style-type: none"> <li>• Understand the importance of market research as the basis to build a deeper understanding of who your clients are and what they want.</li> <li>• Identify methods of obtaining client insights, and learn how to adapt these methods to the way you do business.</li> <li>• Use the 5 steps of market research to develop a research plan to make the way you do business more customer-centric.</li> <li>• Ideas and tools to improve practice efficiencies in this area.</li> </ul>
 <b>Marketing life-hacks</b> Duration 45min CPD points 0.75	<p>In this fast-paced business landscape we operate in, our lack of time often limits what we can achieve in our business.</p> <p>In this workshop we offer practical marketing tools and tips to improve time efficiency, resourcefulness, and the quality of our marketing materials.</p>	<ul style="list-style-type: none"> <li>• Identify the value of technology in improving time efficiency.</li> <li>• Develop a digital foundation checklist.</li> <li>• Source image, video and social media content.</li> <li>• Identify tools for outsourcing marketing tasks.</li> <li>• Construct a brief for marketing freelancers.</li> <li>• Develop a marketing budget.</li> </ul>
 <b>Re-thinking the annual review</b> Duration 45min CPD points 0.75	<p>Annual reviews are often considered by many as a stock standard operation that can be tedious for advisers and clients alike.</p> <p>This session provides a practical guide on how to use annual review time to not only manage compliance obligations, but to create opportunities for client engagement and retention, by relooking at it with a marketing and client lens.</p>	<ul style="list-style-type: none"> <li>• Identifying client needs and perception using the Think/Feel/Do framework.</li> <li>• Review the 5 stages of the annual review process through a client lens.</li> <li>• Assessing optimal touchpoints with the client based off your working relationship with them.</li> <li>• Ideas and tools to improve practice efficiencies in this area.</li> </ul>





'It's vital that policy holders understand how their cover works, so they feel confident and in control of their insurance, and their future.

Together we have the opportunity to reshape and rebuild what life insurance means to Australians.

Thank you for partnering with us.'

# OnePath

Contact us by email



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