**Go above and beyond for your client.**

Tools you can customise by OnePath Life Insurance

**CATEGORY – Getting started, the value of advice**

TOPIC – Insiders Advantage

**SOCIAL MEDIA**

Use or customise the below post most likely to resonate with your clients via social media such as LinkedIn or Twitter. Your posts can link directly to the articles on our website, or you can customise a link to your own white-labelled versions of the articles.

***Tip:*  Spread the word with #clarity**

#clarity is a hashtag we’ve added to the material to promote life insurance education. We encourage you to get on board and help grow engagement and confidence in the life insurance industry by using it when you post on social media.

**SOCIAL MEDIA POST**

A little-known benefit of owning life insurance is that once you’re covered, an insurer cannot revoke your cover or change what you’re covered for. Any changes to your policy can only be in your favour. Read more

**FLYER/NEWSLETTER/WEBSITE ARTICLE**

This article has been white-labelled to allow you to use the content (without having to seek our permission) as a customer flyer, newsletters or on your website.

***Tip*: Complement your advice**

You could also use the articles to complement your advice, sending specific articles to clients who have expressed concerns about their insurance or who have yet to take up insurance you have recommended.

**ARTICLE**

**The insider’s advantage**

**Unlike your car insurance, most life insurers offer what’s known as 'guaranteed renewable' policies** – meaning that each year your policy is renewed, the insurer must continue to cover you under the same terms and conditions.

So regardless of whether your health has declined or you’ve taken up new activities, they cannot revoke your cover or change what you’re covered for.

For example, if you’re diagnosed with diabetes or even choose to start base jumping two years after you take out your policy, you’re guaranteed to have the same cover, for the same price. In fact, you don’t even have to tell your insurer about these changes.

An added benefit of this is that when most insurers make improvements to policy terms that benefit you, they will automatically include them in your existing policy – at no extra cost.

### **There’s more…**

If your occupation becomes riskier, you don’t have to tell your insurer. But if you do, they generally won’t increase premiums, insure you for less, or change your benefits. However, if your occupation becomes less risky, make sure you tell your insurer as your premiums could be reduced. **‍**

**The movement here is completely in your favour.**

### **And more…**

Look into **future insurability**, where you can increase your cover without any medicals when major life events occur (e.g. you get married or take on a larger mortgage).

The bottom line is, once an insurer takes you on, they take on the risk. So no matter how your behaviours change, you’re guaranteed the terms of your policy from the day you took it out. And, in some instances, you can improve your benefits, or reduce your premium, without additional risks or costs.

**Want to know more?**

If you’d like to discuss any of the content in this article and how it may apply to you, please call me on XXXXXXXXXX.