

Using **Let's Talk**: Annual Review

According to Genworth's LifeJacketSM Study, 28 million Americans believe they are underinsured and 69% of consumers want to hear from their financial professional at least once a year.* This presents you with an excellent opportunity to help them review their needs and help them ensure that they have the right amount and type of life insurance coverage.

Let's Talk helps clients start the conversation around life insurance with loved ones around what they want to protect. Life changes and it is important that your clients' coverage continues to fit their needs.

Follow the process below to engage clients in an annual review of their current coverage or their protection needs.



- 1 Mail the **Annual Review letter**. Copy and paste the text (on next page) into your own letterhead.
- 2 After two business days follow-up with a call to set an appointment with the client. In preparation for the meeting, send the **Consumer tabloid** (form #113025) or the **Slim Jim** (form #117124) and encourage the client to review it. Pages 6-7 of the **Producer Guide** (form #113600) provide a brief page by page description of the tabloid that will help you point to specific content.
- 3 Conduct the customer meeting. Ask the customer what their impressions were of the **Let's Talk** content as a basis to begin the discussion. You may also use the **Conversation Starter Cards** (form #109000L) to get started.
- 4 Listen to the client before proposing a solution. Ensure that you are aware of their current situation and any changes to determine whether their current coverage still addresses their protection needs. Set up the next meeting to review their questions and concerns and to propose solutions.



Let's Talk Tabloid



Let's Talk Producer Guide



Let's Talk Slim Jim

These and additional **Let's Talk** materials can be found on genworth.com/lifesalescenter
Please contact your agency to get started.

* The LifeJacketSM Study, Genworth Financial, Inc., September 2011

Your Company Logo

Annual Review Letter

Copy and paste the text at right (into a program such as Microsoft® Word) to print onto your company's letterhead.

You can customize the text indicated by the << and >> symbols, and send with the Slim Jim (form #117124) or Consumer Tabloid (form #113025).

Dear <<Name>>:

Many people purchase a life insurance policy and don't worry about it after that. However, an annual review of your life insurance coverage is highly recommended, and it could prove beneficial for you.

Changes in your life and needs may warrant more coverage, less coverage, or perhaps an altogether different kind of coverage. You may find that you would like your life insurance to help you reach a new or different goal. Your needs may also evolve from temporary to more permanent in nature.

Life insurance may be a foundational piece of your financial strategy. It should help you meet your financial security goals. Please call <<or email>> me to set up a meeting during which we can review your needs and current life insurance coverage.

<<I will call you shortly to set up a convenient time to discuss your current needs and life insurance coverage.>>

Sincerely,

Life insurance products underwritten by:

Genworth Life and Annuity Insurance Company, Genworth Life Insurance Company, Richmond, VA
Genworth Life Insurance Company of New York, New York, NY

Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.

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