PROVIDENCE PARTNERS

A RISK MANAGEMENT FIRM

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2026 Life Insurance Awareness Month (LIAM): ***Create Your Awareness (CYA) Campaign***
September is Life Insurance Awareness Month—the optimal time to initiate planning reviews with existing clients, solopreneurs, business owners, and Centers of Influence (CPAs, estate attorneys, and P&C agencies). This turnkey playbook provides 4 ready-to-deploy weekly modules with customizable client emails, social media captions, and strategic discovery questions.

📋 Producer Campaign Playbook: How to Deploy

📧 CLIENT & PROSPECT EMAILS

- **Step 1:** Copy that week's email draft from the modules below.
- **Step 2:** Paste into your CRM or email client (Outlook, Gmail).
- **Step 3:** Insert the provided *Subject Line* & link collateral.
- **Step 4:** Personalize your contact signature and send.

📱 SOCIAL MEDIA STRATEGY (LINKEDIN / FB)

- **Step 1:** Copy the weekly caption and relevant hashtags.
- **Step 2:** Pair with professional imagery or Providence graphics.
- **Step 3:** Publish mid-week (Tuesday/Thursday) for peak views.
- **Step 4:** Track inbound comments and direct messages.

🔗 Core Campaign Resources & Referenced Links:
• **Lincoln Financial Portal:** Lincoln LIAM Campaign Microsite & Wholesaler Podcast Hub
• **Consumer Planning Guide:** Lincoln Life Insurance Planning Guide (PDF)
• **Providence Advanced Planning Portal:** Providence Partners Resource Library | Online Quote & Case Design Request
• **Jay Stubbs Thought Leadership:** Decoding CSO Mortality Tables | The Six-Figure Solopreneur Guide | Navigating 1035 Exchanges & Conversions

WEEK 1: Starting the Conversation — Awareness & Foundations

SCHEDULE: SEPT 1 – SEPT 7

Client Email Template:
Subject Line: Let's talk about Life — on your terms
Preview Text: Why September is the right time to review your family's financial safety net.

Dear [Client First Name],

September is **Life Insurance Awareness Month (LIAM)**, serving as a timely reminder that life insurance isn't just a financial contract—it is a foundation of security for the people you care about most.

Whether you're just starting to explore coverage, welcoming a child, purchasing a new home, or revisiting existing policies to ensure they keep pace with inflation and life changes, now is the ideal time to take stock.

The D.I.M.E. Planning Framework:

• **D – Debt:** Clearing mortgages, loans, and personal liabilities.
• **I – Income Replacement:** Replacing earning power for household living expenses.
• **M – Mortality & Final Expenses:** Covering immediate medical, funeral, and estate settlement costs.
• **E – Education & Future Legacy:** Funding college tuition and generational wealth transfers.

Ready to see how we can personalize a plan built for your family? Download our **Life Insurance Planning Guide (PDF)** and let's connect for a brief 15-minute review.

Warm regards,
[Your Name] | [Your Title]
In Partnership with Providence Partners & Jay Stubbs, CLU®

📱 Social Post Caption (LinkedIn / Facebook):

September is **Life Insurance Awareness Month!** 🛡️ Over 100 million American adults either carry no life insurance or have insufficient coverage to protect their households. Life insurance isn't about dying—it's about ensuring the people who depend on you can live comfortably without financial disruption. Have you calculated your coverage lately? Connect with our team today to run a simple D.I.M.E. assessment.
#LifeInsuranceAwarenessMonth #LIAM2026 #RiskManagement #ProvidencePartners #FinancialPlanning #JayStubbs

WEEK 2: The Underinsurance Reality — Why Work Coverage Isn't Enough

SCHEDULE: SEPT 8 – SEPT 14

Client Email Template:
Subject Line: Why your workplace life insurance might not be enough
Preview Text: Is 1x to 2x your salary adequate protection for your family's future?

Dear [Client First Name],

One of the most frequent statements we encounter is: *"I don't need private life insurance because I have coverage through my employer."*

While employer group life insurance is a valuable benefit, relying exclusively on it often creates a severe false sense of security:
1. The Multiplier Shortfall: Most employer plans provide 1x or 2x base salary, while financial guidelines recommend **7x to 10x annual income** for full debt clearance and income replacement.
2. Lack of Portability: If you change careers, transition to consulting, or retire, group coverage rarely travels with you.
3. Future Insurability Risk: If your health changes while relying solely on work coverage, obtaining private insurance later can become significantly more costly.

A privately owned term or permanent policy guarantees protection that remains 100% yours—regardless of career transitions. Let's evaluate your current benefits and ensure your family has zero coverage gaps.

Best regards,
[Your Name] | Providence Partners Advisory Network

📱 Social Post Caption (LinkedIn / Facebook):

⚠️ **Relying solely on life insurance through your job?** While group life is a great perk, it usually caps at 1–2x your salary and ends when you change employers or retire. If your family relies on your income, a private policy guarantees portable, locked-in coverage that never expires with a career shift. Reach out to our team at Providence Partners to run an independent gap analysis.

#EmployeeBenefits #LifeInsurance #IncomeProtection #FinancialSecurity #ProvidencePartners

WEEK 3: Business Continuity & Solopreneurs — Beyond Family Protection

SCHEDULE: SEPT 15 – SEPT 21

Business Owner & COI Email Template:
Subject Line: Protecting the business you've built: Key Person & Succession Planning
Preview Text: What happens to company continuity and cash flow if a partner or key executive is lost?

Dear [Business Owner / Partner Name],

For business owners, executives, and high-earning solopreneurs, life insurance is far more than personal protection—it is the lifeblood of corporate continuity and risk mitigation.

At Providence Partners, we design customized risk strategies across three vital commercial pillars:
• **Key Person Indemnity:** Providing immediate working capital and debt protection to replace revenue if a crucial leader or rainmaker is lost.
• **Buy-Sell Agreement Funding:** Ensuring surviving business partners have tax-free liquidity to buy out deceased owners' heirs without selling operational assets.
• **Executive Retention (IRC §162 Bonus & Split-Dollar):** Equipping companies with "golden handcuffs" to recruit and retain high-impact talent.

Explore Jay Stubbs' recent insight on **The Six-Figure Solopreneur** and let's review your commercial continuity structures this week.

Sincerely,
Jay Stubbs, CLU® | Senior Partner, Director of Risk Management
Providence Partners

📱 **Social Post Caption (LinkedIn / Facebook):**

🏢 **Is your business prepared to survive the sudden loss of its top producer or co-owner?** Unfunded buy-sell agreements and lack of key-person liquidity create devastating legal and financial battles. Life insurance provides immediate, tax-advantaged capital to protect equity and preserve business continuity. Connect with Providence Partners to review your business risk portfolio.

#BusinessSuccession #KeyPersonInsurance #BuySellFunding #ExecutiveBenefits #ProvidencePartners #JayStubbs

WEEK 4: Modern Portfolio Audit — Mortality Tables & Policy Reviews

SCHEDULE: SEPT 22 – SEPT 30

Client Email Template:
Subject Line: When was the last time your life insurance had an annual check-up?
Preview Text: Why older policies may be outdated and how modern underwriting can optimize performance.

Dear [Client First Name],

As Life Insurance Awareness Month concludes, here is an essential question: **When did you last conduct a formal in-force policy review?**

Life insurance contracts are not static "set-it-and-forget-it" products. Key industry shifts require active auditing:

- **Updated CSO Mortality Tables:** Modern policies reflect extended longevities, often lowering costs or delivering superior cash value internal rates of return compared to older contracts.
- **Interest Rate & 1035 Exchange Options:** Legacy policies can often be exchanged into higher-performing hybrid contracts with living benefits (Chronic Illness / LTC riders).
- **Life Milestones:** Changes in business valuation, mortgage refinancing, births, or trust updates necessitate beneficiary and death benefit realignments.

Read Jay Stubbs' full analysis on **Decoding CSO Mortality Tables**. Let's conduct a comprehensive audit of your in-force policies today.

Warm regards,
Jay Stubbs, CLU® | Providence Partners

📱 **Social Post Caption (LinkedIn / Facebook):**

🔍 A life insurance policy is a legal contract—and like any asset, it requires regular auditing. Changes in carrier pricing, interest rates, and mortality tables mean older contracts may be underperforming. Before LIAM ends, let Jay Stubbs, CLU® and Providence Partners conduct a complimentary policy audit.

#PolicyReview #1035Exchange #LifeInsuranceAudit #EstatePlanning #ProvidencePartners #CLU

🎯 Discovery Toolkit: 12 Diagnostic Questions to Establish Need

Use these 12 high-impact discovery questions during client annual reviews, COI meetings, or prospect fact-finding sessions:

#	Diagnostic Discovery Question	Planning Rationale & Strategic Application
1	If something happened to you unexpectedly, do you have a plan to pay off your debt presently?	Evaluates total liabilities (mortgage, personal loans, credit) for immediate debt clearance.
2	How much income would your family need monthly to maintain their current lifestyle?	Calculates the income replacement multiple (7–10x earnings) and cash flow continuity.
3	If something happened to you or your spouse, could your household maintain its standard of living?	Highlights dual-income reliance and uninsurable economic value of stay-at-home caregivers.
4	How much money would you need to set aside for your children's future education?	Locks in guaranteed funding for 529 plans, private schooling, and college tuition.
5	Who are the individuals who would experience economic hardship if you died prematurely?	Identifies primary and secondary dependents, elderly parents, and business stakeholders.
6	What would be the total sum of your debt if settled today?	Establishes exact baseline for term or permanent liquidity needs.
7	Would you like to leave your family 100% debt-free?	Direct emotional close on providing unencumbered assets, homes, and family security.
8	*(If single / no dependents)* Do you have co-signed loans that would revert to parents or loved ones?	Addresses student loans, auto financing, and shared commercial liabilities.
9	Do you currently have dedicated liquid assets that your family could tap immediately?	Differentiates between illiquid assets (real estate, private stock) and immediate life insurance cash.
10	Do you currently own personal life insurance for yourself, your spouse, or your children?	Audits in-force ownership, juvenile policies, and spousal coverage balance.
11	If you rely on life insurance from work, what happens when you change jobs or retire?	Exposes lack of portability in employer-sponsored group life plans.

#	Diagnostic Discovery Question	Planning Rationale & Strategic Application
12	When was the last time you had your existing personal and business policies independently reviewed?	Opens door for 1035 exchanges, term conversions, and mortality table optimizations.

PROVIDENCE PARTNERS BACK-OFFICE SUPPORT

Our team provides independent advisors, P&C agencies, and wealth managers with turnkey case design, impaired risk underwriting, and advanced planning across our premier carrier panel (Lincoln Financial, Ameritas, Penn Mutual, Symetra, North American, and more).

CONTACT JAY STUBBS & THE RISK TEAM

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📍Regional Offices: Birmingham • Gulf Coast (Mobile) • Nashville