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

Tools you can customise by OnePath Life Insurance

**CATEGORY – Understanding premiums**

**EMAIL**

***Tip*: Adding value**

* Include links to relevant articles, which you can house on your website.
* Speak to your BDM to learn how to make better use of this content.

**CATEGORY EMAIL**

Subject:

**Things you need to know about life insurance premiums**

Email:

Hi [Name],

It was nice meeting/talking with you today/recently.

I know we discussed the cost of life insurance, so I wanted to send you some information that might help you understand how cost of cover is calculated.

One of the benefits of arranging your cover with me, is that I can help you arrange your life insurance cover in a way that balances your needs and budget.

If you have any questions about anything you read, or you’d like to talk further about your cover needs, please call me anytime.

Regards,

[Adviser]

This email is being sent as you have opted in to communications from our organisation.

**Further reading for [Client Name]**

*[Choose the most relevant articles from the list below]*

**4 key factors impact your premium**

There’s more to calculating life insurance premiums than you might think. Here are the 4 main factors you need to be aware of.

Read the article <link to article on your website or onepathclarity.com.au>

**Why premiums go up (and what you can do about it)**

Once you know why your life insurance premiums go up, you may be able to take steps to lower the cost of your cover.

Read the article <link to article on your website or onepathclairty.com.au>

**What’s the difference between stepped and level premiums?**

Your premium structure can make a big difference to how much you pay over time. Here’s what you need to know.

Read the article <link to article on your website or onepathclarity.com.au>

**Ways to buy and own life insurance**

There are 3 ways to buy your cover, each of which has some important differences you need to be aware of.

Read the article <link to article on your website or onepathclarity.com.au>

**What is indexation and how does it work?**

Indexation automatically increases your cover to help fight inflation. Here’s what it means for your cover and your premium.

Read the article <link to article on your website or onepathclarity.com.au>