# Supporting your clients through income changes

This email is **supportive and reactive**, used when a client has **experienced a decrease in income** or a non-favourable change in employment status.

**Situations that trigger use:**

* Client reports reduced hours, job loss, or career change.
* Adviser notices a drop in contributions or financial strain.
* Client is on parental leave, sabbatical, or semi-retirement.
* Economic downturns or industry-specific layoffs.

**Purpose:**

To **retain the client** by adjusting their policy to remain **affordable and relevant**, while still maintaining essential protection.

**Things to consider:**

* Due to the sensitive nature of this topic, you may want to have a follow up call with these customers or choose to have the discussion in person
* When you send these emails you should include a general advice disclaimer. Here is an example for you to use:

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**Subject line options**:

***Circumstances changed? Let’s adjust your cover together***

***As life changes, so can your cover. Let’s make sure you’re still protected***

***Let’s keep you protected within your budget***

***Is your life insurance cover still right for you? Let’s review it.***

Hi [Client’s First Name],

**Thanks for the update**

Thanks for letting me know about the recent change in your <hours/income/employment/other>.

Whenever your personal circumstances change, it’s important to check your life insurance remains appropriate and affordable.

**Smart adjustments for changing circumstances**

Whether you’ve moved roles, your hours have changed, you’re now between roles or you’re navigating a different financial situation, there are several ways we can adjust your cover so you can maintain your peace of mind.

**What we can review together**

If you’d like, we can review your total cover amount and ensure it suits your current income and priorities. This includes:

* identifying optional extras that may no longer be needed,
* discussing whether you still need annual increases to your cover amount, which helps keep pace with inflation,
* exploring adjusting waiting or benefit periods to help reduce premiums

We can talk through your options and make sure you’re still covered in a way that works for you.

<**CTA**: **Let’s chat** >

Warm regards,
[Adviser Name]

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