# Cost-of-living conversations made simpler

This email is **broad and empathetic**, suitable for **any client feeling financial pressure** due to economic conditions or personal circumstances.

**Situations that trigger use:**

* Widespread inflation or economic downturn.
* Client has expressed concern about affordability.
* Adviser is running a campaign to support clients during tough times.

**Purpose:**

To offer **relief and reassurance** by showing clients they can stay protected while adjusting their policy to suit a tighter budget.

**Things to consider:**

* You could consider timing the send of this email with RBA cash rate increase announcements
* 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**:

**Affordability without losing cover? Let’s talk**

***Let’s make your insurance more manageable***

***A simple check-in could reduce your premiums***

***Is your life insurance becoming unaffordable? Let’s review it.***

Hi [Client’s First Name],

**Feeling the pressure of rising costs?**

You’re not alone. Now could be a good time to review your life insurance and make sure it still fits you today – you may be surprised at how much you can save.

**Some of the ways to make your cover more affordable:**

* Reviewing and updating your cover so it matches your current needs
* Pausing annual increases to your cover amount that help keep pace with inflation
* Removing extras you no longer need

**Let’s find the right balance**

I’m always available to help ensure you have the right cover for your current needs at the most affordable premium.

Let’s book in a quick review – just to make sure your cover still fits where life is taking you

<**CTA**: **Let’s chat** >

Warm regards,  
[Adviser Name]

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