

Increase your cross-selling opportunities with anniversary leads

A change in someone's life can have a significant impact on insurance needs. Make sure a customer's coverage is keeping up by conducting an insurance review on the contract's anniversary date.

What are anniversary leads?

Leads are organized by a policy's contract anniversary date, and make it easy for you to contact customers at the right time to see if their needs have changed and to discuss any possible coverage options

Getting Started:

1. Get your leads. Every month, new anniversary leads are delivered to you automatically in Salesforce. Leads are accessible through Sales Tracker or Opportunities.

TAKE ACTION! Plan on working your leads 30 to 90 days prior to the policy anniversary date. Don't wait too long to work your leads.

2. When contacting customers, explain that their policy anniversary is a great time to review their coverage and to ensure that all their needs are being addressed. Even if you didn't make the original sale, focus on the customer's reason for purchasing the policy in the first place, and explain that you're calling to make sure the coverage is up to date.

TAKE ACTION! If you have customers who purchased a 10-year term policy five years ago and have five years left, remind them that they likely could benefit from life insurance coverage five years from now.



Why work these leads?

Major life events such as



marriages



college



births



retirement



deaths



purchase of a home

are often times when needs have changed and a review is warranted. Calling clients at this time presents an opportunity to make additional sales.

Find out what has changed.

Major life events can signal a need for change in coverage. A policy anniversary can be the ideal time to contact customers to determine if there have been life changes that may present a need for additional coverage.

Possible ways to approach the conversation:

"Since writing your life insurance policy back in [insert year], it's important that we review your coverage to ensure it's current with what's going on in your life. Have there been any significant changes in your life since then?"

"When we first wrote your term life insurance back in [insert year], we weren't able to address possible long-term concerns and needs. I'd like to take this opportunity to review your policy to see what has changed, so that I can help you better meet your coverage needs for today and for the future."

If you didn't write the initial policy:

"I wasn't the person to help you initially with your life insurance policy, but I'd like to take this opportunity to review your current coverage and see what may have changed in your life since its inception."



Now is the time to work all your anniversary leads. For additional information, contact your life wholesaler, training team, or sales desk.

The Protective trademarks, logos and service marks are property of Protective Life Insurance Company and are protected by copyright, trademark, and/or other proprietary rights and laws.

Protective® is a registered trademark of Protective Life Insurance Company.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAIC). PLICO is located in Omaha, NE and PLAIC is located in Birmingham, AL.

CLA.993027 (05.25)

Not FDIC/NCUA Insured	Not Bank or Credit Union Guaranteed	Not a Deposit
Not Insured By Any Federal Government Agency		May Lose Value

For Financial Professional Use Only. Not for Use With Consumers.

protective.com