

Let There Be L.I.F.E.

September marks **Life Insurance Awareness Month**, a timely reminder that one of the most powerful tools in a client's financial plan is also one of the most overlooked. As financial advisors, we know that life insurance is more than a death benefit — it's income protection, legacy planning, and a safeguard that allows every other part of the financial plan to function as intended. Yet, too often, clients delay the conversation, or we as advisors simply do not bring it up. This month is an ideal opportunity to revisit those assumptions, evaluate evolving needs, and help ensure that this critical foundation of financial security is firmly in place. Someone is asking, it might as well be you.

For advisors, **Life Insurance Awareness Month** is not just about education — it's about action. Reaching out to your clients now shows leadership, care, and foresight. Family situations, income, and goals change over time. A simple review can reveal opportunities for more efficient planning and help provide peace of mind to the people who trust you most. Use this moment to proactively schedule policy reviews, initiate conversations, and reinforce your role as a comprehensive advisor who helps protect people, their wealth, and their futures.

Two great resources to leverage are the CFQ and the 8-Step Annual Review. The CFQ should be reviewed for life insurance as well as long-term care. This should then become a discussion point in your 8-step review (step #7 is asking about life insurance), but also expand to include long-term care.

Ask the following:

- Why did they buy it?
- Is it still doing its job?
- Are the beneficiaries up to date?

What a great call out to make an appointment by saying, "I was reviewing your file and noticed we had not done a deep dive on this important issue, let's do that now."

A big topic recently has been the impact of significant medical expenses on retirement income planning; you can be the one to ask about and solve this problem.

To support your efforts, our new Life Insurance Division is open for business and ready to help you with everything from case design to case management. We have a variety of strategies to satisfy just about any challenge you bring our way. Click [here](#) to explore our capabilities or email us at lifeapps@soundincomegroup.com to schedule some time to meet.

Lastly, we want to provide you with an important reminder: On Tuesday, September 16 at 1:00 PM ET, Dan Sheehan, Richard Rawls, and Patrick Walsh will be hosting a live virtual interactive training session that focuses on how to help protect retirement income from the growing impact of medical expenses. Join to learn about:

- The effects that healthcare costs can have on retirement planning
- Solutions available to help safeguard client income
- How to confidently bring these conversations to clients

We will be joined by two of our carrier partners, who will share timely insights and strategies to help you strengthen your client planning with practical, concept-driven solutions.

[Register Here](#) to reserve your spot for the session today!

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Dan Sheehan

Director, Life Division and Primary Coach