

Supporters for life



INSURANCE INDEX

DIGITAL RESOURCES

INSTRUCTIONS

ASTERON LIFE INSURANCE INDEX

# ADVISER TOOLKIT



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# Asteron Life Insurance Index

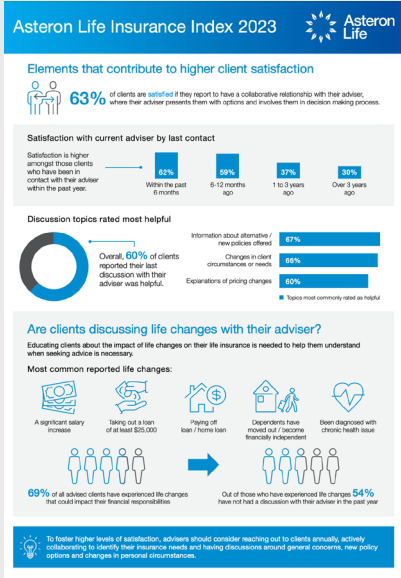
## Background

Introducing the 2023 Asteron Life Insurance Index. For the second consecutive year, Asteron Life has undertaken extensive research to craft this comprehensive Index. Utilizing a nationally representative sample of life insurance customers in New Zealand, our goal is to provide life insurance advisers with a deep understanding of how individuals perceive life insurance and the crucial role advisers play in this context.

### Survey Details:

- 15-minute online survey
- Sample size of 600
- Represents the national population, ages 18+, with diverse life and/or disability coverage, including Income Protection, Total and Permanent Disability, Critical Illness, Trauma, Cancer, and Life Insurance.

## Infographic



**Asteron Life Insurance Index 2023**

**Elements that contribute to higher client satisfaction**  
 63% of clients are satisfied if they report to have a collaborative relationship with their adviser, where their adviser presents them with options and involves them in decision making process.

**Satisfaction with current adviser by last contact**  
 Satisfaction is higher amongst those clients who have been in contact with their adviser within the past year.

Within the past 6 months	62%
6-12 months ago	59%
1 to 3 years ago	37%
Over 3 years ago	50%

**Discussion topics rated most helpful**  
 Overall, 60% of clients reported their last discussion with their adviser was helpful.

Information about alternative / new policies offered	67%
Changes in client circumstances or needs	65%
Explanations of pricing changes	60%

**Are clients discussing life changes with their adviser?**  
 Educating clients about the impact of life changes on their life insurance is needed to help them understand when seeking advice is necessary.

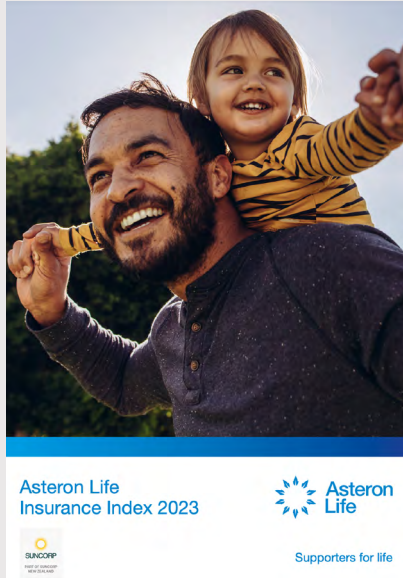
**Most common reported life changes:**


- A significant salary increase
- Taking out a loan of at least \$25,000
- Getting off loan / home loan
- Dependents have moved out / become financially independent
- Been diagnosed with chronic health issue


69% of all advised clients have experienced life changes that could impact their financial responsibilities. Out of those who have experienced life changes, 54% have not had a discussion with their adviser in the past year.

To foster higher levels of satisfaction, advisers should consider reaching out to clients annually, actively collaborating to identify their insurance needs and having discussions around general concerns, new policy options and changes in personal circumstances.

## Full Report



Asteron Life Insurance Index 2023 

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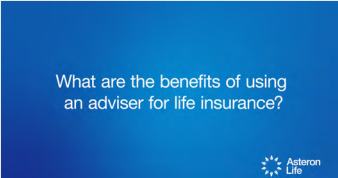


# Asteron Life Insurance Index

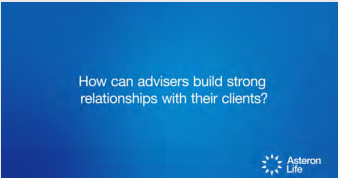
## Insurance Index Interviews



**Education and Understanding**  
How advisers can play an important education role | YouTube



**Benefits of Adviser**  
The benefits of using an adviser for life insurance | YouTube



**Strong Relationships**  
How advisers can build strong relationships with their clients | YouTube

## Previous Issues

View customer insights from the latest 3 issues of the Asteron Life Insurance Index below.

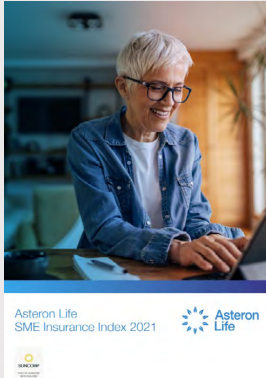
[Asteron Life Insurance Index 2022 Issue 1](#)



[Asteron Life Insurance Index 2022 Issue 2](#)



[Asteron Life SME Insurance Index 2021](#)



[To view all 9 issues click here](#)



# Digital resources for you to share on your social media

Tile 1



Many people don't consider key life changes that will impact their life insurance needs

Tile 2



Key reasons to work with an Adviser:

Tile 3



Common tasks clients report their adviser performs for them:



PLEASE GO TO PAGE 4 FOR INSTRUCTIONS ON HOW TO SHARE



# Recommended messaging

### Social Tile 1



We understand time is a precious commodity. However, amidst the hustle of your busy life, we believe it is worth taking time out to get your insurances in place.

According to the 2023 Asteron Life Insurance Index, a total of 67% of respondents have experienced circumstances that could either increase or decrease their financial responsibilities. Factors like having a significant salary increase of at least \$5,000, taking out a loan of at least \$25,000 or paying off a home loan are all factors that can impact life insurance coverage.

Take a moment today to connect with our dedicated team of advisers who are here to help you navigate these tricky waters, ensuring your insurance coverage keeps pace with your ever-evolving needs.

#adviser #lifeinsurance #asteronlife #partner

### Social Tile 2



Embarking on your insurance journey can be a daunting task, but with a financial adviser by your side, it can be a seamless and empowering experience.

According to the 2023 Asteron Life Insurance Index, here's why working with an adviser is key:

- 1. Expert Guidance: Advisers bring a wealth of knowledge and advice, ensuring informed decisions.
- 2. Tailored Coverage: Get the right level of insurance tailored to you, avoiding the one-size-fits-all approach.
- 3. Peace of Mind: Your adviser helps ensure accuracy, supporting you to understand your insurance.

Ready for Clarity and Confidence? Engage with us today to discuss how we can customise a solution to fit your unique needs.

#adviser #lifeinsurance #asteronlife #partner

### Social Tile 3



Are you wondering how financial advisers truly make a difference?

According to recent findings, in the 2023 Asteron Life Insurance Index, clients consistently highlight advisers' expertise in assessing individual risk profiles, simplifying the cover selection process, and seamlessly managing administrative tasks. The research shows that clients are benefiting from advisers providing forward-thinking insights and ensuring you're well-prepared for future insurance considerations.


Ready to experience a refined, professional approach to insurance? Connect with an adviser today for expert guidance and a tailored experience.

#adviser #lifeinsurance #asteronlife #partner

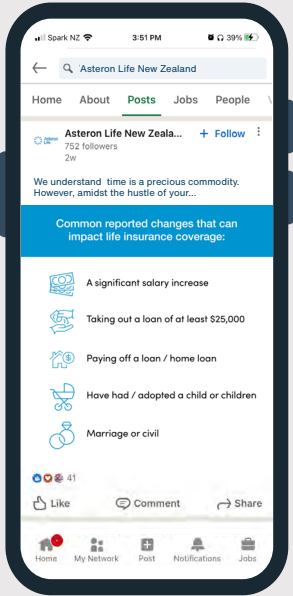
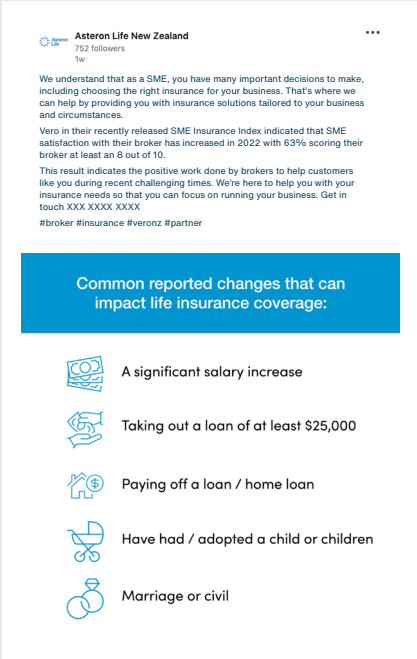


# How to share to social media platforms

## Steps

1. Click 
2. Out of the 3 digital resources, pick the first one you'd like to utilise on your chosen social media platform e.g. LinkedIn, Facebook etc.
3. Create a post on your chosen social media platform and upload your chosen digital resource.
4. Copy and paste messaging from page 3 of this toolkit that corresponds with the selected digital resource. If you'd like, you may update the post to match your personal preferences.
5. Post and engage with your clients.

## Examples





ASTERON LIFE INSURANCE INDEX  
ADVISER TOOLKIT

