

CHUBB®

When everything's
going up, we're
coming down.

We're reducing costs for your
customers to get the right cover.

The perfect relief package

As the Independent Economist, Cameron Bagrie, clearly demonstrated in our recent Chubb Economic Update, we can expect more turbulence before things start improving. To support your customers who might be feeling the squeeze, we've made our **Multi-benefit discount** offer permanent.

Add this to our **2 months' FREE cover** and **15% Lifetime Reward**, both extended until 31 March 2025, your customers can enjoy some welcome respite in a somewhat challenging economic environment.



We're bucking the trend

These cost-saving offers are available on our Assurance Extra and Assurance Extra Business products.

Multi-benefit discount

This now permanent offer means the more comprehensive your customer's coverage, the more discount they get.

Number of benefit groups	Discount rate
Life + 1 optional benefit group	10%
Life + 2 optional benefit groups	12.5%
Life + 3 or more optional benefit groups	15%

View offer T&Cs [here](#).

2 months' FREE cover

Who doesn't want something FREE at the moment? That's why we'll continue to offer 2 months' FREE cover for new eligible policies or cover increases under an existing Chubb Life policy until 31 March 2025.

View offer T&Cs [here](#).

15% Lifetime Reward

Although the current economic environment will improve, until 31 March 2025 we can provide a 15% Lifetime Reward for your new customers who at the time of taking out the policy:

- Have a BMI measurement of between 18.5 and 24.9
- Have been a 'non-smoker' (see our full requirements below*) for at least 12 months.

* A 'non-smoker' is defined as someone who hasn't smoked tobacco or marijuana or used any nicotine replacement including vaping/e-cigarettes, nicotine gum, chewing tobacco or patches in the last 12 months.

View offer FAQs [here](#).

A good-news story is worth sharing

When customers are potentially doing it tough, it's important to share uplifting content to get their attention. We've made it easy for you to spread the word and make the social space a more positive experience. In this toolkit, you'll find links to three social media animations for you to download and share with your followers. We've even written some supporting messaging for you to copy and paste into your social posts. There's also two emails that you can personalise and send from your own account. And finally, a calendar that will help you plan when to share your marketing material.



Follow these simple instructions to get your social media campaign underway.

1. Download the three animated social media tiles to your device.
2. Check the calendar and copy any dates into your personal calendar.
3. Choose the message that corresponds with each post (A, B or C), then copy it into your post, adding any personal touches you like along the way.
4. Publish your post, sit back, and wait for customers to respond to the great news.

A.



B.



C.



[Download social tiles](#)

Posting positively prevails

Once you've grabbed attention with our animations, a little well-crafted messaging will help your posts stand out.

Here's some copy that's been written to prompt action and get results. You can use it as is, or add your own personal touches if you wish.

- A.** The cost of living might still be challenging, but Chubb Life is bringing the cost of insurance down. They've made it even more affordable to protect your loved ones with 2 months' FREE cover, 15% Lifetime Reward and a Multi-benefit discount! Talk to me today about this great offer. T&Cs apply.
- B.** A reduction in the cost of insurance is very welcome news. Right now, Chubb Life has some helpful offers to save you money on your insurance premiums, like 15% Lifetime Reward, 2 months' FREE cover and a Multi-benefit discount. T&Cs apply.
- C.** Interested in reducing your insurance costs? Chubb Life have three great offers (15% Lifetime Reward, 2 months' FREE cover and a Multi-benefit discount.) Let's chat soon. T&Cs apply.







In this section, you'll find two emails that you can download, or copy and paste into your own email to tell your customers about our offers.

It's easy to use the email templates:

1. Download the email templates or copy and paste the email wording into your own email account.
2. Check that you have completed any outstanding details and customised your sign-off and contact details.
3. Feel free to get creative and personalise the wording of your email, if you wish.
4. Don't forget to address the email to yourself and 'bcc your address list to protect the confidentiality of your customers.

EMAIL #1

New message  

To Cc Bcc

Subject **Insurance costs are going down**

Hi <Name>.

While the current economic environment might be very challenging for many New Zealanders, there is some light at the end of the tunnel. Chubb Life is reducing the cost of insurance by offering:

- 1. Multi-benefit discount**
- 2. 15% Lifetime Reward**
- 3. 2 months' FREE cover**

All three offers are available on Chubb Life's Assurance Extra and Assurance Extra Business products. The 15% Lifetime Reward and 2 months' FREE offer will end on 31 March 2025.

These offers present a welcome change to the rising cost of living and can add up to some great savings on your premiums. Plus, there are more reasons why you might consider making Chubb Life part of reducing your insurance costs:








- 1. Peace of mind**
Chubb Life's life insurance can help protect you and your family from unexpected changes in circumstances, meaning you can relax and enjoy life more. They have an A (Excellent) financial strength rating which was given by A.M. Best., visit www.chubblife.co.nz/financial-strength to find out more.
- 2. The perfect fit**
No matter how complex your individual situation may be, Chubb Life has a range of products to help protect you including life, income and critical illness cover. No more getting caught out by not having access to the right insurance you need.
- 3. Easy to update or change**
Updating your insurance has never been more simple. Should your circumstances change, Chubb Life's flexible policies can be easily updated to make sure your cover stays in-step with your needs.

And I will always be here to help.



Talk to me today to chat about these great offers in more detail, and I'll help you get the right cover in place.

Kind regards,

<Signature>

       **Send**

EMAIL #2

New message  

To Cc Bcc

Subject **A reminder of costs going down**

Hi again <Name>.

Just a quick reminder about Chubb Life reducing the cost of insurance:

- 1. Multi-benefit discount**
- 2. 15% Lifetime Reward**
- 3. 2 months' FREE cover**








All three offers are available on Chubb Life's Assurance Extra and Assurance Extra Business products. The 15% Lifetime Reward and 2 months' FREE offer will end on 31 March 2025.

If you're a new customer, this is a great opportunity for you to get comprehensive and affordable protection customised to your needs.

If you're interested, drop me a line or give me a call before the [Sender to add in date] to give us time to work out the right level of cover for your individual needs.

I look forward to hearing from you soon.

<Signature>

       **Send**

Here's a handy calendar that will help you plan when to send out your emails and publish your social media posts.

MON 24	TUES 25	WED 26	THURS 27	FRI 28	SAT 29	SUN 30
			Send Email #1			
1	2	3	4	5	6	7
	Send Social Post A					
8	9	10	11	12	13	14
			Send Email #1			
15	16	17	18	19	20	21
		Send Social Post A				
22	23	24	25	26	27	28
			Send Email #1			

MON 29	TUES 30	WED 31	THURS 1	FRI 2	SAT 3	SUN 4
5	6 Send Social Post B	7	8	9	10	11
12	13	14	15 Send Email #2	16	17	18
19	20	21 Send Social Post B	22	23	24	25
26	27	28	29 Send Social Post C	30	31	1

Here's a handy calendar that will help you plan when to send out your emails and publish your social media posts.

MON 2	TUES 3	WED 4	THURS 5	FRI 6	SAT 7	SUN 8
9	10 Send Social Post C	11	12	13	14	15
16	17	18 Send Email #2	19	20	21	22
23	24	25	26	27	28	29
30						

Proudly protecting
over 300,000
New Zealanders
through the
difficult times
with the right
cover in place.