

Chapter 4: Social Media Marketing Strategy

Platform Strategy

Social media is one of the most powerful (and free) tools available to insurance agents. The key is choosing the right platforms and posting consistently with a strategic content mix.⁷

Platform	Primary Audience	Best Content Type	Posting Frequency	Best Practices
Facebook	Ages 30-65, families, homeowners	Educational posts, client stories, live video	4-5x per week	Use Facebook Groups; engage with comments; share your link in posts
Instagram	Ages 25-45, young families, professionals	Reels, carousels, Stories	5-7x per week (incl. Stories)	Use Reels for reach; carousels for education; Stories for engagement
LinkedIn	Professionals, business owners, HR	Thought leadership, industry insights	3-4x per week	Connect with business owners; share professional insights; no hard selling
TikTok	Ages 18-40, first-time buyers	Short educational videos, myth busters	5-7x per week	Keep videos under 60 seconds; use trending audio; be authentic
YouTube	All ages, research-oriented	Long-form education, product explainers	1-2x per week	SEO-optimize titles/descriptions; create playlists; repurpose as Shorts

Content Pillar Framework

Organize all your content into four pillars. This ensures variety and keeps your audience engaged without feeling sold to constantly.

⁷Social Media Strategies for Insurance Agencies 2026 — <https://seapoint.digital/top-social-media-strategies-for-insurance-agencies-in-2026/>

Pillar 1: EDUCATE (40% of content)

Position yourself as a knowledgeable resource. Share facts, bust myths, and explain coverage options.

- "Did you know?" facts about life insurance statistics
- Myth-busting posts (e.g., "Life insurance is NOT expensive — here's what it really costs")
- Coverage explainers (Term vs. Whole Life, what living benefits are)
- Estate planning education tied to the free tools benefit

Pillar 2: CONNECT (25% of content)

Build trust and relatability by showing the human side of your business.

- Behind-the-scenes of your work day
- Your personal story — why you became a life insurance agent
- Community involvement and volunteer activities
- Team spotlights and celebrations

Pillar 3: INSPIRE (20% of content)

Share stories that motivate people to take action on protecting their families.

- Client success stories (anonymized and with permission)
- Life milestone posts — newborns, weddings, home purchases
- "Protect what matters" messaging with emotional visuals
- Statistics about the protection gap in America

Pillar 4: CONVERT (15% of content)

Direct calls to action that drive people to your Ethos website.

- "Get a free quote in 2 minutes" with your Ethos link
- QR code posts ("Scan to see your rate")
- Limited-time messaging around life events and open enrollment
- Testimonial-based CTAs

Weekly Content Calendar Template

Day	Content Pillar	Content Type	Platform Focus
Monday	EDUCATE	Educational post or carousel	Facebook, Instagram, LinkedIn

Day	Content Pillar	Content Type	Platform Focus
Tuesday	CONNECT	Behind-the-scenes or personal story	Instagram Stories, TikTok
Wednesday	EDUCATE	Myth-buster or FAQ video	TikTok, Instagram Reels, YouTube Shorts
Thursday	INSPIRE	Client story or milestone post	Facebook, Instagram, LinkedIn
Friday	CONVERT	CTA post with your Ethos link/QR code	All platforms

20 Ready-to-Use Social Media Post Templates

EDUCATE Posts

1. "Did you know that 40% of Americans don't have life insurance? If something happened to you tomorrow, would your family be financially protected? It only takes 10 minutes to find out your rate. Link in bio. #LifeInsurance #ProtectYourFamily"
2. "MYTH: Life insurance requires a medical exam. FACT: With Ethos, most applicants get approved instantly with NO medical exam. It's 100% online and takes about 10 minutes. Ready to see your rate? [Your Link]"
3. "Term vs. Whole Life — what's the difference? Term covers you for a specific period (10-30 years) at the lowest cost. Whole Life covers you for your entire life and builds cash value. Not sure which is right? Let's chat! [Your Link]"
4. "Your life insurance policy could come with FREE estate planning tools worth \$898. That includes wills, trusts, and power of attorney documents. Ask me how. #EstatePlanning #LifeInsurance"
5. "Living benefits explained: Did you know some life insurance policies pay you WHILE YOU'RE ALIVE if you're diagnosed with a chronic, critical, or terminal illness? This is coverage that works for you now — not just later. DM me to learn more."

CONNECT Posts

1. "A little about me: I became a life insurance agent because I saw firsthand what happens when a family isn't prepared. My mission is to make sure no family has to face financial hardship during their darkest moments. I'd love to help your family too. ❤️"
2. "Saturday morning in the life of an insurance agent: coffee, client follow-ups, and the satisfaction of knowing I helped three families get protected this week. This career isn't what most people picture — and that's what I love about it."

3. "Just wrapped up volunteering at [local event]. Giving back to this community is one of the best parts of what I do. If you ever want to chat about protecting your family's future, I'm always here. ☕"
4. "I don't just sell policies — I help families create a safety net. Every conversation I have starts with understanding what matters most to YOU. That's the difference between a salesperson and an advisor."
5. "Fun fact about me: Before I got into insurance, I [personal detail]. What drew me to this career was the ability to truly make an impact on people's lives. What's something unexpected about your career path?"

INSPIRE Posts

1. "A client called me last week to say thank you. Their spouse was diagnosed with a critical illness, and the living benefits on their policy helped cover medical expenses. Moments like these remind me why I do this."
2. "Just got married? Congratulations! 🎉 Here's something most newlyweds don't think about: now is the BEST time to get life insurance. You're young, healthy, and your rates will never be lower. Protect your new life together."
3. "New baby on the way? There's no better time to make sure your family is protected. For about the cost of a streaming subscription, you can secure your child's future. Let me show you how. [Your Link]"
4. "Bought your first home? Congrats! Now make sure your family can keep it no matter what. A term life insurance policy can cover your mortgage and give your family security. Get a free quote: [Your Link]"
5. "Protect what matters most. Your family. Your home. Your future. It starts with a 10-minute conversation. I'm here when you're ready. [Your Link] #ProtectWhatMatters"

CONVERT Posts

1. "Ready to see how affordable life insurance really is? Get a free quote in under 2 minutes — no medical exam, no obligations. Just answers. 📄 [Your Ethos Link]"
2. "Scan this QR code to get your personalized life insurance quote. It takes less time than ordering your coffee. ☕ [Include QR Code image]"
3. "This week only: I'm offering free 15-minute insurance consultations. Whether you need coverage or just want to understand your options, I'm here to help. Book your slot: [Appointment Link]"
4. "Still on the fence about life insurance? Here's what you get with Ethos: 10-minute application No medical exam 90%+ instant approval FREE estate planning tools (\$898 value). What are you waiting for? [Your Link]"

5. "Don't wait until it's too late. Life insurance rates go up as you age. Lock in your lowest rate today. It takes 2 minutes to see your quote: [Your Ethos Link] #LifeInsurance #GetCovered"

Short-Form Video Strategy

Short-form video is the highest-reach content format on every major platform in 2026. Use the Hub and Spoke model:⁸

- HUB: Create longer educational videos (5-15 minutes) on YouTube
- SPOKES: Cut those videos into 30-60 second clips for Instagram Reels, TikTok, YouTube Shorts, and Facebook Reels

10 Video Content Ideas for Ethos Agents

1. "How I got my family \$500K in coverage for \$25/month" (personal story + demo)
2. "3 life insurance myths that are costing you money" (myth-buster)
3. "What happens to your mortgage if you pass away?" (educational)
4. "I applied for life insurance live — watch how fast it is" (live demo of Ethos process)
5. "Living benefits explained in 60 seconds" (quick education)
6. "Why every new parent needs life insurance" (life event trigger)
7. "The \$898 estate planning hack most people don't know about" (value-add)
8. "Term vs. Whole Life in 60 seconds" (explainer)
9. "Day in the life of a life insurance agent" (behind-the-scenes)
10. "How to get life insurance with no medical exam" (process explainer)

VIDEO TIP

Keep your core message in the center 70% of the frame. Social media platforms add UI elements (profile icons, captions, buttons) around the edges. Design your content for the "safe zone" in the middle to ensure your key message is always visible.

Hashtag Strategy

Use a mix of broad and niche hashtags on every post. Here are 20 recommended hashtags:

#LifeInsurance #LifeInsuranceAgent #ProtectYourFamily #TermLifeInsurance
#WholeLifeInsurance #FinancialProtection #EstatePlanning #InsuranceAgent #GetCovered
#FamilyFirst #ProtectWhatMatters #LivingBenefits #NoMedicalExam #AffordableInsurance
#InsuranceTips #FinancialLiteracy #NewParents #FirstTimeHomeBuyer #InsuranceEducation
#ThePolicyShop

PRO TIP

Use 5-10 hashtags per post. Mix high-volume hashtags (#LifeInsurance) with niche ones (#NoMedicalExam) for the best reach and engagement balance.