

Chapter 5: Email & Text Marketing

Building Your Contact List

Start with your warm market — people who already know, like, and trust you. Then expand methodically:⁹

- Warm market: family, friends, former colleagues, neighbors, social media connections
- Referrals: every satisfied client becomes a source of new contacts
- Networking events: collect business cards and follow up within 48 hours
- Social media: convert followers to email subscribers with valuable content offers
- Community events: gather contact info from educational seminars you host

Email Campaign Ideas

Monthly Newsletter

Send a monthly email with insurance tips, industry news, and a reminder of your services. Keep it 80% educational, 20% promotional.

Life Event Trigger Campaigns

When you learn about a contact's life event (new baby, new home, marriage, new job), send a personalized email connecting that event to the need for coverage.

Educational Drip Sequence

Create a 5-email automated sequence for new contacts: (1) Introduction, (2) Why life insurance matters, (3) How Ethos makes it easy, (4) Estate planning value, (5) Free quote CTA.

Ready-to-Use Email Templates

Template 1: Introduction to Your Services

⁹Insurance Marketing Ideas 2026 — <https://callhub.io/blog/insurance/insurance-marketing-ideas/>

EMAIL TEMPLATE

Subject: Protecting What Matters Most — Let's Connect Hi [Name], I hope this message finds you well! I recently joined The Policy Shop as a licensed life insurance agent, and I'm reaching out to people I care about to share what I'm doing. I help families find affordable life insurance coverage through Ethos — a technology platform that makes the process incredibly simple. Here's what makes it different: • 10-minute online application • No medical exams required • 90%+ instant approval rates • FREE estate planning tools worth \$898 with every eligible policy I'd love to help you explore your options — with zero pressure and zero obligation. You can get a free quote anytime at [Your Ethos Link], or book a quick call with me at [Appointment Link]. Warm regards, [Your Name] Licensed Life Insurance Agent | The Policy Shop

Template 2: Life Event Trigger

EMAIL TEMPLATE

Subject: Congratulations on [Life Event]! 🎉 A Quick Thought Hi [Name], I just heard about [your new baby / your new home / your wedding] — congratulations! That's such an exciting milestone. I wanted to reach out because this is actually one of the best times to look into life insurance. With your growing responsibilities, having a financial safety net gives you peace of mind knowing your family is protected no matter what. The best part? It's more affordable than most people think, and the whole process takes about 10 minutes with no medical exam. Would you be open to a quick 15-minute chat? I can walk you through your options. Book a time that works: [Appointment Link] Cheers, [Your Name]

Template 3: Estate Planning Value Add

EMAIL TEMPLATE

Subject: Did You Know Your Life Insurance Could Include Free Estate Planning? Hi [Name], I wanted to share something most people don't know: when you get a life insurance policy through Ethos, you also receive FREE access to estate planning tools worth \$898. That includes: • Will creation • Trust documents • Power of attorney • Healthcare directive Most attorneys charge \$1,000+ for these documents. With an Ethos policy, they're included at no extra cost. Curious? Get a free quote and see your options: [Your Ethos Link] Best, [Your Name]

SMS/Text Marketing

Text messages have a 98% open rate compared to 20-25% for email. Use them strategically:¹⁰

Text Message Templates

TEXT TEMPLATE 1

Hi [Name]! It's [Your Name] from The Policy Shop. I help families get affordable life insurance in about 10 minutes — no medical exam needed. Want to see your rate? Check it out here: [Your Ethos Link]

TEXT TEMPLATE 2

Hey [Name]! Quick question — do you have life insurance? If not, I can help you get a free quote in under 2 minutes. No pressure at all: [Your Ethos Link]

TEXT TEMPLATE 3

Hi [Name]! Just wanted to let you know — life insurance rates go up as you age. Right now you can lock in your lowest rate with a 10-minute application. Want me to send you a link?

Compliance Notes

Always follow these regulations when doing email and text marketing:

- CAN-SPAM Act: Include your physical address, a clear unsubscribe option, and honest subject lines in all marketing emails
- TCPA (Telephone Consumer Protection Act): Get written consent before sending marketing text messages; honor opt-out requests immediately
- Opt-in requirement: Never add someone to your marketing list without their consent
- State regulations: Some states have additional requirements — check your state's insurance marketing guidelines

COMPLIANCE TIP

When in doubt, always get explicit permission before sending marketing communications. Keep records of opt-ins. It's better to have a smaller, engaged list than a large list that generates complaints.