LIFE INSURANCE
AWARENESS MONTH

Cheat Sheet

SEPTEMBER 2026

Life Happens.
A NAIFA Community

Cheat Sheet for Life Insurance Awareness Month

Life Happens created and coordinates the Life Insurance Awareness Month (LIAM) campaign every September. Join us to help more Americans get coverage.

Quick Start

- WATCH: This short tutorial video gives you all the highlights in under 3 minutes.
- Access all LIAM resources page on the Life Happens Content Library only for NAIFA members.
- Use our prewritten customizable articles for internal newsletters, magazines, email and more (see attached).

This Year's Theme

Life insurance is for real life

Key Messages

How to talk about LIAM 2026

- Life Insurance Awareness Month (LIAM) takes place every September.
- Life Happens created and coordinates the LIAM campaign to remind Americans about the importance of life insurance for a sound financial future.
- Life Happens' mission as a nonprofit organization is to educate more people about the importance of life insurance.
- The first LIAM campaign started in 2003.
- This year's LIAM theme is: Life insurance is for real life.

Campaign Resources

- **Social media:** Ready to use on Facebook, Instagram, Twitter, LinkedIn and TikTok. Use the prewritten captions as-is, or modify as needed. Use #GetLifeInsurance and #LIAM2026 hashtags to amplify your reach.
  - › September's social media calendar
  - › Videos and animations
  - › Graphics
  - › NEW cover photos
- **Flyers:** Printed out or modified for other outreach and collateral.
- **New Real Life Stories:** Share our newest story highlighting how thoughtful life insurance planning provided financial stability for the Johnson family. These moving stories show the profound impact and necessity of life insurance.
  Coming soon! Another story showcasing the power of life insurance.
- **Resources in Spanish:** are available in the LIAM campaign. And our Spanish Back to Basics collection is part of our popular Back to Basics series.

- **Featured collections:** Enhance your offering by accessing these featured collections.
  - Back to Basic collection
  - Top-Performing Content collection
  - Financial Literacy collection
  - Q3 social calendars
  - NEW: Debunking LI myths collection
- **Collections that are coming soon:**
  - 2026 Insurance Barometer Study
  - Hispanic Heritage Month
- **Life Insurance Awareness Month logos**

Additional Resources

- Life Happens Content Library
- Use our online Life Needs Calculator
- Visit our our consumer website
- Submit a Real Life Story
- Support our Life Lessons Scholarship Program
- Read our latest research

Follow Life Happens on social media to see and share the latest content:

LIAM 2026

Customizable Articles for NAIFA Communications

Life Happens.
A NAIFA Community

Customizable Articles for Industry Communications: LIAM 2026

Use these communications as-is or adapt them as needed to promote September's LIAM campaign and Life Happens resources to NAIFA members.

NOTE: Make sure members know to access Life Happens content on the NAIFA member portal here: community.naifa.org/LH

SHORTCUT: This short LIAM video for NAIFA members contains a complete overview of the campaign. Post it where members can see. Link to it in ongoing emails, blogs and communications.

LIAM Supporter graphic: Click here to download your chapter's LIAM supporter graphic that you can use as needed.

ARTICLE #1



(click image to download)

September Means Life Insurance Awareness Month!

This year's theme: Life insurance is for real life

The time is near when the national spotlight shines on life insurance. Yes, it's time to start preparing for September's Life Insurance Awareness Month (LIAM).

This national awareness campaign was created by Life Happens, a NAIFA community, more than two decades ago. Each year they coordinate a new multi-faceted marketing campaign to help us reach consumers with the message that now is the perfect time to get the life insurance coverage they need.

This year's LIAM theme is … **Life insurance is for real life.**

And it hits at the perfect time—when many people are feeling AI-fatigue. People are searching for true connection and being grounded in the basics that make life, well, real life.

Be the Antidote to AI Fatigue

Behind the scenes, AI can streamline tasks and save your business time, money and labor. However, you need to be cognizant of how people are experiencing and *feeling* about it in their day-to-day lives.

Social media, for example, is awash in low-quality AI-generated content, often termed "AI slop." Harvard Business Review takes it one step further, referring to low-quality AI-generated work as "workslop," saying that many people are tasked with "cleaning it up" in the workplace.

This means that your clients and prospects are ready for real-life conversations and outreach, and information and content that they can see and feel is human-centered—created with thought, attention and talent.

Suite of Campaign Resources

As a NAIFA member, you have exclusive access to Life Happens materials as a key member benefit. Through the NAIFA member portal, you can access a whole suite of marketing resources you can use during September, and beyond, to talk about how life insurance works in real life—for real lives. The campaign makes the outreach seamless, and here is a sampling of what is available.

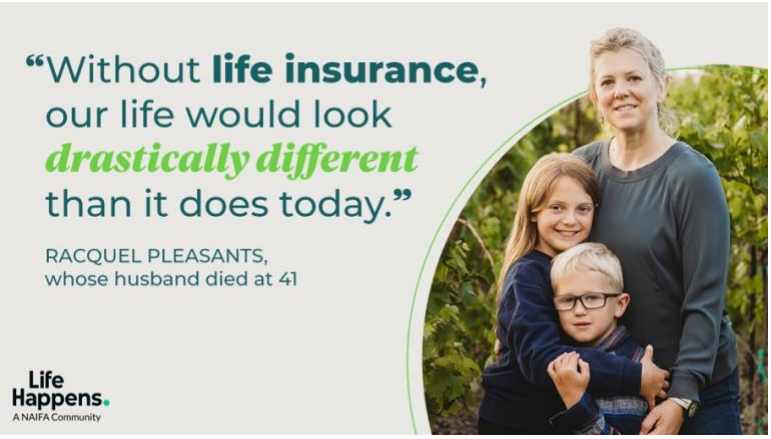
- Graphics that help with general education
- Short animations that "stop the scroll" on social media
- A social media calendar with a new post for each workday; these can be used as-is or modified for your followers
- A new "Term or Permanent Life Insurance?" digital flyer

- Two new Real Life Stories, with short and long-format videos, flyers and graphics that show how real families benefited from life insurance
- New resources in Spanish, as well as dozens more in the Spanish-language collection
- "Back to basics" and "Myth vs Fact" resources that educate and help dispel common myths and misconceptions around life insurance

… and so much more!

Remember, September's LIAM gives you a great "excuse" to reach out to clients and prospects and simply say, "Did you know September is Life Insurance Awareness Month? I'd love to have a conversation about …" Use this campaign to connect with people "in real life," educate them, help them with options, and motivate them to buy the coverage they need.

ARTICLE #2



(click image to download)

Real Life Stories for Real Connection

People are craving genuine connection. This cuts across generations and is applicable to our industry as well. The 2026 Insurance Barometer Study, by Life Happens and LIMRA, shows that more than half of people (53%) who want to work with a financial professional say they are looking for a 1:1 conversation—that means in person or via telephone or video chat.

How can you start those conversations? It may be as straightforward as first sharing a story of people like them, who put insurance planning in place, and then it did what it was meant to in the family's time of greatest need.

The Pleasants Family
Take the Pleasants family. Ryan and Raquel made sure they did their life insurance planning early in their relationship, despite being young and just starting out in their careers—he as a firefighter, she as a nurse. When their two children came, they increased their coverage as well.

That planning made all the difference when, at just 41 years old, Ryan died while on the job. Raquel and her children are still adjusting to life without him, but the proceeds of the life insurance mean that financial worries will never be a part of their new path forward. You can watch "Protected by Planning."

The Pleasants' story is so powerful that it won a 2026 Silver Telly Award, an international awards program that recognizes outstanding video content.

The Johnson Family
You can also share the brand-new Johnson story, too. Mindi and Eric built a beautiful life in the Texas community where they both grew up. From growing their own landscaping business to building a ranch to showing animals, their life was idyllic. That is, until Eric's cancer diagnosis.

While he did not survive his battle, Eric left Mindi and their daughters in a strong financial position, one that allowed them to continue on with the life they had built over several decades. You can watch "His Love Lives On."

You can share these stories with clients and prospects in myriad forms: short- or long-form videos, social media graphics, digital flyers or email templates that are all accessible through the NAIFA member portal.

And this is just one of many Real Life Stories that the nonprofit Life Happens has created, so you can choose a story that matches your clients' situations. This allows them to "see" themselves in a similar light and how planning has made all the difference.

You can also be a part of the Real Life Stories franchise. If you have a client story, where life insurance (disability or long-term care) made all the difference to a family or business, please share it with the team at Life Happens through their Real Life Stories submission portal. Let's share our stories and help more Americans get the coverage they need.

ARTICLE #3

On Being Social This LIAM

When September's Life Insurance Awareness Month rolls around, it doesn't have to be hard to get the message out that life insurance is key to a strong financial foundation.

Life Happens has a whole suite of marketing resources that you can access through the NAIFA member portal. But an easy lift is using their prewritten social media calendar. It has a graphic, animation or video and a prewritten post for each workday in September.

You may be thinking, "Well, I don't want to be posting what everyone else does." But remember, the content you post gets pushed out mainly to *your* friends and followers, not other people's circles.

Plus, this social media content calendar is endlessly adaptable. Use it as a starting point. Choose the posts you like, and you can alter the cadence. Or you can pick days when you'd like to share posts about community activities you are doing, content you've personally created or other content that you've posted before that has done well. (Reusing good content is a staple of a good social media strategy.)

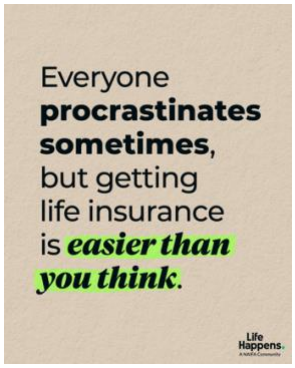
Reach Them Where They Spend Time
This calendar can be as easy as "plug and play," or can be adapted to meet your marketing goals. The one thing you do not want to do is be absent from the social media scene. Why? The fact is that six in 10 people, across generations, use social media when they are looking for information on the products and services we have, according to the 2026 Insurance Barometer Study by Life Happens and LIMRA.

Another good strategy is to make sure to follow Life Happens on their social media platforms and then share posts that resonate:
Instagram, Facebook, LinkedIn, TikTok.

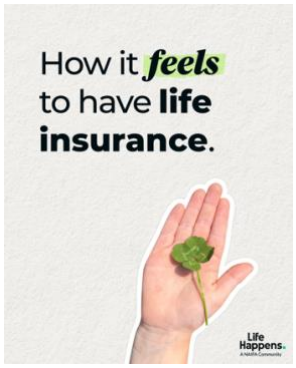
To get started, here are just a few examples below of the many and varied social media resources available. Be sure to peruse the social media calendar and then kick your posting into high gear for the month of September.



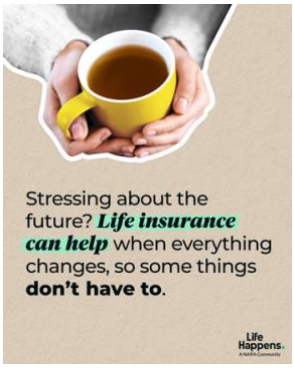
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