

Making the most of the Life Happens Content Library

**Life
Happens.**
A NAIFA Community

**Your “*secret*”
NAIFA member
benefit**

Life Happens Mission

Life Happens' mission as a nonprofit is to educate consumers about the importance of life insurance, disability insurance, long-term care insurance and annuities in a sound financial plan.

Education

The Life Insurance Need Gap

38%

of Americans live with a life insurance need-gap



98

million adult consumers

Source: 2026 Insurance Barometer Study, Life Happens and LIMRA



37%

of adults say they are either **not at all**
or only **somewhat knowledgeable**
about life insurance.

**They are *not* going to buy
what they don't understand.**

Awareness Campaigns

Life Happens created and coordinates three major awareness campaigns each year to help achieve our mission of educating more people about insurance.

Insure Your Love

FEBRUARY

Disability Insurance Awareness Month

MAY

Life Insurance Awareness Month

SEPTEMBER

Insure Your Love Campaign

FEBRUARY

Insure love

Insure house

Insure phone

LH.

Life insurance is love insurance.

Getting life insurance to protect your loved ones financially is a way to say, "I love you," and mean it.

Let us help you put your love into action with life insurance. Contact us today.

Life Happens

LH.

5 ways life insurance says, "I love you."

I've got our kid's education. / I don't want you to worry about bills and my funeral if the unthinkable happens. / You and our kids deserve the future we've always talked about. / Your retirement is secure. / My legacy can live on even after I'm gone.

LH.

Getting **life insurance** means you're putting the "**I love you**" phrase into motion.

LH.

I got

life insurance

LH.

A **meaningful** gift that won't break the bank ...

life insurance

LH.

Si tienes a alguien **a tu cargo**, necesitas ...

un seguro de vida

LH.

Life insurance is...

insurance ♥

LH.

Want to put your **love** into action? A great way is to protect your family financially with **life insurance**.

LH.

A **meaningful** gift that won't break the bank ...

life insurance

Disability Insurance Awareness Month

MAY

Buy-sell agreement
with disability insurance helps
business continuity and provide
income if you are permanently disabled.

The truth is, every **business owner's** starter pack should include ...
disability insurance

OUT OF MY CONTROL

becoming ill
getting injured

buying disability insurance

IN MY CONTROL

preparing
meeting with a financial pro

Starting a new job

Getting married or divorced

What life changes prompt the need for reviewing your disability insurance?

Welcoming a baby

Receiving a raise at work

Taking on more debt

Your **paycheck** is probably your **most valuable asset**.

Think **disability insurance!**

Why do we need Disability Insurance Awareness Month?

To close the gap between Americans' **need for disability insurance** and the **actual coverage** they have.

If you can't work due to an illness or injury, **income** stops but the **everyday expenses** don't. Get disability insurance.

A Key Financial Product for **High-Income Earners**

You love what you do, and it's taken hard work to achieve what you have. Now you're reaping the rewards—including your income. So what would happen if, due to an illness or injury, you were unable to work for an extended period of time, or perhaps the rest of your career? Where would the money come from to maintain your lifestyle, fund your retirement or grow your investment portfolio?

That's where disability insurance comes in. It pays you a portion of your salary if an illness or injury prevents you from working. But as a high-income earner, coverage offered through work is typically not enough. It's important to consider the following:

Understand how it works. Disability insurance typically covers between 50% and 70% of your income. However, coverage at work generally wouldn't include things like bonuses and wouldn't cap the amount of income covered. Do you know what that cap is, and is it enough to maintain your lifestyle?

Know what you have at work. Do you have short-term or long-term disability insurance coverage, or both? How long does it take before the benefits start? Is there a limit on the benefit period, such as three or five years? Make an appointment with your HR representative to find out.

Because the idea of income replacement is so tied with your other wealth strategies, this is a topic to explore with your trusted insurance or financial professional.

Explore!

It's smart to consider an individual disability insurance policy that stays with you through your career. As you explore, keep in mind:

Own occupation vs. any occupation. Having a policy that covers your own occupation is a key consideration. It means if you can't perform your covered occupation, your benefits would kick in. That's in contrast to a policy that covers you only if you couldn't work in any occupation. The difference is huge.



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If you're a **high-income earner**, your disability insurance coverage through work is typically not enough. Consider an **individual policy** that you own and moves with you through your career.

WHERE CAN I GET disability insurance coverage?

- Through your employer
- Through a professional organization
- Working with a financial professional
- Combination



Life Insurance Awareness Month

SEPTEMBER

Life insurance covers so much more than you think ...

- funeral
- mortgage or rent
- credit card debt
- education
- everyday expenses
- childcare
- retirement
- leaving a legacy

Take control of your financial future with life insurance.

It's time to get **back to basics**. Life insurance is an affordable way to provide financial stability for your loved ones if something happens to you.

Reach out and let us help you get the coverage you need today.

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Get life insurance.

Love, Your Future Self



Breathe in **security**



What people **think** life insurance costs

What life insurance **actually** costs



Cost per month ...

Life insurance premium



Music streaming service



Life insurance can be **more affordable** than you think!



Get life insurance **this month.**

Get it on **Friday**

Get it at **9 AM**

Get it **now.**

Just get it.



life insurance is ...



Life insurance tips:

- + It's more affordable than you think
- + The death benefit is typically tax-free
- + It can have living benefits
- + It's cheaper the younger and healthier you are



5 reasons life insurance puts you **in control**



Each campaign includes:

Full suite of consumer-friendly content

videos, graphics, flyers, email templates

Spanish content

Real Life Stories

Social media calendar

Marketing resources

Cheat sheet, customizable articles, video walkthrough

Toolkits for chapter leaders

Life Happens makes it easy

Featured Collections

Explore these carefully cultivated collections to find the right content for your audience.

<p>SOCIAL CALENDAR</p> <p>April 2026</p> <p>April 2026 Calendar 61 Assets</p>	<p>SOCIAL CALENDAR</p> <p>May 2026</p> <p>May 2026 Calendar 84 Assets</p>	<p>SOCIAL CALENDAR</p> <p>June 2026</p> <p>June 2026 Calendar 46 Assets</p>	<p>Insure Your Love 2026</p> <p>IYL 2026 46 Assets</p>	<p>Long-Term Care Insurance 2025</p> <p>LTCI 2025 44 Assets</p>	<p>Life Insurance Awareness Month 2025</p> <p>LIAM 2025 69 Assets</p>
<p>Debunking DI Myths</p> <p>X ✓</p> <p>Debunking DI Myths 12 Assets</p>	<p>2025 Insurance Barometer Study</p> <p>2025 Insurance Barometer St... 16 Assets</p>	<p>NEW</p> <p>Real Life Stories</p> <p>NEW Real Life Stories 32 Assets</p>	<p>SURVEY</p> <p>Adulthood Across Generations</p> <p>Adulthood Across Generation... 19 Assets</p>	<p>Small Business</p> <p>Small Business 62 Assets</p>	<p>Resources in Spanish</p> <p>Resources in Spanish 120 Assets</p>
<p>Real Life Stories</p>	<p>Diverse Voices</p>	<p>Financial Literacy</p>	<p>LGBTQ+</p>	<p>Annuities</p>	<p>12 Months of Social Media Calendars</p>

NAIFA Chapter Leader toolkits:

Toolkit for Insure Your Love

Toolkit for DIAM

Coming soon:

Toolkit for LIAM

Toolkit for LTC coverage

Social Media

**The average American spends
about 2.5 hours a day on
social media.**

SQ Magazine, April 2026

Use of social media for information on financial and insurance products has skyrocketed.



Source: 2026 Insurance Barometer Study, Life Happens and LIMRA

Why you need to be on social media

- Be where people are looking for information and education
- Educate (don't sell)
- Become their “trusted advisor”
- Be their go-to when the time is right

Life Happens makes it easy

Monthly calendar of graphics and videos with prewritten posts

Social Media Calendar

April 2026

April 1
Financial Literacy Month! Life insurance and other policies can be a very important part of a well-rounded financial plan. It's never too soon to start planning for your future or too late to learn about financial literacy. Learn more with us! #FinancialLiteracyMonth #NAIFA

April is **Financial Literacy Month**
#FinancialLiteracyMonth

April 2
Thurs, April 2
Did you know? A financial professional looks at your whole financial situation before suggesting a policy. Give us a call! We can help you learn about your employer's benefits, plan for retirement, and of course set you up with policies that can help protect your financial future. #FinancialLiteracyMonth #NAIFA

A financial professional looks at the **whole picture** when helping you find **a policy**.

April 3
Wed, April 3
If you're young, your future self will thank you for good financial planning. You can get started with a financial professional, for more information. #FinancialLiteracyMonth #NAIFA

In your 20s or 30s? Now is the time to get **affordable** life insurance.

April 4
Thurs, April 4
Financial Literacy Month. Stress less about your financial plan and get started with a financial professional. #FinancialLiteracyMonth #NAIFA

April 5
Sun, April 5
Happy Easter! #NAIFA

Happy Easter

April 6
Fri, April 6
A significant asset isn't necessarily your income, but your future. Life insurance can help you protect it. #FinancialLiteracyMonth #OneNAIFA

Your income probably isn't your most **valuable asset**.

April 7
Tues, April 7
If you're young and just starting your career, you might feel overwhelmed! Drop a comment below, we can help you come up with a strong financial plan and even help you understand benefits offered by your employer. #FinancialLiteracyMonth #NAIFA

Instead of dismissing life insurance because you don't think you need it
Try seeking help from a financial professional who can help with your financial goals

April 8
Wed, April 8
Financial Literacy Month. Stress less about your financial plan and get started with a financial professional. #FinancialLiteracyMonth #NAIFA

Financial Literacy Month is **Financial Literacy Awareness Month**

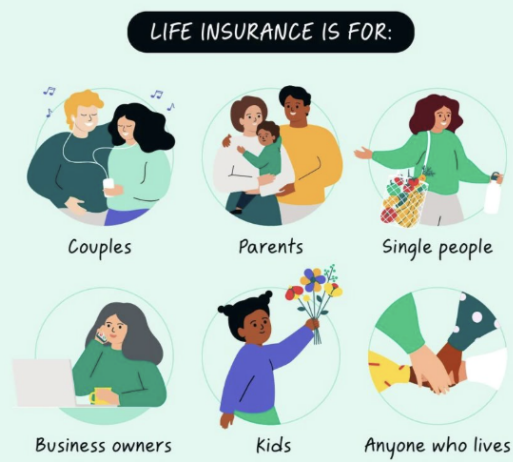
April 9
Thurs, April 9
Don't wait! #FinancialLiteracyMonth #NAIFA

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Top Performing Facebook

Life Happens · Follow
March 28, 2025 · 🌐

Did you know that life insurance isn't just for people who are married or have kids? It's for everyone! [#GetLifeInsurance](#)




The infographic features a central title "LIFE INSURANCE IS FOR:" in a black rounded rectangle. Below it are six circular illustrations, each with a label underneath: "Couples" (a man and woman), "Parents" (a man holding a baby), "Single people" (a woman with a shopping basket), "Business owners" (a woman at a laptop), "Kids" (a child holding flowers), and "Anyone who lives" (two hands shaking).

5,128 Engagements

Life Happens · Follow
April 7, 2025 · 🌐

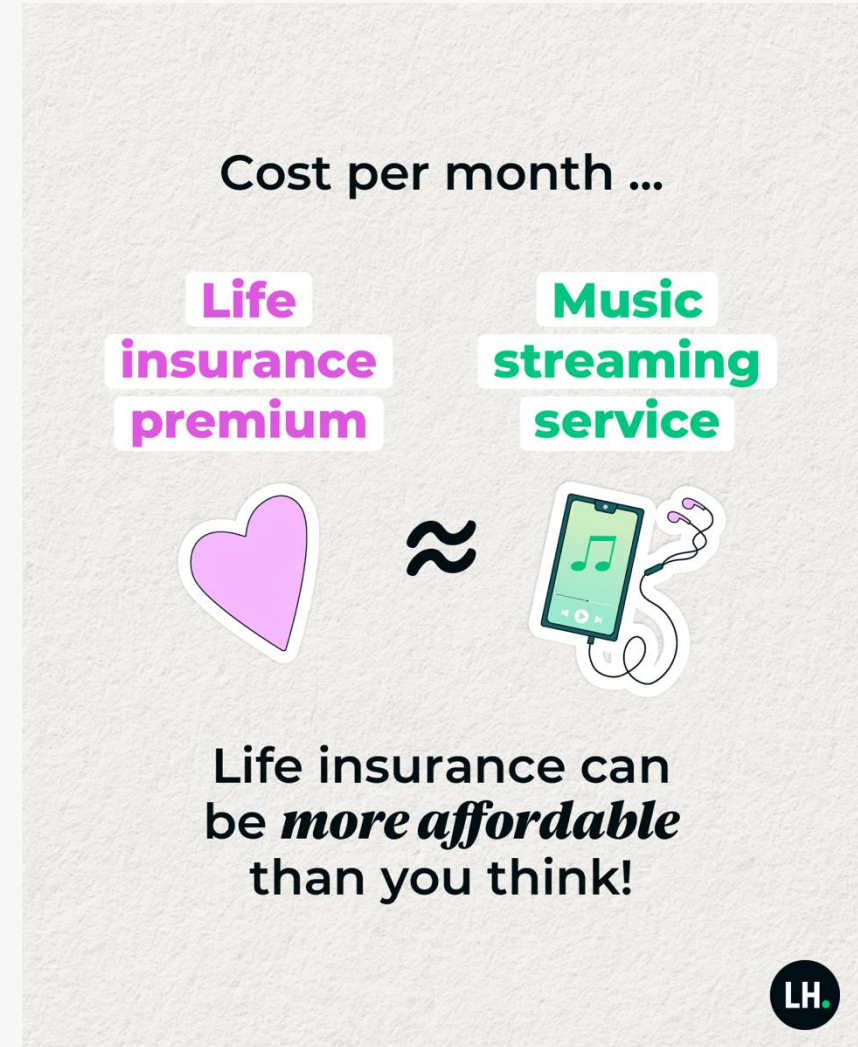
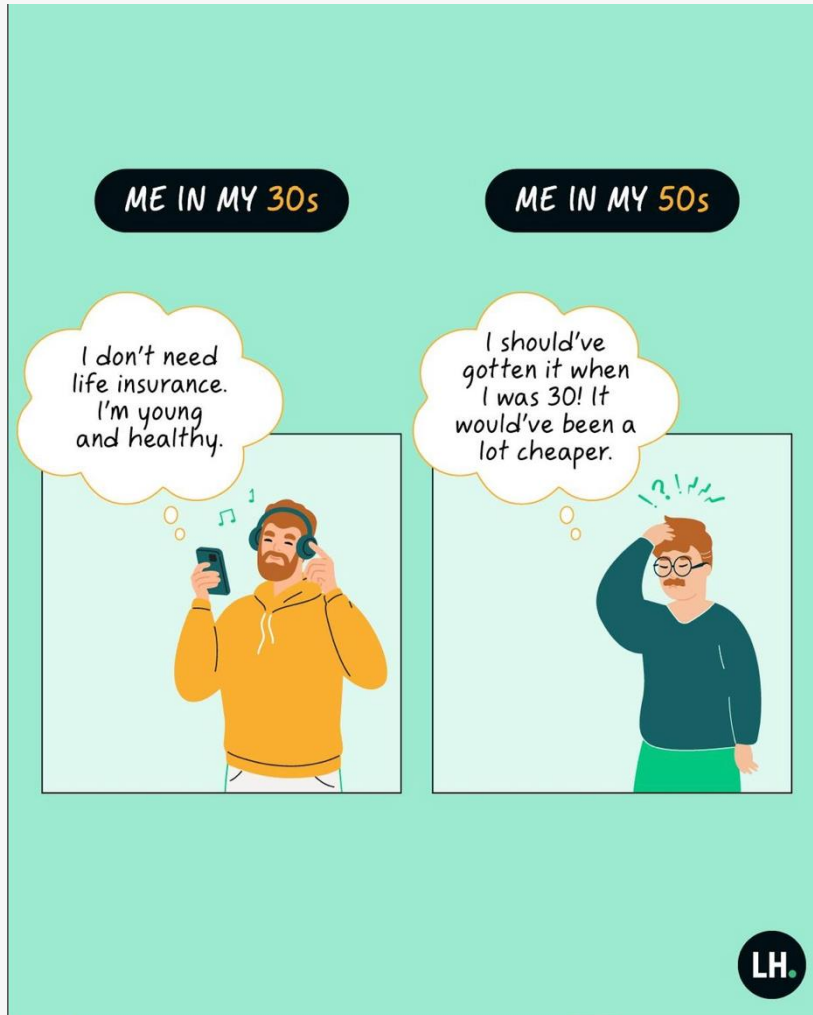
When you promise your children you'll protect them, life insurance is key. [#GetLifeInsurance](#)



The graphic consists of a light gray background with a white vertical bar on the left. The text is centered on the right side of the bar: "Why do **all** **parents** need life insurance? Your children ***depend on you.***"

4,582 Engagements

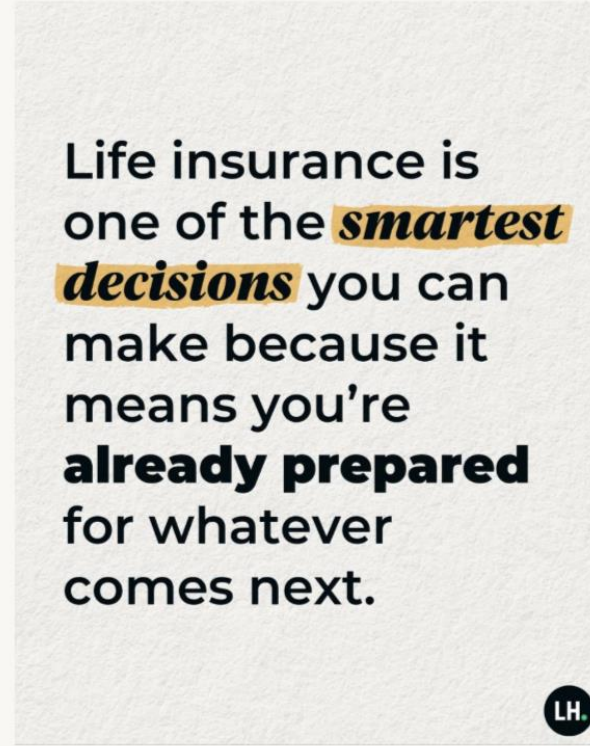
Educate on the fundamentals



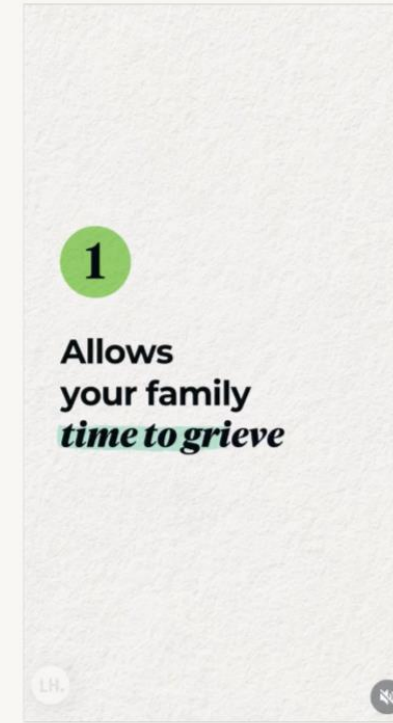
Top Performing Instagram



2,243 Engagements



2,059 Engagements



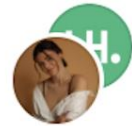
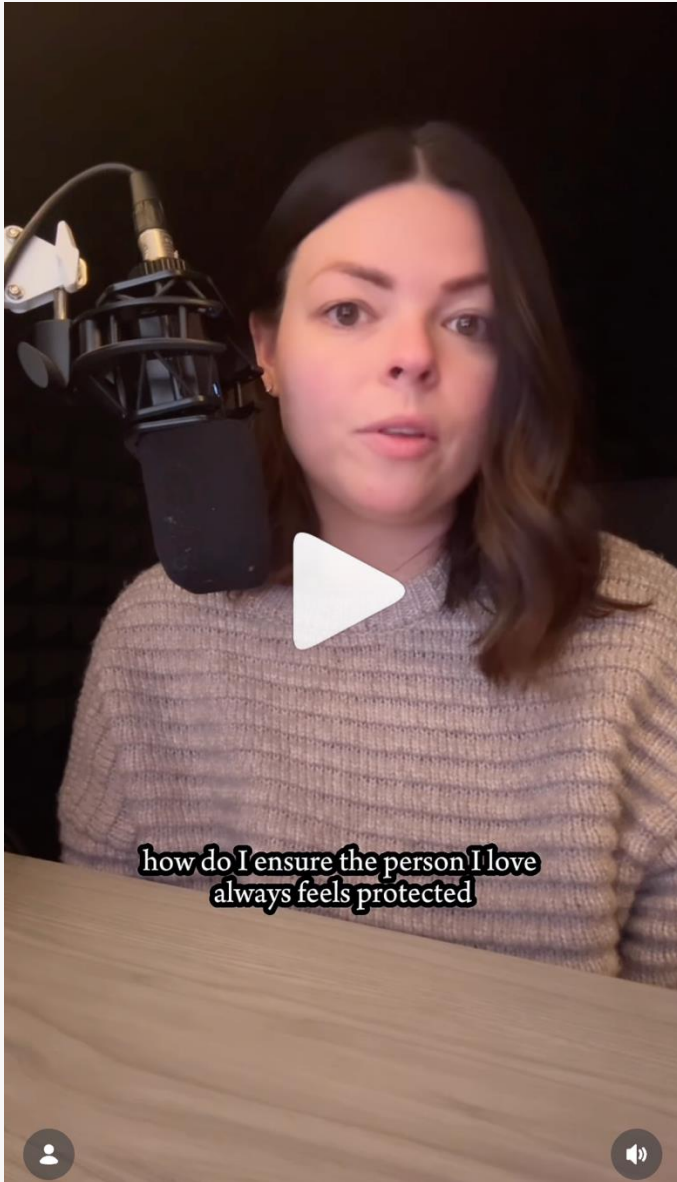
2,023 Engagements

29%

Gen Z and Millennials prefer **in-person**
conversation*

*those who have or want an advisor

Spoken-word poet + influencer Josie Balka



josiebalka and lifehappens

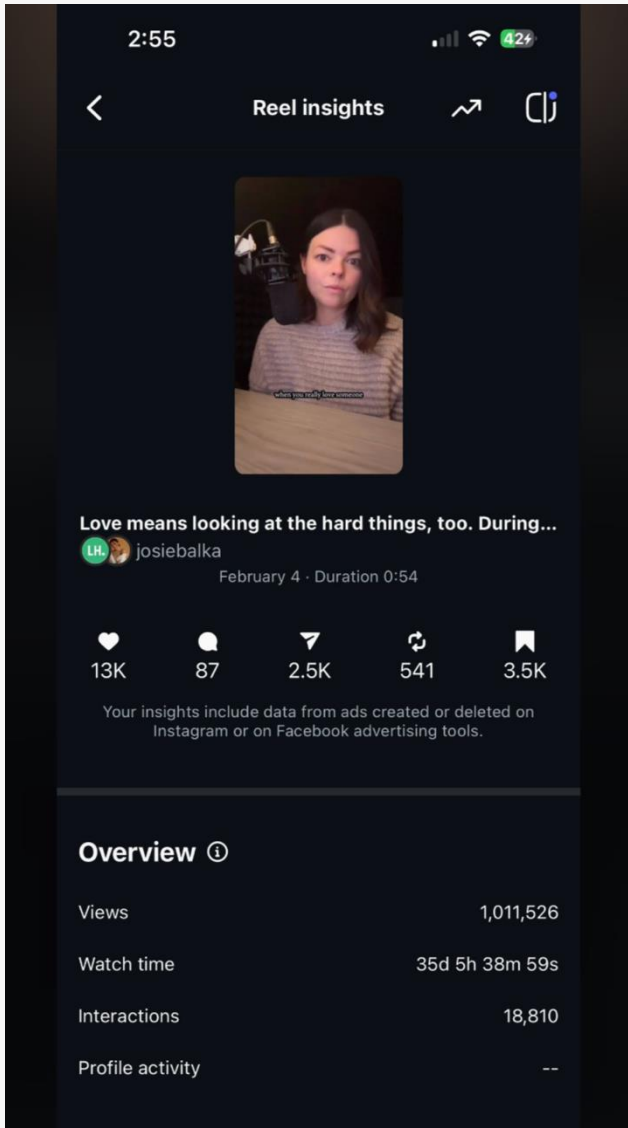
Original audio



josiebalka  Love means looking at the hard things, too. During [#InsureYourLove](#) month, I encourage you to look at life insurance with the nonprofit [@LifeHappens](#)

[#GetLifeInsurance](#) [#Ad](#)





Instagram

1,000,000+ views
13,000 likes
3,500 shares
2,500 shares
87 comments

TikTok

456,000 views
20,000 likes
4,400 saves
69 comments

Spoken-word poet + influencer Josie Balka



friendshipcoachzayne This one is my favorite of yours! I've listened 3x already



7w 13 likes Reply



bre_vine Emotional damage - 😭 I was not prepared for this at 3am in the morning but here we are. Absolutely beautiful 🙌❤️



7w 7 likes Reply



mrschampagne2010 Yes 🙌 I'm so so passionate about this and why I do what I do 🙌



7w 2 likes Reply

Spoken-word poet + influencer Josie Balka



cupcakesandcamaros91 This made me cry. This sums it all up. The good and the bad. It's important to always carry the love with each other. Thank you for sharing this one Josie ❤️



7w 5 likes Reply



ewilgenbusch One of THE most important messages. Beautifully done, @josiebalka ❤️



7w 3 likes Reply



kid.a.optimistic i believe in love ... because of the way i love.



7w 1 like Reply



kradigan This is how ads should be! Well done @josiebalka



7w 17 likes Reply

Additional resources

Find a Financial Professional

Start Your Search



Life Insurance Needs

En español

Disability Insurance Needs

Human Life Value

Life Insurance Calculator

Answer a few simple questions to estimate the amount of life insurance coverage you need to take care of your family.

This is an estimate only. For a complete assessment, contact a financial professional.

Question 1 of 7

How much annual income would you like to provide, if you were no longer here?

Think about how much money your family will need to cover daily living expenses. This is typically 60-80% of your individual post-tax income. Don't include college savings, childcare or any debts that you would like to pay off immediately (such as your mortgage), since those are covered in other questions.

\$

Next

Real Life Stories



Real Life Stories

This program shares how real people have benefited from insurance.

These emotional stories **show the value of different types of policies** (life, DI, LTCI, annuities), as well as the advisors who helped them get coverage.

Life Happens Wins a **Silver Telly Award!**

47TH ANNUAL

SILVER

WINNER

The Telly Awards



Life Happens makes it easy

lifehappens.org and videos, flyers, graphics in the NAIFA library

The screenshot shows the 'Our Videos' section of the Life Happens website. The page has a navigation bar with links for 'INSURANCE 101', 'CALCULATORS', 'RESOURCES', 'OUR SCHOLARSHIP', 'ABOUT', and 'FIND A FINANCIAL PRO'. Below the navigation is a search bar and a list of categories: 'All', 'Life Insurance', 'Disability Insurance', 'Long-Term Care Insurance', 'Lack of Insurance', 'Annuity', and 'Real Life Stories'. The main content area displays four video thumbnails with their respective titles and descriptions:

- Anita Saban**: **Long-Term Care Insurance: It Gave Us Choice**. Independence was very important for Joe and Jan Saban as they aged. Enter long-term care coverage.
- Liz Fiedler**: **The Possibility of a New Life**. Liz Fiedler tells how life insurance helped her and her two young daughters when her husband died unexpectedly at 39.
- The Hoskins Family**: **A Timely Change of Heart**. Dorsey Hoskins' father, Bryan, felt a tingling in his arm. The diagnosis—an inoperable brain tumor. Six months later, he died at the age of 33, leaving his wife to raise Dorsey and her sister Hettie. Fortunately, Bryan bought life insurance when he married, and again when his daughters were born.
- Mike Sizemore**: **A Little-Known Financial Lifesaver**. At 27, Mike was living two of his dreams: training to participate in his first marathon and working at a nonprofit organization. Suddenly, both of those dreams came crashing down as he crossed the street one night, and a drunk driver hit him after running a red light. Thankfully, the disability insurance he had at the time of his accident a decade ago continues to help him today.

The screenshot shows the NAIFA library interface for the Life Happens content. It displays four items, each with a thumbnail, a title, and 'Download' and 'Share' buttons:

- graphic RLS quote Fiedler life is p...**: A graphic featuring a quote from Liz Fiedler: "I tell anyone who will listen that life insurance is so important, no matter how young and healthy you are. My life is proof." Below the quote is a photo of Liz Fiedler in a blue dress.
- flyer RLS Fiedler 2024 branded.pdf**: A flyer titled "The Possibility of a New Life" featuring a photo of Liz Fiedler and her two young daughters sitting in a field.
- flyer RLS LI Virgen English 2010 u...**: A flyer titled "Still Watching Over Them" featuring a photo of a family (a man, a woman, and two children) sitting together.
- video RLS Annuity Billings 60s 201...**: A video thumbnail showing a close-up of a woman's face, likely the subject of the video.

We'd love to tell your client story!

For more information or to submit your story, go to:

lifehappens.org/reallife



Thank you

Julie Holsinger

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