**TAL COVID-19 Communications
Adviser Content Kit**

At TAL, we want to continuously support you in creating strong connections with your clients, which is why we have created a COVID-19 Communications Kit for your use. In this kit, you’ll find white label content designed to help communicate with your clients during this time.

You are able to personalise these, feature them in your client newsletter, or post them on your social channels, websites, blogs or anywhere else. The kit is designed to be generic and does not reference TAL or any TAL products in anyway so you can tailor it to suit your brand.

**The COVID-19 Adviser Content Kit consists of:**

* 3 White Label Social Posts, including wording and image
* 3 White Label Articles about support and information during COVID-19

**Guidelines for use:**

TAL Services Limited ABN 60 076 105 130, a company in the TAL Dai-Ichi Life Australia group of companies, offers access to generic marketing content that financial advisers with a TAL adviser account can white-label and send or provide to their clients (Marketing Content). In these terms and conditions, “we”, “us” and “our” means TAL Services Limited ABN 60 076 105 130and TAL Life Limited ABN 70 050 109 450 AFSL 237848, and “you” and “your” refers to the financial adviser or financial advice practice that uses the Marketing Content.

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Please note this content has been updated to be current until 21 May 2020. Please check that the information is still current and correct when sharing this with your clients.

**SOCIAL POST 1:**

POST COPY: Did you know that one third of Australians have had to significantly amend their spending due to COVID-19? If you would like some help reviewing your spending or any aspect of your financial plan, please get in touch.



Download this image [here](https://adviser.tal.com.au/-/media/tal/images/tools-and-resources/covid-hub/social-post-1-image.jpg)

**SOCIAL POST 2:**

POST COPY: There are many different forms of government support during COVID-19? To work out what options are available for you, get in touch.



Download this image [here](https://adviser.tal.com.au/-/media/tal/images/tools-and-resources/covid-hub/social-post-2-image.jpg)

**SOCIAL POST 3:**

POST COPY: Unexpected events remind us of the importance of having the right life insurance protection in place for whatever may happen. If you would like to review your cover, or find out more, please get in contact.



Download this image [here](https://adviser.tal.com.au/-/media/tal/images/tools-and-resources/covid-hub/social-post-3-image.jpg)

ARTICLE 1:

WHY IT’S TIMELY TO REVIEW YOUR FINANCIAL PLAN

HEADLINE: Why it’s timely to review your financial plan

BODY: The COVID-19 pandemic has made it very clear that we can’t predict what life will throw at us. Six months ago, no one could have predicted a public health emergency, lockdown or financial crisis — let alone all three. Amidst all the uncertainty, I’m here to help you review and update your financial plan so it reflects your current circumstances, and longer term goals.

The COVID-19 crisis has impacted most people’s finances in one way or the other — be it your job, your savings or your super. But that doesn’t mean you have to panic. Instead, you may like to see this as a chance to review your financial plan so you can stay on track to achieving your financial goals.

**How has COVID-19 affected your budget?**

Chances are, COVID-19 has upset the balance of your budget.

According to the [Australian Bureau of Statistics](https://www.abs.gov.au/ausstats/abs%40.nsf/mediareleasesbyCatalogue/DB259787916733E4CA25855B0003B21C?OpenDocument), one-third of Australian households are financially worse off because of the pandemic. Whether or not you’re among them, it’s a good idea to review your financial situation – from rejigging your daily spending to staggering payments to ensure cashflow and spending is more manageable. I can help you identify changes you could make at this time.

**How are your investments and superannuation faring?**

Since January, share markets across the world have been incredibly volatile. Most Australians have seen their investments drop, and [more than 450,000 have taken up the government’s offer of early access to super](https://www.businessinsider.com.au/australia-early-access-super-approval-application-jobseeker-jobkeeper-figures-2020-4).

Are you thinking about joining them?

Even though your situation might look worrying, there’s a lot you can do to improve it, like restructuring your investments. If you’re keen to find out more about your options, get in touch.

**Are you prepared for what the future could hold?**

A crisis as epic as the COVID-19 pandemic is a once-in-a-lifetime event. But, it’s not the only unexpected event that could affect your finances.

Another good reason for us to review your financial plan is to make sure you're ready for anything, from natural disasters to personal accidents.

I can help you review your insurance policies, looking at what they do and don’t cover, and where the gaps in your protection may lie. Together, we can work out which products might work best for you.

**Have you made the most of the government’s COVID-19 financial relief?**

The government has rolled out some generous financial relief in response to the COVID-19 crisis – from tax deductions for individuals working from home to cash flow boosters for small businesses. When we review your financial plan, we can make sure you’re not missing out on any support you may be entitled to.

**You’re not alone**

The most important thing to remember is you don’t have to face the COVID-19 crisis alone. As your adviser I’m here to guide you step-by-step through your financial plan review — and transform stress into a secure way forward.

Get in touch so we can work together to make sure you’re on track during these changing — and challenging — circumstances.

ARTICLE 2:

GUIDE TO GOVERNMENT SUPPORT DURING COVID

HEADLINE: Your guide to Government support during COVID-19

BODY: The unprecedented challenge of COVID-19 has left us feeling uncertain and overwhelmed. I’m here to help you navigate through the seemingly constant changes and review the financial support and government schemes that may be available to you so that you feel confident, secure and in control of your financial situation.

While COVID-19 is a public health crisis, the knock-on effects it has had on employment, trade and investments have shaken the global economy. In the past month, [nearly a third](https://www.abs.gov.au/ausstats/abs%40.nsf/mf/4940.0?OpenDocument) of Australians reported that their household finances worsened due to COVID-19, but the good news is that case numbers are decreasing and we’re expecting loosened restrictions soon.

While recovery takes place, there are a number of important schemes in place to keep Australians financially healthy during this difficult time. I’ve put together a few of the key Federal initiatives, but be sure to look on your State or Territory Government website to see the full range of options - or get in touch with me for further guidance.

These measures all relate to individuals and families, but if you’re a business-owner or self-employed I’d be glad to provide you with more advice, so don’t hesitate to get in touch.

**Income Support Payments**

Criteria for receiving income support have been expanded in light of coronavirus. This includes a temporary $550 supplement and crisis payments for those who are eligible.

**Household Support Payments**

Further Economic Support Payments worth $750 are available to eligible parties. You can find out more on this from the Services Australia [website](https://www.servicesaustralia.gov.au/individuals/news/more-financial-support-people-affected-coronavirus).

**Childcare Payments**

Working from home with limited schooling options is putting a strain on many families across the country. As such, the government will support you with childcare costs between the 6 April and 28 June. You can find the eligibility criteria for this [here](https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19/if-you-already-get-payment-from-us/families).

**Early Release of Super**

To assist households with immediate cash flow issues, new guidelines have been established around the early release of super. A payment of $10,000 is available in 2019-2020 and a further payment of $10,000 in 2020-2021. This is only available if you’re eligible, so check with your superannuation fund to see if you meet the criteria. As always, if you need help or want to chat it through further don’t hesitate to give me a call. Reduced draw-down and deeming rates are also available to retirees. Information on this can be found on the [Treasury website](https://treasury.gov.au/coronavirus/households). Choosing to draw down on your superannuation early is a significant decision that may have impacts for your long-term wealth, so I’d advise getting in touch with me to discuss your options before going ahead..

If you feel overwhelmed by the amount of information and the pace of change, remember I’m here to support you. We can work together on a course of action that suits your needs throughout this period of crisis and on into the future.

ARTICLE 3:

WHY EVENTS LIKE COVID (OR MAYBE UNFORSEEN EVENTS) REINFORCE THE VALUE OF LIFE INSURANCE

HEADLINE: Why unpredictable events reinforce the value of life insurance

BODY: The COVID-19 pandemic has been one of the biggest public health shocks of modern history. It’s a reminder that truly anything can — and does — happen. But when it comes to your finances, there are things we can do to help you prepare.

I’ll be honest. Most of us don’t like thinking about things going wrong. But, unfortunately, the COVID-19 crisis hasn’t given us much choice.

Within months, planes have stopped flying, cruise ships have docked, small businesses have closed, and, sadly, hundreds of thousands of people have died. It’s a stark reminder that the unexpected does happen -- and that it’s worthwhile thinking about preparing for things you can’t control.

The loss of a loved one is emotionally distressing enough, without the addition of financial stress. This is where life insurance can really help to reduce the strain on your family, if something were to happen to you.

**The benefits of life insurance**

If you already have life insurance, then you might know it provides a lump sum which, in the event of your death, helps out your loved ones.

This money can go towards all kinds of costs, from mortgage repayments, car loans and personal loans to regular expenses, such as school fees.

But, really, life insurance isn’t just about money. It’s about giving your loved ones the space they need to grieve and care for themselves and others — without having to worry about money.

**Prepare for other unexpected events with a life insurance package**

Life insurance isn’t the only way you can prepare for the unexpected. It’s also worth thinking about other products, such as total and permanent disability (TPD) insurance, as well as trauma insurance and income protection insurance.

You can build a portfolio of cover to make sure you’re covered against a range of unforeseen life events that could affect your ability to work, such as accidents, illnesses and injuries.

**What should you know before investing in life insurance?**

As with all kinds of insurance policies, it’s important to know exactly what’s covered — and what’s not. As your financial adviser, I can help you make sure you have the right cover in place, to suit your needs, lifestyle and budget. After all, you don’t need any more surprises! We can all agree that, in the midst of the COVID-19 crisis, life is unpredictable enough.

To review your existing cover, or if you would like to learn more please get in touch.