

Money Saver Analysis Prepared for:

Benefits Coordinator *I specialize in helping people 40-85 that are on fixed income... *We save you \$ where Medicare and Medicaid fall short! BBB/License/Meet Family	<u>RX/Vision/Dental</u> <input type="checkbox"/> Please grab your prescriptions while I get your card ready. [Head down] Save \$\$ on RX & Dental Savings!	<u>SSI/SSDI Benefit</u> <input type="checkbox"/> Are you getting your SSI/SSDI sent to your bank on time? They better be! 😊	<u>Health Benefits</u> <input type="checkbox"/> How much are you paying for health ins? [Head down] Who is health ins with? GREAT! Job!	<u>Life Benefits</u> <input type="checkbox"/> How much paying for your Life ins? [head down] \$ _____. How much to your fam when you leave? \$ _____. What we have found, 3 Reasons
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3 reasons why people send this card in: Have ins. but paying too much Have ins. but have wrong type Don't have, but don't want to burden family

"Next step is Insurance 101, when we were in High School no one taught us about Insurance, quickly review... 3 Types.."

Insurance 101

3 Types of Insurance (Show examples in binder while explaining)

- 1. Term Ins.** - Milk, Bread, Cheese, It Expires. Increase Price, NO pay 97.1%
- 2. Universal Life**- Leaking like tire with a nail, but money leaks out not air
- 3. Whole Life**- Only one that has a guarantee. Which one do you think makes the most sense?

New Insurance Analysis

Let me ask a couple questions...

Have you had any family members or friends that have passed in last 5-10 years?
Did family have plenty of money to pay for funeral?

*regardless of answer, "that's exactly why we are here."

I know this is not fun to talk about, but, WHO do you want to plan and PAY for your funeral?
 Name: _____

We offer a **Unique Program**. First and foremost there is no money today, we have to do some research first. Shop around for best prices with top **A+ rated carriers** along with trying to get **DAY 1 Coverage**. Among other potential benefits such as:
*****USE CARRIER VALUE SHEETS*****

- Dental/Vision/Rx/Hearing Savings
- Terminal Illness Rider
- Nursing Home Rider
- 2x Accidental DB Rider
- 3x Accidental DB Rider
- Grandchild Rider
- Cash Value Benefits

There are several expenses that you will want to be prepared for:

- Funeral Coverage \$2,000-\$20,000 (Cremation or Burial)
- Final Expenses \$1000-\$10,000 (Medical, Logistical Costs)
- Income Replacement \$0-\$50,000 (Surviving Partner)
- Debt Payoff \$0-\$100,000 (Cars, Cards, Home)

Two very important things before I show you the plans...
#1 Just Get Something to protect _____ (Name they told you)
#2 It must be affordable

SOMETHING IS BETTER THAN NOTHING

FREE Policy Review

Required to give you one free policy review to:

1. See if you qualify for any discounts
2. Make sure your coverage never expires
3. And see how much cash back you might be entitled to. Please grab your policy. [Head down]
*Once they bring policy back, set it off to side and say...
82% of seniors are unprepared
 #1 Problem is Increasing Price Term Policy (draw example)
 2nd Problem is Paying too much
 3rd is Not Enough like pre-need or only enough for funeral
 #4. Work Policy (Stops when you stop working)
 #5. Problem is a Weak Policy like a Flexible Universal Life or Accidental with credit union.

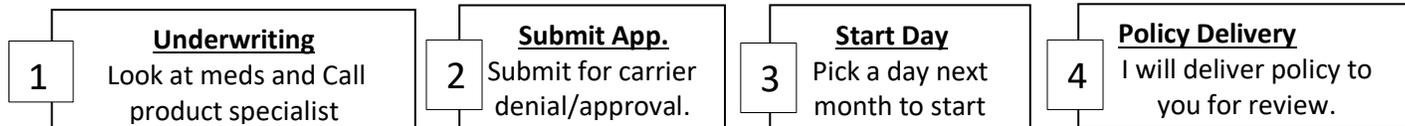
Now let's take a look at what you have... (If no policy in house, just call the carrier and ask while on speaker)

Plan Type: _____
 Death Benefit: _____
 Premium Amount: _____ Fixed Price: YES NO
 Riders: _____
 Beneficiary Name: _____
 Clean Sheeted: YES or NO

Ok, has your health changed since you took this policy out? In the last two years have you had any issues with your Heart, Brain, Liver, Lungs, Kidneys or Diabetes?
Current Health Status Notes:

Ok, give me one second, I'm going to get the Product Specialist on the line to get their input....

Before we put the cart in front of horse, these A Rated Carriers don't give money to just anybody, they need think about it first. We have a Four Step Pre-Approval process.



First, in the last two years have you had any issues with your Heart, Brain, Liver, Lungs, Kidneys or Diabetes?

(Write down health issues then CALL PRODUCT SPECIALIST before showing prices on Carrier Value Sheet)