

10 Step - Money Saver Checklist Prepared for:

<p>-Benefits Coordinator *I specialize in helping people 40-85 that are on fixed income... * I am Responsible for saving you \$ where Medicare and Medicaid fall short! -BBB/License/Meet Family -We have 5 ways to save you \$\$\$</p>	<p>1. Dental 2. Vision 3. Hearing <input type="checkbox"/> First, please grab your prescriptions while I get your discount card ready. 45% Dental 50% Vision 15% Hearing</p>	<p>4. Rx Benefits <input type="checkbox"/> What's great is it also covers up to 60% on Rx, you probably have something better for prescriptions, right?</p>	<p>Health Benefits <input type="checkbox"/> Great, so when you go to Dr. what card do you give them? PERFECT, they are the best! We send them a lot of business. (Review)</p>	<p>5. Final Benefits <input type="checkbox"/> BTW, who do they have you paying for the life ins? (head down) \$ _____. How much to your fam when you leave? \$ _____. We have found there are 3 reasons <u>uhh</u>.</p>
<p>3 reasons why people send this card in: <input type="checkbox"/> Have ins. wrong type <input type="checkbox"/> Don't have any <input type="checkbox"/> Have ins. but want to see if they can get a better deal (GO to Ins 101)</p>				

Insurance 101

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

- Term Ins.** - Milk, Bread, Cheese, It Expires. Increase Price, NO pay 97.1%
- Universal Life**- Leaking like tire with a nail, but money leaks out not air
- 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 needed 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 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 prices...

#1 Just Get Something to protect _____ (Name they told you)
#2 It must also be affordable

SOMETHING IS BETTER THAN NOTHING

FREE Policy Review

Required to give you one free policy review to:

- See if you qualify for any discounts
- Make sure your coverage never expires
- 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** AARP, Pwys, Ma, GDB
#2 Problem is **Paying too much** Am. National, Lincoln Heritage
#3 Problem 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 Q's 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 need to think about it first. We have a **Four Step Pre-Approval process.**

1	2	3	4
Underwriting Look at meds and Call product specialist	Submit App. Submit for carrier denial/approval.	Start Day Pick a day next month to start	Policy Delivery I will deliver policy to you for review.

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)

Money Saver Checklist Presentation

Used with the Money Saver Checklist Form.

Step 1: CONNECT (Have FUN, praise them, don't over talk about yourself!)

10 Step - Money Saver Checklist Prepared for _____

<p>-Benefits Coordinator *I specialize in helping people 40-85 that are on fixed income... * I am Responsible for saving you \$ where Medicare and Medicaid fall short! -BBB/License/Meet Family -We have 5 ways to save you \$\$\$</p>	<p>1. Dental 2. Vision 3. Hearing</p> <p>First, please grab your prescriptions while I get your discount card ready. 45% Dental 50% Vision 15% Hearing</p>	<p>4. Rx Benefits</p> <p>What's great is it also covers up to 60% on Rx, you probably have something better for prescriptions, right?</p>	<p>Health Benefits</p> <p>Great, so when you go to Dr. what card do you give them? PERFECT, they are the best! We send them a lot of business. (Review)</p>	<p>5. Final Benefits</p> <p>BTW, who do they have you paying for the life ins? [head down] \$ _____. How much to your fam when you leave? \$ _____. We have found there are 3 reasons why...</p>
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3 reasons why people send this card in: Have ins. wrong type Don't have any Have ins. but want to see if they can get a better deal (GO to Ins 101)

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?

[Pull out the Money Saver Checklist Start from top left and follow the boxes while showing pages on iPad or sales binder]

"As I was saying, I am the Senior ***Benefits Coordinator** right here in _____ County."

***I specialize in helping people** ages 40-85 on a fixed income, Social Security income and usually a tight budget [pause] So understand I am here to talk about saving you money. I am Responsible for saving you money where Medicaid and Medicare fall short. Before we get started there are a couple things I am required to show you."

Step 2: Credibility (add a personal story as to why you sale final expense)

FIRST, let me introduce North American Senior Benefits [show BBB/NASB page], part of a company helping people for over 60 years here in the US. We are also an A rated business with the ***Better Business Bureau**. The BBB rates companies on their service. Now Mrs. _____ we didn't have to register with the BBB we did it so we can know how good we are serving our customers. NEXT, here is my ***State License** This lets you partner with us in confidence knowing that the state and better business bureau entrusts us.

NEXT, I have to show off ***My Family**, look at this [show pictures]! (MAKE IT YOUR OWN) The reason I show you this is because that's what this is all about, making sure your family is taken care of. And this is me [action picture of a hobby of yours]. And I want you not to see me as some sales guy/gal but a just a regular just like you and your loved ones... Look at those kiddo's, yeah 10, 8 and 6. Isn't that great? [High energy, smiles]. Now the reason I show a photo of my wife is so you know I must not be that bad of a guy if I could get a pretty girl like that to marry me! [tell a joke, make up your own about yourself or your family]

Now, WE HAVE 5 ways to save you money today! **First, go grab your medication while I get your Dental Discount Card read for you...**

[At this point we have just done the first box on the Money Saver Checklist. Move on to next box]

Step 3: Medications/Living Benefit, Dental Discount [Dental/Vision/Hearing Box 2]

Now Mrs. _____ like I said there are 5 ways we can save our families money, FIRST is the ***Dental, Vision and Hearing Discount** Program. First let's go over Dental, do you have any dental insurance in place? (response) Well from now on with this card you can save up to 45% on Dental! Now, what about eye care, are you getting help from Medicaid/Medicare on glasses or contacts? (response) You'll have a saving of up to 50% with this plan. I know you can hear me now, but do you have anything in place to help if your hearing goes bad? (response) With this plan you'll get up to 15% savings on all hearing needs.

[Done with the Dental, Vision, Hearing box, Move on to the Rx and Health Benefits and Final Benefits]

Our families really love that Dental Discount program, but what's cool about this card, is it also covers ***Prescriptions**, you probably already have something that helps you pay for your prescriptions, right? (their response. Usually their Health Carrier name, Part D). Great, so when you go to the Doctor, what card do you give them? Is it that Humana card? (whoever they said pays for the Rx) GREAT! They are one of the best out there and we send them a lot of business! BTW, WHO do they have you paying for your Life Insurance? [head down] Very familiar with them, we do a lot of business with them as well. (That is **Step 4: Transition to Life Insurance**) Do you know how much you pay them or how much your family gets when you pass away? [Head Down when you ask] Great, NEXT thing I will go over is something we call **Insurance 101**. (Whether they have Insurance or not)

INSURANCE 101

Mrs. _____ When you were in high school, they probably didn't have a semester on insurance did they? So, I am going to give you a very quick crash course on the different types of insurance that are available to you so YOU can make the best choice for you and your family.

*(*SHOW THEM EXAMPLES OF THE 3 TYPES OF INSURANCE and say the following)*

The most popular is, **Term Insurance**, the main problem with term insurance is it TERMinates. It's like milk, bread or cheese... Eventually it's going to expire, and you'll have to throw it in the trash! They all go up in price and 97% of the time never pays out because it lapses, or the person cancels it. Now if I were to sell you a car and told you the car wouldn't work 97% of the time would you buy it from me? Of course not! Let me show you an example of a TERM policy [Point at TERM Policy example]. You see here, this person was paying \$83/month (\$999.00 per year) for 20 years, almost \$20,000! But looked what happened when he turned 76, the price went from \$83/month up to \$1800 per month!!! What would you do if a bill went from \$80 to \$1800 in one month? Cancel it right! NEXT is **Universal Life**- Universal Life can be good sometimes but it is based on all these %'s [Point at Example of UL] If you don't have a financial advisor to go over the annual statements, I would not suggest getting a Universal Life. Then there is **Whole Life**- Whole life isn't fancy but it gets the job done, and it is the only one I can look you in the eye and guarantee. The only reason I can say that is the policy says it right here [Point at Example of WL] you see? Guaranteed, Guaranteed, Guaranteed. The price is guaranteed, the death benefit is guaranteed to age 121 and it also guarantee's cash value. You know how hard it can be to save money, right? You save up a couple hundred dollars then the tires go bad, someone needs it, life happens... This policy has a built-in savings account. So, in this example, if this person was behind on rent, they could borrow \$1000 from their death benefit to catch up. Now that is cool!

Close #1: ***Would you rather have one of these policies that has NO guarantee or the one that is Guaranteed? Guaranteed, right?

 **At this point you have 1 of 2 paths to take. One is the New Insurance Analysis for the people that have NO INSURANCE. This is where you are going to build up the value and urgency of buying insurance. The other is someone that already has insurance and you need to do a FREE policy Review**

New Insurance Analysis	FREE Policy Review
<p>Let me ask a couple questions...</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p>Have you had any family members or friends that have passed in last 5-10 years? Did family have <u>plenty</u> of money to pay for funeral?</p> </div> <p><small>*regardless of answer, "that's exactly why we are here."</small></p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p>I know this is not fun to talk about, but, WHO do you want to plan and PAY for your funeral? Name: _____</p> </div> <p>We offer a Unique Program. First and foremost there is no money needed 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 benefits such as: <small>***USE CARRIER VALUE SHEETS***</small></p> <ul style="list-style-type: none"> <input type="checkbox"/> Dental/Vision/Rx/Hearing Savings <input type="checkbox"/> Terminal Illness Rider <input type="checkbox"/> Nursing Home Rider <input type="checkbox"/> 2x Accidental DB Rider <input type="checkbox"/> 3x Accidental DB Rider <input type="checkbox"/> Grandchild Rider <input type="checkbox"/> Cash Value Benefits <p>There are several expenses that you will want to be prepared for:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Funeral Coverage \$2,000-\$20,000 (Cremation or Burial) <input type="checkbox"/> Final Expenses \$1000-\$10,000 (Medical, Logistical Costs) <input type="checkbox"/> Income Replacement \$0-\$50,000 (Surviving Partner) <input type="checkbox"/> Debt Payoff \$0-\$100,000 (Cars, Cards, Home) <p>Two very important things before I show you the prices...</p> <p>#1 Just Get Something to protect _____ (Name they told you)</p> <p>#2 It must also be affordable</p> <p style="text-align: center;">SOMETHING IS BETTER THAN NOTHING</p>	<p>Required to give you one free policy review to:</p> <ol style="list-style-type: none"> 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] <p><small>*Once they bring policy back, set it off to side and say...</small></p> <p><u>82% of seniors are unprepared</u></p> <p>#1 Problem is <u>Increasing Price Term Policy</u> AARP, Phys. Mut, GLOBE 2nd Problem is <u>Paying too much</u> Am. National, Lincoln Heritage 3rd is <u>Not Enough</u> 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 Accidental with Credit Union.</p> <p style="text-align: center;">OR</p> <p>Let's <u>take a look</u> at what you have... (If no policy in house, just call the carrier and ask Q's on speaker)</p> <p>Plan Type: _____ Death Benefit: _____ Premium Amount: _____ Fixed Price: YES NO Riders: _____ Beneficiary Name: _____ Clean Sheeted: YES or NO</p> <p>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: _____ _____</p> <p>Ok, give me one second, I'm going to get the Product Specialist on the line to get their input....</p>

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 AARP, Phys. Mut, GLOBE
- 2nd Problem is Paying too much Am. National, Lincoln Heritage
- 3rd is Not Enough like pre-need or only enough for funeral
- #4. Work Policy (Stops when you stop working)
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Now let's take a look at what you have... (If no policy in house, just call the carrier and ask Q's on speaker)

Plan Type: _____
 Death Benefit: _____
 Premium Amount: _____ Fixed Price: YES NO
 Riders: _____
 Beneficiary Name: _____
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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....

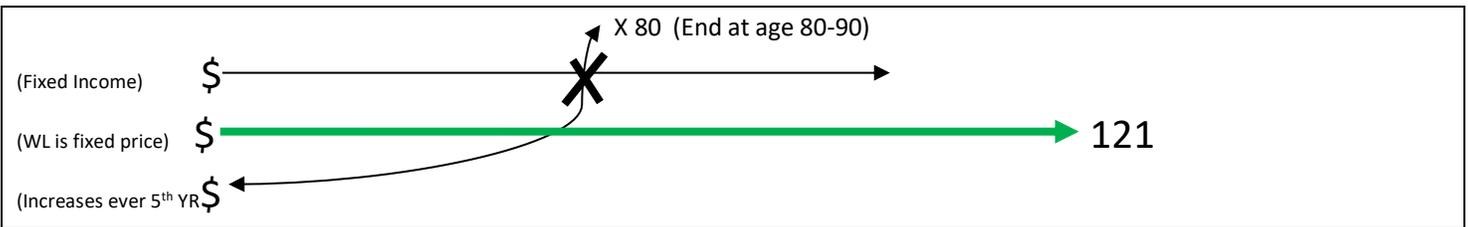
Step 5: FREE Policy Review

Ok GREAT, most of the families we help already have a policy in place. Fortunately for you, along with the Dental Discount Card we gave you, we are also required to do one FREE policy review. Really for 3 reasons. 1. See if you qualify for any discounts. 2. Make sure your coverage never expires and 3. See how much cash back you are eligible for!

[GETTING THEIR POLICY] Now, most of my customers keep their policy somewhere safe like a dresser, filing cabinet under their bed, I even had a customer keep it in their freezer [ha]. Where do you keep yours? [head down] (Response). Perfect! Go grab it real quick, let's see (head down). [If they bring the policy back, just set it off to the side and do the Free Review, (we will look at it later) IF they can't find the policy just ask for the name, look their number up and call them) (CALL Product Specialist and ask for directions)

Did you know that, **82% of seniors are unprepared.**

The **#1 Problem** we are having here in [city] are these **increasing price term policies** with companies like Globe, AARP, and Physicians Mutual. The problem with these is... (turn the paper over and draw this diagram of renewable term)



"Now Mrs. Johnson are you on a fixed income or plan on being on a fixed income? Ok so If your income looks like this (draw line) and you get one of these term policies it may be cheap today but over time it will continue to increase in price every 5th birth day and end at age 80 (draw line increasing over fixed income and write 80 and X) . Now, I'm not worried about you making it or not making it to age 80. What I'm worried about is the price doubling or tripling on you over the next few years and you have to cancel it because it gets too pricey (draw X where lines intersect). What we need to do is get you something that has a fixed price that meets your fixed income that doesn't increase in price and doesn't end til age 100 or 121 (Draw line under income line). (FLIP PAPER BACK OVER and Continue)

The **2nd Problem** is **no insurance** (which isn't you, you were proactive enough to go get something –or- which is you but that's why you contacted us to get it taken care of)

The **3rd Problem** is people **Paying too Much-** companies like Lincoln Heritage, Reliable, Bankers and American National. These are great carriers but if you're on a fixed income you cannot be over paying on any of your bills.

#4. Work Policy- Work policies are great but not for primary coverage because they stop when you stop working.

#5. Weak policies like Pre-Paid Funeral Home Plans, Accidental through the bank or one of these Flexible UL's.

(NOW that we have educated them on the good and the bad. Let's look at what they have. Grab their policy (or call carrier) and say.)

Great, now let's take a look at what plan they have you in.... [Write down plan details and call product specialist!] **Step 6: In and UP Call**

NEW INSURANCE ANALYSIS Now, if they do not currently have insurance, we need to expose the needs and discover their WHY? Only 1% of the people we send this card back to us... Why, did they take the time to send in a lead? Let's find out!

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 needed 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 benefits such as:

USE CARRIER VALUE SHEETS

- Dental/Vision/Rx/Hearing Savings
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- Funeral Coverage \$2,000-\$20,000 (Cremation or Burial)
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- Income Replacement \$0-\$50,000 (Surviving Partner)
- Debt Payoff \$0-\$100,000 (Cars, Cards, Home)

Two very important things before I show you the prices...

- #1 Just Get Something to protect _____ (Name they told you)
- #2 It must also be affordable

SOMETHING IS BETTER THAN NOTHING

[Sit back, set your pen down, close your binder, be sincere. From the top] Now Mrs. _____ I want to ask you a questions (sit back in chair and pause).

Have you had any family members, friends, neighbors that have passed away in the last 5 or 10 years? Wow.... I'm sorry to hear that. What happened? How old? [Get them talking, get them remembering how hard it was] Now when they passed.... **Did the family have plenty of money for the funeral or did everyone have to pitch in...?** [THEIR ANSWER] Well Mrs. _____ that's exactly why I am here today. I want to make sure that when you get called home your family has more than enough money so you don't leave the burden on them.

I know this isn't fun to talk about, but who do you want to be in charge of your funeral? (Write down the ACTUAL NAME, Not just a title like niece or daughter. You will use this name over and over.)

We offer a very **Unique Program**. First and foremost, there is **NO \$ Today**, we have to do some research first. Shop around for the best prices with our top **10 "A" Rated Carriers** along with trying to get you Day 1 Coverage. Along with other benefits such as; Dental, Vision, Hearing, Prescription DISCOUNT, Terminal Illness and Nursing Home Riders, Accidental and Grand Child coverage and of course cash value benefits.

There are several expenses **You will want to be prepared for:**

First is always **Funeral Coverage** do you have an idea of how much funerals cost? You may want to have at least \$_____ so that (name of person mentioned above) has enough to bury you. **Next is Final Expenses-** As you know, when someone passes away there is a lot more to pay for besides the funeral (nodding head yes). So with our final expense program we can leave your family with \$5-\$10K to take care of those final expense needs. Next is **Income Replacement** (Explain if Husband & Wife. If not than just mention it.) (Turn page over and draw this for a 2 income household)

How to explain Income Replacement:

BOB	SALLY	Bob say you bring in \$1200 a month and Sally you bring In \$500 a month. (Draw diagram on back of paper)
\$1200	\$500 \$6000/Year	

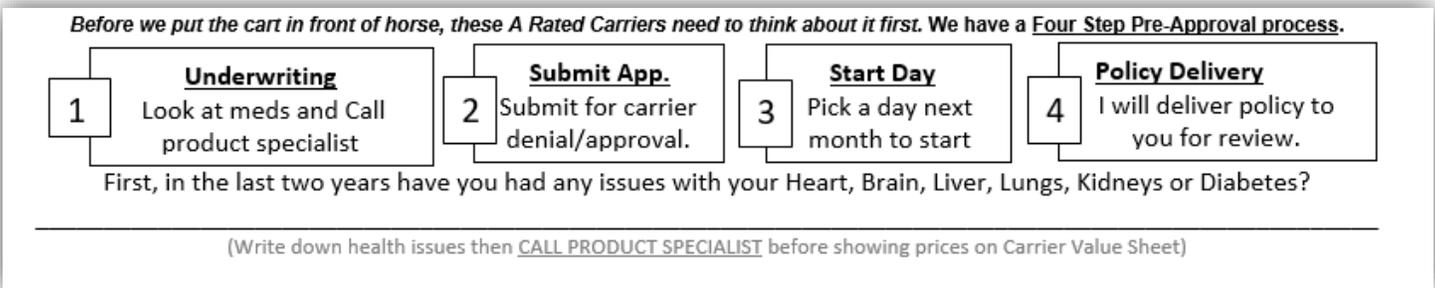
(You can expose this need in every 2 income house)

Not sure if you guys were aware of this but when one of you passes away you're not going to be able to keep BOTH incomes. If I were to ask you today to put away \$700 a month for savings or insurance could you do it? Well most people count, but that's exactly what's going to happen when either of you pass. Overnight your income is going to DROP. We also have an Income Replacement program that allows the carrier to send you a onetime tax free check to replace any lost income from a spouse passing away.

Another is **Debt Pay Off**, where you can use the insurance funds to pay off cars, cards or even a home. We also have **Inheritance Benefit**- How many grand kids do you have? How great would it be to leave each of them \$500 or at least make sure they are covered? Like I mentioned, we work with some of the **Top A rated Carriers** in the county. I'm sure you like to "Shop Around"? Well that's what I'm here to do TODAY. I'm going to shop around to make sure you get the best price available.

Before we do that there are 2 very important things before, I show you prices... #1 Just Get Something to protect (the name they gave you) and #2 It must also be affordable. Either way, SOMETHING IS BETTER THAN NOTHING...

Step 8: Close



Before we put the cart ahead of the horse, these top companies that have all the money, they need to think about it first. They just don't give tens a thousand a dollars to just anyone.. We have a very easy 4 Step Pre-Approval Process. What we do is something called **Simplified Underwriting** there is **NO Physical Testing** or no nurse needed to come to the house and take your blood. What we do today is 4 things, 1. Underwriting- look at medications and call our product specialist. #2 we Submit application for pre-approval, 3rd pick a day to start between the 1st-28th, IF its approved you will pick a Start day and 4th I will deliver the policy to the house. What I'm going to do next is give you some prices.

(USE THE CARRIER VALUE SHEETS AND CALL PRODUCT SPECIALIST!)

Now Mrs. ___ the #1 MOST important thing is that we **Get Something**. Something is better than nothing. So Our #1 Goal today is to get something in place so that (Name of person taken care of funeral) is taken care of when you pass. At the same time it has to be **Affordable** on the monthly basis. The amount of coverage doesn't matter if you cannot make the monthly payment...

**ALWAYS CALL YOUR PRODUCT SPECIALIST
BEFORE YOU LEAVE A CUSTOMERS HOME
WITHOUT AN APPLICATION.**



10 Steps to the Presentation

1) Connect

- a. Praise the person you are with (yard, house, collections, family photos)
- b. Don't over talk about yourself, LISTEN
- c. Ask them about Family, Hobbies, Past/Current Job, Sports, Recreation, Past Holidays
- d. You'll know you've connected when they are talking more than you.

2) Credibility

- a. People love to buy from people they like and trust
- b. With CONFIDENCE and enthusiasm show the three credibility certificates
 - i. BBB Credentials ("Im Proud to say, A+ rating)
 - ii. State Licenses ("These states trust me to come into the home of seniors")
 - iii. Show Pictures of your family, hobbies
- c. LOCAL broker agent with 50+ Carriers that depend on you to guide customers
- d. Credibility Statement- Personal Story of your WHY

3) Medications/Living Benefit, Dental Discount

- a. Build likability by SAVING THEM MONEY on Rx, Vision and or Dental
 - i. Be Excited about the card! "The families I work for really love this card"
 - ii. "Medicare/Medicaid doesn't pay for all of somethings and none of other things"
- b. Build credibility by knowing why they are taking a medication
 - i. Study common medications, get Smart Phone App to look up meds
 - ii. Call MGR to review medications
 - iii. Ask about the Big 5: Heart Issues, Stroke, Cancer, Diabetes, COPD/Emphysema

4) Transition to Life Insurance

- a. Build trust, credibility, likability and save them money **BEFORE** bringing up Life Insurance
- b. **Transition Option:** (Recap how you saved them on dental, RX, memorial guide) "Now the last thing we help you with and the most important, is actually what we specialize in. In fact, it looks like it's probably what you mailed this card in for. It's what most families contact us for and that's for assistance with the NEW STATE REGULATED LIFE INSURANCE. Because social security only pays \$255 at time of death we fill in the gaps. You may be like me before I was licensed and didn't know a whole lot about these different plans. There are three main types..."
(Move on to Insurance 101)
- c. **Transition Option:** (Recap how you saved them on dental, RX, memorial guide) "Now, how much do you pay on your health insurance? (Agent responds, that's great) Ok, and who are you using for your supplement, like Aetna... Humana... AARP... (Agent responds, they are great!) Agent Transition: Ok, how much are you paying for your life insurance? (HEAD DOWN ready to write something down)

5) Policy Review

- a. ***Don't Trust what the customer says they have, verify it.**
- b. ***Always Educate them on the different types of policies before you review their policy**
- c. **Getting Policy:** The reason we help so many families here in _____. Is because we don't work with any one insurance company, chances are, we work with the same plan as what you have. We work with all the plans available. MOST of the families I have been able to help kept their policy somewhere safe like a file cabinet, desk drawer or under their mattress. Where do you keep yours (Head Down) Do this real quick, see if you can go grab that policy and I want to make sure of a couple things, I want to make sure they'll never raise your rate, I want to make sure they will never cancel your coverage and giving you the best price possible. (Interject a personal story of someone who thought they had Whole Life and they didn't)
- d. **Getting a Policy:** The reason we help so many families here in _____. Is because we don't work with any one insurance company, chances are, we work with the same plan as what you have. We work with all the plans available. Do this real quick, see if you can go grab that policy and I want to make sure of a couple things, I want to make sure they'll never raise your rate, I want to make sure they will never cancel your coverage and giving you the best price possible. (Interject a personal story of someone who thought they had Whole Life and they didn't)
- e. **Getting Policy Problems:** If they can't find it ask for the name of the company and look it up on your phone and call company. Don't ask for permission. If they don't know company name, ask them to look at bank statement

6) In and Up Call

- a. **Always call your manager before you leave a house without an app**
- b. **Build up your manager as a very experienced Product Specialist before you call.**
- c. ***Have medications and information on current policy if applicable before you call your manager.**
- d. **When calling MGR: Always be positive about customer and current situation**

7) Value Review/Rates

- a. **Brag on Carrier, Riders, Living Benefit before showing Price**
- b. **Review the American Health Value, DentaMax, RX, Vision savings**
- c. **Review additional riders the carrier offers**

8) Close

- a. **Show 3 Price Options**
 - i. Largest Number is MAX that they can get, Middle and Lowest is what you think they can afford.
 - ii. Review Living Benefits and Riders again at this point. ("Now remember, this includes....")
 - iii. Break it down to cost PER DAY
 - iv. "Regardless of the plan you chose, you don't pay anything today!"
 - v. Show three prices and ask them which one they would like to try to get qualified for
 - vi. "The great thing about these plans is before we can think about we have to give the carrier several days to think about it first."
 - vii. "The number one most important thing is that you get SOMETHING to protect your family, at the same choosing something affordable each month."
 - viii. If all options are too expensive cut the lowest price you offered in half and sale them a "Starter Plan"

9) Post Close/Branding

- a. **Warm Down**
 - i. "Mrs. Johnson tell me again why you have chosen to activate this policy for your loved ones today...?"
 - ii. "You have one Pastor, one Mailman and now you have one agent. I'll be your agent for life."
 - iii. Write payment dates and amount on calendar.
- b. **Policy Delivery with a bow**

10) Referrals

- a. **Use American Health Value card to get referrals**
 - i. "What I can do for you, is I can get this card out to 3 of your closest friends or family members"
 - ii. "Who do you know that doesn't have RX, or Dental or Vison Discounts"
- b. **Use beneficiaries as referrals**
- c. **Emergency Contact List**