

SOLIDITY INSURANCE GROUP

# NEW AGENT FAST START PACKET

PREPARED WITH YOUR SUCCESS IN MIND





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# RESOURCES

## FIND TRAINING MATERIALS

FIND PHONE SCRIPTS, PRESENTATIONS, DOCUMENTS, TRAINING VIDEOS, ETC.

[FFLSOLIDITY.COM](http://FFLSOLIDITY.COM)

## ZOOM LIVE DIALS

DAILY 9AM ET-8PM ET

[FFLHOMEOFFICE.COM](http://FFLHOMEOFFICE.COM)

IMPORTANT: LIVE DIALS IS TO BE USED TO LEARN SCRIPTS AND OBJECTION HANDLING. WHEN PRIVATE CLIENT INFORMATION IS BEING DISCUSSED, PLEASE MUTE YOUR MICROPHONE

## SUPPORTING SOFTWARES

INCREASE YOUR DIALING AND SALES EFFICIENCY WITH THESE PLATFORMS



[AGENT CRM CENTER](#) (ALL-IN-ONE VIRTUAL SALES PLATFORM)



[WORKSPOTSAPP.COM](http://WORKSPOTSAPP.COM) (ACCESS TO OFFICES & LEAD DISCOUNTS)



[UNDERWRITING GENIES](#) (IMMEDIATE UNDERWRITING SUPPORT)

#PRODUCT-RECOMMENDATIONS SLACK CHANNEL

## CARRIER PHONE NUMBERS

AMERICO: 800-231-0801

MUTUAL OF OMAHA: 800-867-6873

TRANSAMERICA: 877-234-4848

AIG/COREBRIDGE FINANCIAL: 800-677-3311

AMERICAN AMICABLE: 800-736-7311

AETNA: 866-272-6630

PROSPERITY: 855-321-2755

## STAY PLUGGED IN

**JOIN THE FFL\_SOLIDITY SLACK WORKSPACE:**

<http://fflsolidityagency.slack.com>

**JOIN THE FACEBOOK GROUP:**

<https://www.facebook.com/groups/fflsolidity>

**FOLLOW US ON FACEBOOK:**

<https://www.facebook.com/SolidityInsuranceGroup/>

**FOLLOW US ON INSTAGRAM:**

<https://www.instagram.com/solidityinsurancegroup/>



# CARRIER CONTACT

## *Information*

**AETNA: (800)416-8377**

**AMERICAN AMICABLE: (800)736-7311**

**AMERICO: (800)231-0801**

**ATHENE: (855)248-4361**

**COLUMBIAN FINANCIAL GROUP: (800)423-9765**

**COREBRIDGE: (877)399-7747**

**ETHOS: (877)913-8467**

**F&G: (800)445-6758**

**FORESTERS: (866)466-7166**

**GREAT WESTERN: (866)689-1401**

**GLOBAL ATLANTIC: (855)887-4487**

**JOHN HANCOCK: (866)595-7361**

**MUTUAL OF OMAHA: (800)775-7896**

**NATIONAL LIFE GROUP: (800)906-3310**

**PROSPERITY: (866)380-6413**

**ROYAL NEIGHBORS: (800)627-4762**

**TRANSAMERICA: (877) 454-4768**





# APPOINTMENT TRACKER

Time	Day_____ Date_____ Day_____	Date_____
8am		
9am		
10am		
11am		
12pm		
1pm		
2pm		
3pm		
4pm		
5pm		
6pm		
7pm		
8pm		



# NEW AGENT TRAINING WEEK

## **DAILY - ZOOM LIVE DIALS**

DAILY 9AM ET-8PM ET

JOIN AT: [FFLHOMEOFFICE.COM](https://fflhomeoffice.com)

IMPORTANT: LIVE DIALS IS TO BE USED TO LEARN SCRIPTS AND OBJECTION HANDLING. WHEN PRIVATE CLIENT INFORMATION IS BEING DISCUSSED, PLEASE MUTE YOUR MICROPHONE.

## **MONDAY - MINDSET AND PHONE TRAINING**

JOIN RAMI HAMADY TO GO OVER THE PROPER MINDSET WHEN DIALING AND PHONE OBJECTIONS AT 3PM ET/12PM PT

JOIN AT: [ZOOMSOLIDITY.COM](https://zoomsolidity.com)

## **THURSDAY - SOLIDITY AGENCY TEAM CALL**

WEEKLY AGENCY ZOOM CALL WITH TOP AGENCY OWNERS & TOP PRODUCERS AT 3PM ET/12PM PT

JOIN AT: [ZOOMSOLIDITY.COM](https://zoomsolidity.com)



# WEEKLY TRAINING SCHEDULE

## **DAILY - ZOOM LIVE DIALS**

DAILY 9AM ET-8PM ET

JOIN AT: [FFLHOMEOFFICE.COM](https://fflhomeoffice.com)

IMPORTANT: LIVE DIALS IS TO BE USED TO LEARN SCRIPTS AND OBJECTION HANDLING. WHEN PRIVATE CLIENT INFORMATION IS BEING DISCUSSED, PLEASE MUTE YOUR MICROPHONE.

## **MONDAY - BASE SHOP BUILDER'S CALL**

THE FOCUS OF THIS CALL WILL BE RECRUITING AND BUILDING YOUR BUSINESS AT 12PM ET/9AM PT

JOIN AT: [FFLBUILDERSCALL.COM](https://fflbuilderscall.com)

## **THURSDAY - SIMPLE RETIREMENT SOLUTIONS TRAINING**

EVERYTHING AN AGENT NEEDS TO KNOW ABOUT IUL'S, ANNUITIES AND THE VARIOUS TYPE OF PRODUCTS AT 12PM ET/9AM PT

JOIN AT: [SRSLIFTOFF.COM](https://srsliftoff.com)

## **THURSDAY - RECRUITING 101: ROAD TO LOGO**

WEEKLY AGENCY BUILDING AND RECRUITING ZOOM CALL AT 2PM-3PM ET/11AM-12PM PT

JOIN AT: [ZOOMSOLIDITY.COM](https://zoomsolidity.com)

## **THURSDAY - SOLIDITY AGENCY ZOOM CALL**

WEEKLY AGENCY TEAM CALL WITH TOP AGENCY OWNERS & TOP PRODUCERS AT 3PM ET/12PM PT

JOIN AT: [ZOOMSOLIDITY.COM](https://zoomsolidity.com)

## **FRIDAY - THE NEXT LEVEL LIVE TRAINING**

FFL CORPORATE TRAINING ON FACEBOOK LIVE AT 11AM ET/8AMPT

WATCH AT: [FFL-LIVE.COM](https://ffl-live.com)



# The objection handling work book

**The purpose of dialing**— is simply to book an appointment. Practice, drill and rehearse the rebuttals below until you can respond to all objections with out thinking and with a smooth transition.

Now having these rebuttals down is important; however not as important as to understanding why you are saying what you are saying and understanding who you are in this client/agent relationship.

The goal is not to build a friendship, or cover information, but to posture and position yourself as the professional that has something that they want— protection and peace of mind for their family. You are doing them a favor. You have to first get in the state of mind that they are the patient and you are the doctor. You are not trying to sell anything, simply there to help them with what THEY are asking for. You want to see the so called, “objections”, they are giving you, more as they just need clarification. You are convinced they need it, as who sends in a request for protection and doesn’t need it, so when they ask something, they are simply seeking clarification on the process to get to their desired goal— protection for their family. You are in control as they have filled out a request and raised their hand desiring and needing the service you are providing. As you will see in reading these rebuttals you are always answering a question with a question. Whoever asks the most questions wins and because they are in need of your service, it only makes sense for you to stay in control and provide the structure of the conversation with questions. You will notice that the **Key question** to ask is the closing question— “what time is better \_\_\_\_\_, or \_\_\_\_\_.” **This is also a yes/yes question**, which are the only questions you want to ask, outside rhetorical questions.

## **Key words to point out:**

- Perfect- this word is used as a relating word. What ever they say its perfect, you are meeting them where they are and then through the rebuttal going to guide them back to booking the appointment.
- Listen- this word is used to say lean in what I am going to say is important and I am important, because you need protection for your family and I am trying to help you.

## **Key phrases**

- I don’t have a lot of time
- I can put you down between appointments
- I will have 15 appts tomorrow, so I only ask that....
- I am a field underwriter not a sales rep
- I have to verify that you are alive and breathing
- I know how important this is to you

(All the key phrases are intended to evoke the thought process that you are busy, you are doing them a favor, everybody is getting this and it’s urgent)

### **Actions steps to get better with objections**

- Massive Activity— the more you get them the better you will get
- Make sure your mind is right, remember you are the doctor they are the patient— read affirmations aloud, declaring you are the professional etc.
- Practice, drill, rehearse

**Key transitional phrase** to transitions from any objection they give you is: ***“perfect the purpose of my call is to see what you will best qualify, now \_\_\_\_\_ let me ask you....”***

### ***I got to go, call me back later***

- Perfect, listen \_\_\_\_\_, I am living the office myself and don't have time now. The purpose of the call was to set up a time to get back to you. What time are you typically back in the door from work? Ok I don't have that time, but will put you down at \_\_\_\_\_. The only thing I ask due to the amount of appointments I have scheduled, is to give me a window between \_\_\_\_\_ and \_\_\_\_\_, is that fair enough? Ok perfect ill be out there at that time to drop off the information you want and I look forward to meeting you and helping you then... have a great night.

### ***I already got it taken care of/ I am already meeting with another agent this week.***

- Perfect, now \_\_\_\_\_ most families send back multiple request, to look at different options, compare and make sure they have the best plan for their family. Is it fair to assume you did the same thing? Ok, perfect, what ill do is get the information and options out to you that you haven't received, so you can do what you originally wanted and compare... now we are running behind, so I wont have a lot of time. I'll have about 5 minutes and can put you down between appointments either at \_\_\_\_\_, or \_\_\_\_\_ what time is better? Ok and because of our schedule, ill have about 15 appts that day, can you give me a window between \_\_\_\_\_ and \_\_\_\_\_. Perfect and \_\_\_\_\_ the only thing I ask and expect because of our schedule is that you definitely make sure to be there... is that fair enough. Perfect I look forward to meeting you and helping you.

### ***Can you tell me how much it is going to cost? ( The Quote Objection) and Can you send it to me in the mail?***

- Great question, now \_\_\_\_\_ these plans are non medical, which means you don't have to give your blood, or pee in a cup. As a filed underwriter they just want me to verify you are alive and breathing and get the information out to you. Now we are running behind, so I wont have a lot of time, but can get you in either at \_\_\_\_\_, or \_\_\_\_\_ what time is better.

### ***I don't have time this week, can you call me back next week (The Scheduling Objection)***

- Perfect, I definitely understand being busy \_\_\_\_\_ the next couple of weeks they have me managing several different counties as were behind. Listen I know how important this is to YOU and YOUR family, so I'll put down some notes to best accommodate. What time are you typically in the door from work? And your spouse? Ok what I'll do is this, my schedule is booked the only two days I'm out there in that area, so I can't promise anything, but I know how important this is to you, so I'll go ahead and see if I can reschedule my \_\_\_\_\_ with an earlier time and get you in then. If I can't do that I will let you know and the only thing I ask as I'm trying to get you in, is to give me a window between \_\_\_\_\_ and \_\_\_\_\_, is that ok?

### ***I have gotten multiple calls about the mortgage protection***

- *Yes most families do as its typical to fill out a couple of request to shop and compare and make sure you got the best plan for your family. Now listen \_\_\_\_\_, I am a field underwriter not a sales rep, so we use over 10 carriers to best help each client and I'll have about 15 appts tomorrow but can fit you in between appointments to get off the information dropped off to you either at \_\_\_\_\_, or \_\_\_\_\_ what time is better?*

## **Objections specific to dealing with older leads**

### ***I don't remember filling this out.***

- I understand, to refresh your memory you put down your DOB is \_\_\_\_\_ and your address is \_\_\_\_\_ and your loan amount is \_\_\_\_\_, is that correct? Perfect most families that send back the request like you did, want to ensure when they die that there is no financial hardship and they don't struggle with the house, does that sound like something that would have been important to you as well? Perfect my job is to get that information out to you that you originally requested as it shows you haven't received it. I will have 5 minutes to get this out to you between appointments at either \_\_\_\_\_, or \_\_\_\_\_ which time is better?

### ***I'm no longer interested.***

- Ok, and I know this was originally important to you like it is every family that sends back the request. Are you no longer interested because you don't believe you can afford it, or you don't think you will qualify?

### ***(I can't afford it)***

- ok, I am a filed underwriter, not a sales person, so what I will do is look at the carriers and options that will fit your budget, now listen we are behind, so I won't have a lot of time, but I can fit you in between appointments at either \_\_\_\_\_, or \_\_\_\_\_ to drop this off for you, what time is better?

***(I don't think I can qualify)***

- ok, I am a field underwriter, not a sales person, so what i will do is look at the options you can qualify for. Now I know this is important to you, but I won't have a lot of time as we are running behind. I can put you down between appointments at either \_\_\_\_\_, or \_\_\_\_\_ what time is better?

***(No, I am just not interested, take me off the list)***

- ok I am not interested either. Listen I'm not a sales person I'm simply a field underwriter and my job is to get the information out to you to release us of liability, what you do with that is up to you. Now, I won't have a lot of time as we are running behind but I can stop by between appointments to have you sign off that you are not interested either at \_\_\_\_\_, or \_\_\_\_\_ what time is better?

***We already got it taken care of.***

- Perfect I will update our system that we have already helped you. Now it shows that you haven't got your courtesy annual review completed. What I can do as a field underwriter is review the benefits of the policy we helped you with and see if there is any cost of insurance changes to see if we can get your premium lowered. I wont I have a lot of time, but can do a quick review between appointments at either \_\_\_\_\_, or \_\_\_\_\_ what time is better?

# SOLIDITY ONE CALL CLOSE FINAL EXPENSE TELESales SCRIPT

## INTRO

## STRUCTURE

## CLIENT SUITABILITY

## THE WHY/GO INTO FINANCIAL

## HEALTH

## PITCH/CLOSE/START APPLICATION

### Tele c2C INTRO

Hey (client name), this is (your name) I was just giving you a quick call here from the benefits office here in (state). Just letting you know we did get the request you sent in for the (state dialing) discounted final expense programs. I have your DOB listed here as \_\_\_\_\_. Is that correct?

Perfect, I'm just the medical underwriter assigned to your file, my job is super simple. I'm just the one that goes over your eligibility and assists you in getting the coverage through the state's discounted programs.

Now before we dive into everything.. Just so we are on the same page.. Now was your main concern when you sent this request in.. like most families just wanting to make sure that the funeral expense doesn't fall a burden on your loved ones? Got it; that's why most families send this in. Now, were you just trying to make sure your funeral expense is taken care of or leave something behind for your loved ones as well? Absolutely. (Make note of that)

***If you don't mind me asking...what kind of got you looking into all of this? Did ya have anyone pass on you recently or just getting older? (let them talk)..***

- ***If someone passed on them..now did they have any coverage in place? Sorry to hear that... it must have been pretty tough for the family to fund that money. So you can see the importance of having this type of coverage. I know it allows me to sleep better at night knowing my kids would be covered.***

Now (client name), can you grab a pen/paper so I can give you my credentials so you know exactly who you are talking to. Take your time... "You can never find those pens when you need them."

My first name is... my last name is... and my National Producer Number (NPN) is.. have them repeat NPN #. This is like my work social security number to identify me within the state. They

just require me by law to give you that information.. This way you know you're talking to a licensed and active professional appointed by the state of (state dialing). You can look me up on insurance.(state).gov. If you would like as well.

Now there's typically three reasons why people will fill these requests out:

- 1.) they do not have any life insurance coverage at all.
- 2.) They have some life insurance now but are looking to potentially add a bit more
- 3.) they already have life insurance but they just want to make sure that they're not overpaying for it.

With that being said which category do you fall into?

(OK I will take a note of that)

## **CLIENT SUITABILITY SHEET**

This right here in front of me is the client suitability sheet, it's just gonna help me best guide how to serve you and your family and see if you even need something like this.

We're gonna spend about a minute or so on yourself and your financial situation to make sure everything is affordable and within the budget. Typically we don't have a problem because these were designed for people on a fixed.. like social security and disability.

Then we'll spend about 2 minutes on your health.. and that's just gonna help me navigate which one of the 26 A rated carriers would most likely give you the approval today. Does that make sense?

## **DIG INTO WHY!!!**

1. Now god forbid if you were to pass away today who would be the beneficiary picking up the pieces tomorrow? What is their name/age?
  - *If they are young:* make comments like... wow ok, they are young we definitely need to make sure we can get you covered god forbid that way this doesn't fall burden on them..

2. Have you ever thought about whether you were to be buried or cremated?
3. Do you know how much that cost nowadays here in the state?
  - **Cremation**: depending on the fanciness and elegance with the service, urn, and memorial is anywhere from 3-7k.
  - **Burial** is anywhere from 10-15k depending on the fanciness.
4. Do you or your (beneficiary's name) have that saved up to offset the cost? No, that's why most people get something like this in place. I don't think anybody does nowadays.
5. Do you have anything like life insurance that would offset the cost of the final expenses?

No- Why haven't you ever put anything in place? Is it affordability or eligibility?

(90% of time Affordability)

- That's why these programs were designed in the first place, people on a fixed or low income can't afford traditional life insurance or save money.

**This takes you into the client suitability sheet: —>>>>**

1. Now are you currently working, retired, or disabled?
  - Retired- I can't wait to say that one day, and how much do you receive through your social security benefits monthly?
  - Disability- Bless your heart, and how much do you receive through your disability benefits monthly?

**IMPORTANT:** Now do you receive your *social security* or *disability* via direct deposit to your bank account or do you receive it through the state's green direct express card? Now, the reason we ask that is... not every carrier in the state accepts that DEX card. Banking locally, just opens up your options to all the carriers here so that's good.

**Now a little bit on your health:** (circle and write down year)

1. Smoker or Non-smoker?
  - If smoker: Do you plan on quitting anytime soon over the next couple years? Absolutely. Yes- AMERICO
2. Any heart attacks, heart failure, strokes, TIA, or stints in the last 5 yrs? If yes: Are you currently on any blood thinners or heart medications?
  - Blood thinners: Plavix or warfarin?

- Heart Medications: Nitrostat, nitroglycerin, eliquis?
3. Any cancer in the last 5 years? What kind? How long have you been in remission? (that means cancer free)
  4. Any diabetes? If yes: Are you on metformin or insulin?
  5. Any neuropathy? If yes: are you taking gabapentin?
  6. Any high blood pressure? If yes: are you taking lisinopril, metoprolol, or amlodipine?
  7. Any lupus/RA/Asthma? If yes: Are you on any inhalers?
  8. Any breathing complications, or COPD? If yes: Are you taking oxygen?
  9. Any anxiety or depression? If yes: Are you taking prozac or seroquel?
  10. Are you bipolar or schizophrenic? If yes: Are you taking sertraline or abilify or aripiprazole?
  11. Any Kidney or liver problems? If yes to Kidney: Any kidney failure/disorder or dialysis?
  12. Any hospitalizations in the last year for 48 hours or more?
  13. Then one last thing.. a rough height and weight for you? (Check build chart for guidelines if you think they are to big or small)

**Only for Agent:**

Till you gain experience, text **YOUR UPLINE or UW Genie Chat** the following...

**(Age, Height/Weight/Medical Conditions)**

**BEFORE Presenting Numbers:**

Now the way this works (client name).. it's not like going to your local grocery store...where you just see it, like it, buy it like a loaf of bread.

With this kind of thing we have to get approved for it, the carriers will look at what's called the medical information bureau, it's the MIB. It's a compilation of your medical records, hospitalizations, prescriptions over the last 5-7 years.

We can't make our final decision today because it's up to the carrier if they want to approve you. Which is why I asked for the medications.

You customize the entire plan, I'm just the one that guides you through the process and helps you send in the request for coverage.



Now grab your paper and pen. I need you to write down a few things for me in regards to your plan.

1. Write down **Immediate coverage**: That means as soon as you make your first premium you're covered day 1, no 2 year wait period like most carriers!
2. Write down **Locked in**: Price never increases and coverage never decreases!
3. Write down **TAX-FREE**: The death benefit, living benefit, and cash value are one of the few things we don't have to pay Uncle Sam for!
4. Write down **Living benefit**: This one is important, IF you get a terminal illness, and the doctor tells you that you have 12-24 months to live you'll have access to 50% of the benefit tax free while you're still living!
5. Write down **Cash value**: Your policy will accumulate cash value over time.
6. Write down **Double Accidental PayOut**: If your cause of death is choke, drown, slip, fall, or die in a car accident your coverage would double. That's just like an accidental; it's something included in your policy as well.
7. Write down **Permanent coverage**: This coverage will never expire on you..it is a whole life policy.

## QUOTING THE CLIENT:

### *BURIAL*

1. Burial Coverage only:
  - 10k
  - 12.5k
  - 15k
2. Burial Coverage + Leave Money Behind:
  - 15k
  - 20k
  - 25k

### *CREMATION*

1. Cremation Coverage only:
  - 5k

- 7.5k
- 10k

2. Cremation Coverage + Leave Money Behind:

- 10k
- 15k
- 20k

**Giving numbers to the client... (always show 3 options)**

Have them write down coverage amount:

*Example:*

*\$10,000 Natural*

*\$20,000 Accidental*

*\$65.40*

Now that will cover your burial and make sure your (beneficiary) doesn't have to come out a single penny.

**Golden Question:** Which one of those are you comfortable with or should we look up, down or apply for this one?

**START APP:**

**Perfect**, now we'll send in a request for coverage and hope to get the approval, now if they decline you we'll go to the next lowest option. I'll be confirming basic information, asking you some similar medical questions that I know the answers to already..but i'm just required to ask you for the carrier record by law, we will be listing the beneficiary, and choosing the effective date.

**Always ask this question when going into the application...** Now, is this something you've been thinking about for awhile?

### First page of application:

1. Confirm spelling first/last name
2. Height/weight
3. Mailing address (house or apartment?!)
4. Phone number on file
5. Email on file
6. State you were born in?
7. City you were born in? (not asked, we just line up the question like this...)
8. Obviously, you are a US Citizen! (Jokingly, laugh and say i was answering that one for you)
9. And, your social (client first name)?
  - **Social Security Objection:** I completely understand, now the main reason is they ask that is how they can identify and know you're `_first_ and _last_name_`, and most importantly that's the **ONLY** thing on your death certificate when you die for them to pay out.
  - No worries, do you receive text messages to this phone? I can show you better than I can tell you for better transparency.. (send pic of app). Do you see the carrier name and your name?

Perfect... Now what they are gonna do is just validate your identity and make sure you're not a robot or anything... \*laugh\* Obviously you're not, we are on the phone right now!

### **Process with application:**

1. Answer all medical questions as given
2. List beneficiary
3. Choose effective date
4. "Set up banking info"

## **Lining Up Banking:**

Hey (client name)...the next part here is the states anti money laundering verification....  
If the policy is to be approved, when would you like for it to go into effect? Most people like for it to go into effect immediately since it's day 1 coverage.

**If you get push back..**no problem it looks like you qualify for social security billing for it to be drafted in accordance to that date...whether it's 1st, 3rd of the month, or 3rd or 4th Wednesday of the month.

If backdated: Now god forbid (client name), this coverage is set effect for (date) make sure nothing happens to you till that (selected date) that's when the coverage will start.

1. Is your name as it appears with your financial institution?
2. Perfect, and who do you bank with? Did you open that in (state)?
  - It looks like we are partnered with them in our state system. 9/10 times the routing number that automates is correct. Do you have a checkbook to confirm it?

## **\*\*Google that bank/states routing #?\*\*\***

Read it off to them. And the account #? And is this a checking or saving account?  
Perfect, give me one moment while the system verifies that information is linked to your name. For your safety and the safety of others.

### **Bank objection:**

Push back: Why do I have to give you that now?

I completely understand, so the state is required by law to validate that information provided is linked to your name for your safety and the safety of others. Do you receive text messages to this phone? I'm gonna send you a picture of my screen for further transparency.

**\*\*Send a pic of the application with carrier name and their name\*\***

Do you see your name there? And the name of the carrier on the screen? Now when you are ready with that information.

## **After Closing Policy:**

Congrats (client name), we were able to get you approved for this policy. Go ahead write down the carrier name..policy number (repeat it back to me). Now this is my personal number if you ever need me. I'm always phone call or text away if you need me! Or leave a voicemail if my line is busy.

How does it feel to get that done today? Do you have any questions or concerns I left unanswered for you (client name)? Now, look out for that policy in the mail; typically it takes 7-12 business days. Also, I'll be sending you a text message so you can save my number! Have a blessed rest of your day! It was a pleasure helping you and your family out.

### ***Text to send when you close the deal:***

Hey (client name),

Save this number as my personal cell number. Please let me know once you receive your policy in the mail in 7-12 business days. Feel free to contact me anytime. I'm always just a phone call or text away! If you know anyone that could benefit from our services please feel free to share my number or digital card. Referrals are much appreciated! Thank you. God bless.

(Your name)



# ONE CALL CLOSE TELESALES SCRIPT

## INTRO:

Hello (John)? This is (your name) getting back with you regarding the request about the state regulated low cost burial/final expense programs. I'm showing you listed \_\_\_\_\_ as your beneficiary.

My job is to provide you with the information you requested. I'm showing we have your birthday listed at \_/ \_/ \_\_ putting you at \_\_years young, is that correct?

What made you fill that form out...is it because you currently don't have anything in place? Or did already have something, but realized you needed a bit more? Or are you just wanting to leave something extra behind for your family? (let them answer) Ok, great.

## EXPLAIN THE PROCESS- Keep it simple:

Let me explain what STATE REGULATED means; we have 100 companies participating in these low cost programs which #1 means they are the most affordable in the state, #2 you can't be denied coverage due to any health reasons.

Also (John) everything is non-medical which means you don't have to take any medical exams. A lot of times, with some of carriers participating in our programs, we can get an answer instantly or within 72 hours, which is super convenient for you.

## GO STRAIGHT INTO UNDERWRITING:

Now (John), are you still currently working, retired, or on disability? Great, and are you receiving Social Security, Pension, or both? Ok, and what would you say you bring in on a monthly basis, ballpark? And, do you have anything that may act like a life insurance, such as a 401k, Savings, CD, Annuity?

And were you looking for enough for a traditional funeral or cremations? Ok, great.

Well, now I'm going to ask you some questions which may give you additional discounts, are you a smoker or non smoker? Great. And Do you bank with a traditional bank like Chase, Bank of America, or do you have a credit union? (Regardless of who they say) Great, they're one of our preferred banks, which means you're winning. You're definitely getting those additional discounts.



## **MEDICAL QUESTIONS:**

- Any issues with Asthma, Bronchitis, or COPD?
- What about any issues with your KIDNEYS or LIVER?
- Dementia or Alzheimer's (If YES, AIG)
- Stents in the Heart in the PAST 2 YEARS?
- Any Stroke or Heart-Attack within the PAST YEAR? (If YES, AIG. If more than a year only FEX)
- Any History of Cancer? If so, how long ago? (If currently has it, then AIG or GWIC. If cancer-free for 2+ years, most carriers will accept.)
- Anxiety, Depression? (If YES, only FEX)
- Any Diabetes? Are you on metformin or insulin? Where you diagnosed before or after 50? (For MOO)
- Any Neuropathy? If so, is it due to diabetes?
- Are you confined to a wheel chair?
- Still have all your fingers and toes? Any amputations? If so, due to diabetic complications?
- And, do you have a list of your Prescribed Medications? What about any PRESCRIBED medications you're NOT taking.
- Before we go into the options, God forbid something happens to you tomorrow, who would I be writing the check out to? (BENEFICIARY INFO)
- Okay, so (BENEFICIARY) is who we are protecting. We want to make sure they're not left with the burden of those final expenses and not have to pay out of pocket or do a GoFundMe or anything like that is that right?
- Ok, so now I'm going to enter this into the system to see which carrier will offer the best rates.

## **PITCH:**

- Can you do me a favor and grab a pen and paper? I'm going to give you 3 options to write down. (Then proceed to give those 3 options)
- Now, which of one those 3 options makes the most sense for you and is comfortable to where you don't have to choose between your light bill or your insurance? (Let them pick)



# ONE CALL CLOSE TELESALES SCRIPT

## 1. PHONE SCRIPT INTO PRESENTATION

Hi \_\_\_\_ this is Josh calling from the Benefits Center about the request that you filled out online for information on life insurance.

You listed your Date Of Birth as \_\_\_\_\_. Is that correct? Ok, I'm the licensed medical underwriter assigned to your case. We are doing everything virtually so it only takes about 10 minutes. Go ahead and grab a pen and paper so we can get this out of the way.

## 2. GET CREDIBILITY

I want you to write down my information:

-My name is Josh Williams

-My state Producer number is \_\_\_\_\_. With that number you can go to the Department of Insurance website and type it in to find me. That way you know who I am. The state just requires me to leave that with you for your records.

## 3. POWER QUESTIONS: (As Needed)

- Are you home and sitting somewhere where you can write down some numbers for me?
- Do you have a good email that you can use while we are on the call if I send some information over to you?
- Does this phone receive text messages as well?
- Have you been trying to get this set up for a while now or am I the first person you've been able to talk to about this?
- Do you currently have any active life insurance now?
- Have you ever been declined for life insurance before?
- Are you working full time or are you retired? If on SSI : Ok and that's being deposited into your bank account like most people or do they put that on your direct express card?

## 4. EXPLAIN THE PROCESS

Now the way this works is very simple. My job is a little different from the sales reps we send out to you. I'm on the medical side of things so I'm going to ask you about 5 medical questions, and depending on how you answer those, it will give me a good idea of which companies will decline you and which ones might approve you.

Once we pull up some options for you, we will look to see which company is offering you the best rate. And at that point we will submit an application to see if we can get you approved for coverage. Now unfortunately we can't commit to anything today, because before you can buy the insurance, you have to get approved for it first. Does that make sense?





## 5. FIND WHY

Now people typically fill this out for one of 3 reasons.

- 1- To cover their funeral and final expenses
- 2- To cover large loans like maybe a mortgage
- 3- For legacy purposes or income replacement

What was your main concern?

Ok and as of right now if something happened to you today, who is responsible for handling your funeral? Are they local? Could they be here quickly to take care of these things? Are they working full time? Do they have children of their own?

Ok so it sounds to me like the reason you filled this out was because the last thing you would want is for something to happen to you and then your \_\_\_\_ have to figure out how to \_\_\_\_.  
(Paint the picture)

## 6. MEDICAL QUESTIONS (FINANCIAL INVENTORY SHEET)

- A. Complete Inventory Sheet
- B. Send information to the Underwriting Genie on Slack (In Home Help)

Ok, so based on your medical questions I'm not sure if we will be able to get you approved or not, but luckily there's a lot of companies so hopefully someone will say yes, but if for some reason we can't get you approved are you at least saving any money each month for emergencies?

## 7. PITCH 3 OPTIONS

So I have put your information into the system and we have some options here. This type of coverage is called \_\_\_\_.

(Choose coverage type below and read.)

### Whole Life

Now luckily you're still in the age range to be able to qualify for this. That's a big deal because this is the most popular type of coverage. Whole life is a plan that lasts your whole life. The cool thing about this is if we can get you approved for it today you won't ever have to deal with life insurance again. Now the reason it's so popular is because the way it works is kinda like a savings account. So any money you ever spend on this program is still your money. It grows with a cash value and earns a small interest rate. So 5, 10 years from now if you have an emergency and you need to tap into the account you have the option to do that. So that money isn't being thrown away, it's still your money. Does that make sense?

### Term



Now luckily you're still in the age range to be able to qualify for this, this is a big deal because this is the most popular type of coverage. With this plan you get a lot more coverage for a lot cheaper price. Now the cool thing about this plan is if we are able to get you approved for it, it locks in your rates. So you don't have to worry about the price going up every 5 years. It will stay the exact same the entire time. Does that make sense?

### Cash Back Term

Now luckily you're still in the age range to be able to qualify for this, this is a big deal because this is the most popular type of coverage. It comes with a 100% guarantee. It last for \_\_\_ years. Now during that time, if anything happens to you, it pays out to your family. If nothing happens to you, and you outlive the policy, they return 100% of every dollar you ever spent on it. And lastly it has built in living benefits which means if you have any critical, chronic, or terminal illnesses, things such as heart attack, stroke, cancer, this will actually pay out to you while you're still here because obviously you wouldn't be able to work. So this would replace your income. With this plan there is no way to lose which is why everyone wants it. Now if we are able to get you approved for it, it locks in your rates. So you don't have to worry about the price going up every 5 years. It will stay the exact same the entire time. Does that make sense?

(See Next Page)

Go ahead and right down:

- Coverage Amount 1
- Coverage Amount 2
- Coverage Amount 3

- Now next to **(coverage amount 1)** write down **(price)**.

This plan is for people who are really smart with their money. The ones who are already saving and understand the importance of life insurance and want to lock in the max amount of coverage now so that they can save money. Because the older you get, the more expensive it becomes. Now this option comes with a built in Funeral & Final expense benefit, but it also provides enough for Income Replacement. Obviously it's very tough to go from 2 incomes to 1. And It's impossible to go from 1 income to none. So this will give \_\_\_ the ability to continue their standard of living until they figure out the next steps.

- Next to **(coverage amount 2)** write down **(price)**.

Now this is one of the most popular plans. This is for people who want to take care of their family but have a more strict budget. This plan covers both the Funeral and final expenses. Now the reason it's called Funeral AND Final expenses is because most of the time we don't just die in our sleep. We usually end up in a hospital bed racking up medical bills on our way out. So this will cover the funeral plus any medical bills that pop up in the mail 3 months later.

- Next to **(coverage amount 3)** write down **(price)**.



Lastly, this is the starter program. This was built for people on fixed incomes or unemployment. It was created because they knew it was affordable for everyone and they wanted to make sure that bare minimum we had our final expenses covered and weren't being irresponsible and leaving that burden on someone else. So this plan here will just cover the (funeral/cremation) in full.

## **8. CLOSE**

Now, like I said before. Unfortunately, I don't make the final decision. The insurance company does that. So we still have to submit your application to see if you can even qualify for this. But if you are able to qualify, would you want to leave your family with \_\_\_\_ or \_\_\_\_?

Ok, I'll try my best to get you approved. The application only takes about 5 minutes and we will know immediately if you're approved or not. I'll pull that up now. Spell your first name for me....  
(Complete the App)



# INTERNET PHONE SCRIPT: APPOINTMENT SETTING

Hello (Client Name),

This is NAME and I'm getting back to you about the information you requested about the life insurance protection.

I'm just the field underwriter that's been assigned to get the information out to you so I just need to verify the information you provided so I can get these life insurance options out to you.

It was the one where you put down your Beneficiary as?

I have your DOB as \_\_\_\_\_?

Ok and You're over on? (address)

And that's in CITY/TOWN?

Ok, great. I'm just going to put down some notes here.

Are you Married, single or widowed?

Are you working, retired or disabled?

Spouse- working, retired or disabled??

If working-> What time are you typically back in the door from work? Your Spouse?

Great, my job as your field underwriter is simple. We work with a variety of companies so it's just my job to get the different options out to you and show you what you qualify for. The plans are all non-medical, meaning no blood and no urine so it only takes about 15 minutes to go over the options.

The reason for the call today is because they do have me in your area over the next two days getting this information out. It only takes about 10-15 minutes for me to show you what you qualify for. Do mornings or afternoons typically work better for you?

I have DAY/TIME AVAILABLE or DAY/TIME AVAILABLE, what time is better?

Ok, I will put you down then.



(TIE DOWN)

Just grab a pen and paper so I can give you some information about myself.

My first name is NAME that's (SPELL FIRST NAME OUT) my last name is NAME (spell out) and if you could go ahead and right down I have you and your spouse in for this upcoming \_\_\_\_ (day) at \_\_\_\_ (time). I do ask for about a 30 minute window just in case the family before you has a few extra questions or I hit any traffic

Ok, if you could write down that time at the top of your paper as I will be there at TIME on DAY.

And you don't see any reason as to why you and (spouse) wouldn't be there \_\_\_\_ (day) at \_\_\_\_ (time) right?

Ok.

Last thing before I let you go I have you here at (ADDRESS) but I am really bad with directions what color is the home on the outside just so I know I am in the right place?

Is there street parking or should I park in the driveway?

And does the doorbell work or just give a knock on the front door?

Great, other than that I look forward to meeting with you and (spouse) on \_\_\_\_\_ (day) at \_\_\_\_ (time) have a good day.



# AGED MAILER FINAL EXPENSE PHONE SCRIPT

Hello (Client Name),

This is AGENT NAME. I'm giving you a quick call back from the Massachusetts benefits center here in (their county).

I'm getting back to you about the form you filled out and sent back in the mail a little while back. It was the one about the state regulated final expense and burial life insurance programs to make sure your final expenses are taken care of when you pass. You remember that, right?

Great, this form came across my desk as some last resolution - it looks like your file has been open for more than 30 days.

It's just my job to verify the information you provided so I can get these options out to you.

I have you over on \_\_\_\_\_

I have your age as \_\_\_\_\_

You did not list a spouse - are you married, single or widowed?

Are you still working, retired or disabled?

Great, I'm the field underwriter that's been assigned to get these options out to you and show you the programs you qualify for.

The reason for the call today is because they do have me in your area over the next two days getting this information out. It only takes about 10-15 minutes for me to show you what you qualify for. Do mornings or afternoons typically work better for you?

Okay,

I can put you in on (day) at (time) or on (day 2) at (time), what works better for you?

Can you just grab a pen and paper I am going to give you some information about myself for the appointment.

My first name is (spell out first name) and by last name is (spell out last name).

I'm going to give you a confirmation code just safety reasons that i'll ask you at that the door - that way you know it's me and I know it's you. The confirmation code is going to be FFL17.



I have you in my schedule here for (day) at (time).

I do kindly ask you for about 20-30 minutes on either side of that sometimes I'm a few minutes late, sometimes I'm a few minutes early. It just depends on the family that I'm helping before you.

Please have your driver's license/State ID, Medications or medication list and any life insurance policies that you currently have in place readily available.

Now I have you over at (address) Is that a home, an apartment or condo?

What color is it on the outside - so I know I am in the right place?

Is there street parking or should I park in the driveway?

The doorbell works or just give a knock?

Ok, Great I have you in my calendar here for (day) and (time) .

I look forward to meeting you and helping you protect your family. Have a great day!



# IN-HOME AGENDA

1. Why Was The Form Filled Out?
  - a. Final Expense/Burial Costs
  - b. Income Replacement/Mortgage Protection
  - c. Leverage Legacy
  
2. What does it look like for the family if there is no insurance in place?
  
3. Who am I
  - Field Underwriter- I'm going to help you figure out what you're medically eligible for
  - Broker- I work WITH all of the insurance companies, I don't work FOR any of them.
  - Non-Captive- I am able to shop around for you with multiple companies
  
4. Here's what we're going to do today
  - 2-3 minutes of health and finance questions
  - Based on how you answer those questions, I will make a recommendation
  - Then, we will show you some options.
  - Once we find an option that makes sense, we will submit a request for coverage to find out what you can qualify for.
    - If you do not qualify: We will find a different plan and resubmit for coverage
    - If you do qualify: We will have 30 days to adjust up, adjust down, or leave it alone
  
5. 3 Things To Accomplish Today
  - Make sure you can afford it
  - Make sure you can qualify
  - Make sure you understand it
  
6. Financial/Health Inventory
  - Go through the questions
  - Who is going to be picking up the pieces?
  - Any life insurance currently in place?
  
7. Show You The Options/Get A Second Opinion From Senior Underwriter
  
8. See If You Qualify



## **IN HOME SALES PROCESS: MTG AND FEX**

1. Walk up to the door.
2. Knock on the door proud and confidently. Always wave at the house after you have parked. This will ease nerves for both you and the family.
3. Once they answer say hello this is **NAME** i am here for our " *type of appt*" . Shoes on or off?
4. Once entering the house, build SMALL talk. Something you resonate with do not say it's a nice house when it is not a nice house.
5. Once inside, point to any room, up , down ,left or right and say kitchen table this way. - this takes control and you are now in control.
6. once at the kitchen table **ESTABLISH CREDIBILITY**. Take out the lead form and ask the " why" again. "Guys, I know we spoke briefly over the phone but what was your biggest concern and who are you looking to protect. ( become very assumptive) " I assume you're like most families who fill this request out. You want to make sure if god forbid something happens, your final expenses are taken care of ? (FEX APPT)
7. I assume you're like most families who fill this request out. You want to make sure if god forbid something happens, your That your mortgage is taken care of in the event of sickness or death. ( mtg appt).
8. If its an internet lead refer to notes while booking an appointment to see what is the why- whether its for burial or general life insurance.
9. After the client answers the surface why, take out the state license and say " now the state of MA requires me to keep this out at all times for legality purposes. This way you know you're dealing with a licensed and active professional.
10. Hand client carrier sheet ( logo sheet) and Go into **ROLE AND PURPOSE**.
11. \*\*\* MESSAGE UPLINE FOR **ROLE AND PURPOSE**\*\*\*
12. after role and purpose enter financial inventory.

### **Financial inventory-**

1. Build rapport by asking questions.
2. Go step by step through inventory. Use credibility sheet on fflsolidity.com
3. how much is the rent/mortgage, if mortgage appt ask mortgage questions, interest rate, years left, mtg payment amount , amount of equity. ( how much the house is worth - how much it can be sold for = equity, ) always congratulate having equity.

If FEX or MTG ask the power questions after you collect the information from the top of the sheet.

Now ask clients the **Power questions**.

1. Bob god forbid you were to die yesterday as i do not want to speak anything into the future. Look at Mary and ask Mary what does it look like for you today?? (LET MARY TALK, don't be afraid to tell bob he can't speak, he died yesterday!! They find this funny!

2. **IF MARY NEEDS TO BE GUIDED USE THE QUESTIONS BELOW**
3. **How do you handle the bills, handle the rent/mortgage, but most importantly how do you avoid the financial burden of losing your spouse's income AND having to bury him?**
4. **The Mortgage payments are built on both of your incomes and so is your bills and lifestyle.**
5. **Without each other is it fair to say it will be a burden? Same concept for a burial or FEX APPT.**
6. **Is it fair to say** that it is a burden losing his income? Example - You make 1,200 he makes 2,800. that's 4k together, if bob passes away, your 4k goes down to 1200. How do you avoid this financial discrepancy and bury bob? Is it fair to say it will be a burden? **(this should be asked before going over income)**
7. **Look at Bob and ask the same question. Evoke emotion and explain that you are there to protect the family and help avoid this burden.**

Most families will say “ *well isn't that why you are here*”. Or “*we don't know what to do.*” Find the problem; loss of income , cannot maintain the same lifestyle, most importantly unable to begin the first step of putting a family member to rest. Aka burial/ cremation.

#### **Amplify the problem, present the solution.**

Once Bob and Mary say well we don't know what we would do. Say “now I know why im here” planting seeds. Move on to the golden question.

What do you have that acts as life insurance or can help offset the cost of burial. Most families will say savings, 401k , work insurance.

**401k- a group** of stocks owned by an employer. Goes through probate. Is taxed. Not a form of life insurance. Takes months to years to be released to the beneficiary. Designed for retirement not death.

**Work insurance**- only good while you are working. Taxable income towards family. Does not follow you. If you get laid off, sick, reduced hours, fired, quit, but most importantly get laid off it will not follow you. Most families have found it more efficient to own something private and independent to make sure when that day comes your family is always protected.

**Savings**- probate, was designed for retirement, or to leverage the legacy of the family. Harming future generations by using savings. Will not be available upon death as it will go into the estate and probate. Taxable income. **MONTHLY PAYMENT IS BETTER THAN A LUMP SUM**

If Client has 10k in savings. That They are saving for burial expenses.

Explain that allocating a percent of the savings to a policy that guarantees 20-40k at any point in time tax free via insurance is more effective.

i.e 40,000 americo policy 150\$ a month 1,800\$ a year.

-10 years of saving 150\$ a month is 18k in savings,

-20 years 36k in savings.

**-Client must save 150\$ for 20 years to have 36,000\$ of taxable income with the bank. Compared to paying 150\$ a month via insurance for 40k tax free. - life insurance.**

**If the client dies year 10 they paid 18k for 40k TAX FREE: 40k is more than 18k. Diversifying income and PROTECTING THEIR FEX. Allocating the 150\$ to Insurance is better than money in the bank.**

**Once it is clear that they do not have anything that can act as life insurance begin to ask questions such as :**

-Ask who will be the beneficiary on the policy submitted today. ( being very assumptive) names , ages, dob. Ask about wills, trusts etc.

**THE ONE THAT ASKS THE MOST QUESTIONS WINS. Dr patient mindset. If the client asks you for 100k for a funeral you explain why that doesn't make sense and you are there for their needs and budget. Funeral 10k 15k 20k cremation 7k ,10k,12k. Have DR PATIENT mindset. Do not let clients tell you what they need. They can say I want burial or cremation but you determine the face amount/benefit amount !!! Never do a term for FEX!!! It does not make sense.**

**END in the middle of inventory.**

-Ask occupation

-ask monthly income after taxes. I.E; SSI, SSDI, pensions etc. break down that SSI does not transfer.

- explain that assets and property go through a " transfer of assets" ( TOA)

- husband and wife will only keep the highest of the two SS examples, wife is 1k, the husband 2k wife will get the 2k when he dies, not both.

-Most pensions do not roll to the spouse if the max option was selected.

-Point out that working income dies with the person who dies. Example above

- all of this will take time between 6 months up to 5 years. Every family needs and immediate form of payment for financial relief to support the FEX Or MTG.

**Last part before pitch-**

Start asking health questions. Segway into health by saying. Now most importantly this process is not like a grocery store where you can like it and just buy it, you need to qualify for the programs.

Please go and grab all medication prescribed. Do not begin until they give you a list or the bottles.

1. Ask about each medication
2. why they were prescribed
3. when was the initial diagnosis
4. any heart attacks, strokes, cancers
5. disabilities
6. Have they ever been declined insurance in the past
7. how often do they go to the doctor
8. check ups ?
9. any abnormal blood testing.
10. Copd
11. READ CONDITIONS LISTED.

Once health is collected and you think you know which route you want to go.

Say. *“Now Bob and Mary, what is your preference? Cremation or burial. Once they tell you to say ok, I’m going to give my senior underwriter a call so we know exactly which route to go.”*

**flip inventory over and CALL UP LINE THEN GO INTO PITCH.**

**Always show three options , break down the benefits. Example: doubles for accident, terminal illness, living benefits, income replacement, level , immediate, tax free, passes on to beneficiary of choice, and avoids probate and court.**

Once upline gives instructions go into quoting tool and quote what was recommended

Now after three options are given, say, now we can’t get you approved today. However, assuming we could choose which one of these programs fits your needs and budget best for your burial/ MTG protection program.

Once the client picks, say go grab your DL and a voided check.

**FINAL STEP**

**BEGIN APPLICATION.** If denied pivot to next best carrier. **DO NOT STOP UNTIL THEY ARE APPROVED.** Explain that the policies are immediate so their payment is immediate also. Refer to videos on YT for more elaboration .



# OUR CARRIERS



## WHAT WE DO:



### MORTGAGE PROTECTION

Do you have a plan to pay your mortgage in the event of your death? Don't lose your family's most valuable asset due to poor planning.



### LIFE INSURANCE

How much coverage is enough? Make sure your family is protected with enough coverage to provide for them when you are gone.



### FUTURE INCOME PLANNING

Are you concerned with market volatility? There is a little known secret to keep your money safe during market corrections.

**THREE OBJECTIVES: Affordable | Comfortable | See If You Qualify**

Mortgage/Rent: \_\_\_\_\_ Mortgage Term: 15 | 20 | 30 Refi or Purchase

House Value: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_

Equity: \_\_\_\_\_ Do you pay extra toward mortgage to pay off loan early? Y/ N \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_  
Occupation: \_\_\_\_\_  
Monthly Income: \_\_\_\_\_  
Medications: \_\_\_\_\_ Smoker: Y / N  
  
Surgeries: \_\_\_\_\_  
  
Family: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_  
Occupation: \_\_\_\_\_  
Monthly Income: \_\_\_\_\_  
Medications: \_\_\_\_\_ Smoker: Y / N  
  
Surgeries: \_\_\_\_\_  
  
Family: \_\_\_\_\_

**Medical Conditions:** Heart Attack / Stroke / TIA / Cancer / Stints / Diabetes (Pills vs Insulin) / Neuropathy / HBP / Lupas/RA / Asthma & COPD (Albuterol vs Corticosteriod) / Thyroid / Anxiety-Depression / Kidney or Liver Disease

What do you have to offset the cost of the mortgage when you die? Amount: \$ \_\_\_\_\_

401K | IRA | STOCKS | BONDS | MUTUAL FUNDS | C.D.'S | SIGNIFICANT SAVINGS

Do you have life insurance? Y / N - Private / Work

If Yes, with who and how much? \_\_\_\_\_ Beneficiary: \_\_\_\_\_

Do you have identity theft protection? Y / N Do you have a will? Y / N Last updated? \_\_\_\_\_

Do you have any unsecured debts?

If Yes, Total Amount: \$ \_\_\_\_\_

**CREDIT CARDS**  
- Department Stores  
- Gas

**LOANS**  
- Personal / Student  
- Business

**MEDICAL BILLS**  
**TIMESHARE PROPERTIES**  
**COLLECTION ACCOUNTS**

What most people do is they want to put something in place, so that if you died or became disabled yesterday, money would come in the family today to take care of the mortgage.

We can't decide right now but if you were to qualify, which option would be the most comfortable for you?



# CARRIER WEBSITES AND QUOTING TOOLS

The agent should be able to access the website by clicking on the carrier name

Access Carrier E-Applications:

Americo: [Agent.Americo.com](http://Agent.Americo.com)

Aetna: [Aetnaseniorproducts.com/ssi/agentShortcut.html](http://Aetnaseniorproducts.com/ssi/agentShortcut.html)

American Amicable: [AmericanAmicable.com/v3/agentLogin.php](http://AmericanAmicable.com/v3/agentLogin.php)

Mutual of Omaha: [MutualofOmaha.com](http://MutualofOmaha.com)

Prosperity: [Insuranceadmin.com](http://Insuranceadmin.com)

AIG/Corebridge: [aig.com/login](http://aig.com/login)

Carrier Quoting Tools:

Quote Americo Here <https://quote.americo.com:9443/Mobile/>

To quote Mutual of Omaha download the “Quote for Sales Professional” App from your phones App Store. The quoting tools for Prosperity, American Amicable, AIG and Aetna are all available after logging into your back office.

## CLIENT SURVEY

\*Please indicate the name and phone of anyone you know who may meet these criteria. We would like the opportunity to speak with them and offer them the same service you currently receive.

### **WHO RECENTLY GOT MARRIED?**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Phone Number:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **WHO RECENTLY CHANGED JOBS?**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **WHO RECENTLY HAD A CHILD?**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **WHO IS A SINGLE PARENT?**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **WHO RECENTLY LOST A LOVED ONE?**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **WHO PURCHASED A NEW HOUSE?**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

IF YOU DON'T KNOW SOMEONE IN THESE CATEGORIES, WE'LL EVEN TAKE A FRIEND OR A RELATIVE'S INFO!!

**Thank you in advance for your referral!**



## Average costs for funeral with viewing and cremation

Below are the average costs for a funeral with viewing and cremation as of 2019. The biggest expenses for a funeral with cremation are the casket, funeral home service fees, and embalming.

Cremation caskets have a wide price range depending on material, so make sure you ask the funeral home to show all their options. Also, embalming is often not required if there will not be a viewing or visitation prior to cremation.

<b>Item or service</b>	<b>Average cost</b>
Funeral home service fees	\$2,195
Removal/transfer of body to funeral home	\$350
Embalming	\$750
Other preparations for the body	\$255
Use of facility and staff for viewing	\$425
Use of facility and staff for ceremony	\$500
Service car or van	\$750
Basic memorial printed package	\$775
<b>Total cost before cremation fees</b>	<b>\$4,800</b>
Cremation fee	\$350
Cremation casket	\$7,200
Urn	\$295
<b>Total cost for funeral with cremation</b>	<b>\$6,645</b>

<sup>1</sup>Average costs based on 2019 funeral cost survey from the [National Funeral Directors Association](#)

## Average costs for funeral with viewing and burial

Below are the average costs for a funeral with viewing and burial as of 2019. The biggest expenses for a funeral with burial are the casket, vault, and funeral home service fees.

Vaults are not always required, so make sure it's necessary if you're being asked to pay for one. In addition, prices for caskets, burial plots, grave markers, and headstones can vary hugely. So you may want to do a little extra research when choosing these items.

<b>Item or service</b>	<b>Average cost</b>
Funeral home service fees	\$2,195
Removal/transfer of body to funeral home	\$350
Embalming	\$750
Other preparations for the body	\$255
Use of facility and staff for viewing	\$425
Use of facility and staff for ceremony	\$500
Service car or van	\$150
Basic memorial printed package	\$175
<b>Total cost before burial fees</b>	<b>\$4,800</b>
Hearse	\$340
Metal casket	\$2,500
Vault	\$1,495
Burial plot <sup>2</sup>	\$1,000-\$4,000
<b>Total cost for funeral with burial</b>	<b>\$10,635</b>

<sup>1</sup>Average costs based on 2019 funeral cost survey from the [National Funeral Directors Association](#)

<sup>2</sup>Average cost of a burial plot based on data from [BurialPlanning.com](#)

# I AM YOUR POLICY

You and I have similar purposes in this world.

It's your job to provide food, clothing, shelter, schooling, medicine and sundry other things for your loved ones; you do this while I lie in your strong box.

I have faith and trust in you. Out of your earnings will come the cost of my upkeep. At times, I may appear to be worthless to you..but some day (and who knows when) you and I will change places.

When you are laid to rest, I will come alive and do your job. I will provide the food, clothing, shelter, schooling, medicine and other things your family will continue to need - just as you are doing now. When your work and toil are done, mine will begin. Through me, your hands will carry on.

Whenever you feel the price you are paying for my upkeep is burdensome, remember that I will do more for you and your family than you can ever do for me.

If you do your part, I will do mine.



# INSURANCE PROTECTION NOTICE

**If any Sales Rep or Agent of another company suggests that you cancel, replace, cash-in or discontinue your Life, Mortgage Protection or Final Expense policy, please be very cautious of any future REPLACEMENT attempt.**

## WHAT TO LOOK FOR:

- On the phone, an agent tells you they are a “Supervisor or Manager” and need to check the work for review. No one will call you to service this policy except the licensed medical field underwriter that gave you this form.
- Agent tells you that you should cancel your policy and go with their company for a LOWER PREMIUM.
- Agent tells you they are from your “Lender of Bank” and can offer you a better deal.
- Always ask for the Agent’s LIFE INSURANCE LICENSE. Agents should always provide their license during the appointment.
- You can confirm the Insurance License # with the department of insurance. Google: Look up licensed insurance agent in your STATE and type in their State License and or National Producer Number.

**While a replacement can be beneficial, there are many reasons a Cancellation or Replacement may not be in your best interest and you need to have all the facts. This notice is for your awareness.**



# NEW AGENT CHECKLIST

## SOLIDITY AGENCY

AGENT: \_\_\_\_\_

### EXPLANATIONS

What is Final Expense?	BAD	POOR	AVERAGE	GOOD	GREAT
What is Mortgage Protection?	BAD	POOR	AVERAGE	GOOD	GREAT

### PHONE SCRIPT OBJECTIONS

I don't remember filling it out	BAD	POOR	AVERAGE	GOOD	GREAT
I already got it taken care of	BAD	POOR	AVERAGE	GOOD	GREAT
I'm not interested	BAD	POOR	AVERAGE	GOOD	GREAT

### PRESENTATION STRUCTURE

Who are you, why you're here	BAD	POOR	AVERAGE	GOOD	GREAT
Setting the table	BAD	POOR	AVERAGE	GOOD	GREAT
Financial Inventory	BAD	POOR	AVERAGE	GOOD	GREAT
Underwriting	BAD	POOR	AVERAGE	GOOD	GREAT
Options	BAD	POOR	AVERAGE	GOOD	GREAT
Closing Questions	BAD	POOR	AVERAGE	GOOD	GREAT
Navigate E-app	BAD	POOR	AVERAGE	GOOD	GREAT
Seal the deal	BAD	POOR	AVERAGE	GOOD	GREAT

### SCENARIO TRAINING

Senior Mortgage	BAD	POOR	AVERAGE	GOOD	GREAT
Younger Couple: Equity Protection	BAD	POOR	AVERAGE	GOOD	GREAT
Pivot from carrier	BAD	POOR	AVERAGE	GOOD	GREAT



# EAGLE PREMIER WHOLE LIFE

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- PERMANENT COVERAGE
- DEATH BENEFIT GUARANTEED TO REMAIN LEVEL
- PREMIUMS STAY AT A LOCKED IN RATE
- PASSES ON TO BENEFICIARY OF YOUR CHOICE
- AVOIDS PROBATE
- DEATH BENEFITS PAID OUT TAX FREE
- DEATH BENEFIT DOUBLE FOR ACCIDENTAL DEATH
- LIVING BENEFITS
- COVERAGE STARTS IMMEDIATELY AFTER APPROVAL
- SMOKERS GET AN INCENTIVE TO QUIT SMOKING AND GET NON SMOKING RATES

# PROSPERITY

## NEW VISTA WHOLE LIFE

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- PERMANENT COVERAGE
- DEATH BENEFIT GUARANTEED TO REMAIN LEVEL
- PREMIUMS STAY AT A LOCKED IN RATE
- PASSES ON TO BENEFICIARY OF YOUR CHOICE
- AVOIDS PROBATE
- DEATH BENEFIT IS PAID OUT TAX FREE
- OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER
- LIVING BENEFITS & BUILDS CASH VALUE
- COVERAGE STARTS IMMEDIATELY AFTER APPROVAL
- GRADED COVERAGE:
  - YEAR 1 - 30% DB, YEAR 2 70% DB, YEAR 3 FULL DB
- MODIFIED COVERAGE:
  - YEAR 1 - 110% ANNUAL PREMIUM, YEAR 2 231% AP, YEAR 3 FULL DB



## **SIMPLIFIED ISSUE WHOLE LIFE (SIWL)**

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- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **DEATH BENEFIT DOUBLE FOR ACCIDENTAL DEATH**
- **LIVING BENEFITS & BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE: YEAR 1-2 110% PREMIUMS PAID, YEAR 3 FULL DEATH BENEFIT**





## **GUARANTEED ISSUE WHOLE LIFE (GIWL)**

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- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **BUILDS CASH VALUE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE: YEAR 1-2 110% PREMIUMS PAID, YEAR 3 FULL DEATH BENEFIT**



AMERICAN-AMICABLE  
GROUP OF COMPANIES

## SENIOR CHOICE WHOLE LIFE

- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS PAID OUT TAX FREE**
- **DEATH BENEFIT DOUBLE FOR ACCIDENTAL DEATH**
- **LIVING BENEFITS & BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE (SC ONLY) : YEAR 1 30% DB, YEAR 2 70% DB, YEAR 3 FULL DEATH BENEFIT**
- **MODIFIED COVERAGE: YEAR 1 -3 110% PREMIUMS PAID, YEAR 3 65 OR OLDER FULL DB**

# **aetna**<sup>SM</sup>

## **ACCENDO WHOLE LIFE**

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- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER**
- **LIVING BENEFITS**
- **BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **MODIFIED COVERAGE: YEAR 1 -2 110% PREMIUMS PAID, YEAR 3 6 FULL DEATH BENEFIT**



**Mutual of Omaha**

# **LIVING PROMISE WHOLE LIFE**

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- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS PAID OUT TAX FREE**
- **OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER**
- **BUILDS CASH VALUE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**

# **AMERICO**

## **TERM 100 / 150 / CBO**

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- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **ADDITIONAL 25 - 50 % ACCIDENTAL**
- **POLICY GOES WITH YOU NO MATTER WHERE YOU MOVE TO**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **CASH BACK OPTION: 50 - 100% OF PREMIUMS BACK TAX FREE**

# PROSPERITY

## **FAMILY FREEDOM TERM**

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- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **CONVERTIBLE TO A PERMANENT POLICY WITHIN 10 YEARS OF OWNING POLICY OR BEFORE AGE 75**



# Mutual of Omaha

## **TERM LIFE TERM**

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- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **RETURN OF PREMIUM OPTION: IF YOU OUTLIVE YOUR POLICY TERM PERIOD YOU RECEIVE ALL YOUR PREMIUMS BACK TAX FREE**



AMERICAN-AMICABLE  
GROUP OF COMPANIES

# EZ /TMS TERM

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- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **EZ RETURN OF PREMIUM OPTION: 75 % OF PREMIUMS RETURNED**
- **EZ IS CONVERTIBLE TO PERMANENT POLICY BEFORE AGE 75 OR 5TH YEAR OF POLICY**