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INTRO

Hey (client name), this is (your name) I was just giving you a quick call here from the benefits office in regards to the request you submitted, regarding the discounted final expense and life insurance programs. I'm just the medical underwriter assigned to your file. I have your DOB listed here as ___. Is that correct?

Now, was your main concern, like most families, just wanting to make sure that the Funeral Expense doesn't fall a burden on your loved ones? Or were you trying to make sure a mortgage is protected or a legacy is left behind?
Got it; now, were you also looking to try and leave something extra behind as well if possible?

For Agent: *If you* ***don't*** *have a photocopy of your license..* Now can you grab a pen/paper real quick, there's a new protocol here in the state, I legally have to provide you with my Name/Employee number, so that you have it for your records. Due to all the shenanigans going on.

For Agent: *If you* ***have*** *a photocopy of your license..* **Now do you receive text messages on this phone?** Perfect, there's a new protocol here in the state, I legally have to send over a copy of my Department of Insurance License, so that you have it for your records. Due to all the shenanigans going on. You should be receiving a picture of my license.. It's going to contain my full name, my NPN # which is like my employee social security number, and in the top left there's a picture of me so you know the face behind the voice. It will be coming in from a (Your Area Code) number let me know when you receive that!

So my job is super simple.. I'm just the one that's gonna go over your eligibility and assist you in getting coverage through the state's discounted programs. That's going to depend on BOTH what you're looking for and your health… So once I understand a little bit about your situation, Then we'll figure out what makes the most sense for you.

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 and low income.. 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 responsible paying for the funeral expenses & picking up all the pieces tomorrow?
   - What is their name? Also, how old is *(beneficiaries name)*?
   - Are they in a financial position to cover a funeral expense?

For Agent: ***I completely understand, that's why most people send in these requests. So their loved ones aren't burdened with that expense.***

2. Have you thought about whether you were to be buried or cremated?

3. Do you know how much that costs nowadays?!

● Cremation: 3-7k depending on the celebration/urn.
● Burial: 10-20k depending on the fanciness of the service & the opening/closing.

4. Do you have anything put aside somewhere in a significant savings or do you have a life insurance policy that would cover that cost God Forbid something were to happen to you today?

For Agent:

- ***If NO****: So since you don't have anything as of today to cover those final expenses, your goal is to put your family in a situation where you don't leave a financial burden behind when you do pass away correct?*
- ***If they already have coverage:*** *If you don't mind me asking.. What kind of got you thinking about getting more coverage in place? Did you have anyone pass on you recently or just think you don't have enough coverage in place?* ***REPEAT THE CONCERN!!***

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

Income:

1. Now are you currently working, retired, or disabled?
   IF retired: *I can't wait to say that one day!*
   IF disabled: *Bless your heart!*

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.

2. What would you say you bring in per month just to the ballpark?
3. At the end of month once you pay all your bills, utilities, and all the fun things you like to do. How much would you say you are typically left with?

For Agent- Little to No Income left over!
I completely understand, so that being said, what would be a comfortable amount that you would be comfortable allocating into something like this every month to protect your loved ones?

Push Back #1: **Do you mind if I make a recommendation..** I would say some coverage is better than no coverage to alleviate that financial burden. So we can always start with the lowest option available then increase when times get better. If you can't afford $50-$75/mo how do you expect "Beneficiaries Name" to afford that entire funeral expense.. Does that make sense?

For Agent- Income Objection: *Why do you need to know that?*
Well (client name), there are guidelines I have to abide by in regards to making sure whichever option you choose is gonna be affordable for you based on your income. Sometimes our hearts are bigger than our budgets. Don't worry, I'm here to help you not hurt you! (chuckle)

There's two ***DISCOUNTS*** you may qualify for:

1. *Are you a smoker or Nonsmoker?*
   - If smoker: Do you plan on quitting anytime soon over the next couple years? *Absolutely*. Yes- AMERICO

2. *Do you bank here in the state?* Federal bank or local credit union? Did you open that in (state)?

For Agent: *Note the name of the financial institution.*

<u>Now a little bit on your health…</u> *(circle and write down year)*

1. Any heart attacks, heart failure, strokes, TIA, or stints in the last 5 rs? If yes: Are you currently on any blood thinners or heart medications?
- **If yes:** *Any Blood thinners: Plavix or warfarin?*
- **If yes:** *Any Heart Medications: Nitrostat, nitroglycerin, eliquis?*
2. Any cancer in the last 5 years? What kind? How long have you been in remission? *(that means cancer free)*
3. Any diabetes? **If yes:** *Are you on metformin or insulin?*
4. Any neuropathy? **If yes:** *are you taking gabapentin?*
5. Any high blood pressure? **If yes:** *are you taking lisinopril, metoprolol, or amlodipine?*
6. Any lupus/RA/Asthma? **If yes:** *Are you on any inhalers?*
7. Any breathing complications, or COPD? **If yes:** *Are you taking oxygen?*
8. Any anxiety or depression? **If yes:** *Are you taking prozac or seroquel?*
9. Are you bipolar or schizophrenic? **If yes:** *Are you taking sertraline or abilify or aripiprazole?*
10. Any Kidney or liver problems? **If yes to kidney:** *Any kidney failure/disorder or dialysis?*
11. Any hospitalizations in the last year for 48 hours or more?
12. Then one last thing.. a rough height and weight for you?

<u>Only for NEW Agents:</u>

"I'm going to put you on a brief hold to call my product specialist & get the discounted plans pulled up"

Till you gain experience, text <u>YOUR UPLINE</u> the following…
(Age, Height/Weight/Medical Conditions)

<u>For Agent:</u> *(Check build chart for guidelines if you think they are to big or small)*

BEFORE Presenting Numbers:

Now before we go over the packages I'm going to explain how the process works okay.. SO it's not like going to your local grocery store...where you just see it, like it, buy it.

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 report. It's a compilation of your medical records, hospitalizations, prescriptions over the last few 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 we spent a little bit of time on your health.

Can you grab a Pen/Paper? I'm gonna give you some information about the benefits that come with this type of 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 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.

Quote

Based on what you've told me the system has built *3 packages* of coverage and you can decide on which option makes the most sense but keep in mind I can adjust as you please.
Because the goal here is to find the right amount of coverage, for the best price but at the end of the day it has to be affordable to you. Does that make sense?

Can you write down for me ***GOLD, SILVER, AND BRONZE.***

- The ***GOLD option*** is going to guarantee to cover the FULL COST of the funeral and leave some money behind for *"****Beneficiaries Name****"*.. and that will be *(Coverage Amount)* for ______/month.
- The ***SILVER option***, this is the option most people lean towards and that will cover the FULL COST + factor inflation in the future so *"****Beneficiaries Name****"* doesn't have to be burdened by any of the expenses whatsoever.. and that will be *(Coverage Amount)* for ______/month.

- The ***BRONZE option*** will cover a basic funeral expense as long as it's not on the fancy end but won't leave money behind for "***Beneficiaries Name***". That will be *(Coverage Amount)* for ______/month.

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

Okay perfect, Is that comfortable for you? Reason why I ask sometimes we have a bigger heart than our budget and want to make sure you're in the best possible position financially OK!

FOR AGENT: BEFORE proceeding with the application:

1. *True People search their address*
2. *Look up the last 4 of their Social Security with transamerica*

Login:https://secure.transamerica.com/login/sign-in/login.html?requestUrl=/pkmslogout&token=Unknown
IGO e-app—->Client Info—->Enter Name, DOB, Product Type: Whole Life—->Agent Information—->Client's address—->Validate Identity twice!

START APPLICATION:

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. Keep in mind they don't approve everyone but I will do my best to get you the coverage ok. 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, then we will be listing the beneficiary, and choosing the effective date. Does that make sense?

Golden Question: ***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 Citzen! *(Jokingly, laugh and say i was answering that one for you)*
9. And, your social (client first name)? ***For Agent:*** *Repeat It Back.*

Social Security Objection:

Push Back #1: ***I completely understand***, now the main reason they ask for that piece of information.. is that's 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 your loved ones.

********TEXT Picture of Application********

Push Back #2: 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? Does that all make sense now? Perfect, verify your social when you are ready.

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:

Immediate Draft Word Track:

Hey (client name)…the next part here is the state's 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. *Would you want your loved ones to be protected immediately or do you want them to wait a little bit? (chuckle)*

IF Immediately**:** The first premium typically drafts in 24-48 hours. Is that gonna be fine? Is the (DAY) of every month gonna be fine for you moving forward or would you want it on your SSI billing date? ***(Push for making recurring to SSI Billing Date)***

If you get pushed back.. no problem, it actually 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. Which one is when you receive your SSI?

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 it looks like we are partnered *(with the financial institution they told you during the discount questions)?* Just to confirm you opened that in (state)?
3. 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 #1: I completely understand, now quick question (Client's Name): have you ever given or received a check from anyone in your lifetime? Perfect, if you notice at the bottom of every check you'll see the bank's routing and account number because that information can't be used to buy something online or go to your local Walmart and go on a shopping spree OK? What would be weird is if I would've asked you for something like a debit/credit card which is an unsecured payment method. Does that make sense?

Push back #2: 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:

So (client name), everything is fully submitted (or approved) at this point. Couple things to recap, the coverage we applied for was for XXX and the name of the insurance carrier is XXX. Also, this number we are talking on, this is my direct line, it's the same number my mom calls me on. Anything you ever need in regards to this coverage, I'm always the first person you can reach out to, I'm just a phone call or text away. Lastly, this is important, I always contact the department of insurance in the state and let them know that you and I had completed the request and submitted an application. The reason I do that is because it should remove you from any kind of lists of solicitations about this coverage. No one will ever contact you about this coverage other than myself or the carrier. With the internet these days you will still probably get some calls but none will be anything in regard to what we did. So if they say they're my manager, it's incomplete, due for review, etc etc it's just a line of crap from some telemarketer trying to pull a fast one on you. I know this coverage is important for you and I don't want to see some random person mess up the coverage for your family okay?

REFERRALS

So (client name), one last thing I like to do to serve each family to the best of my ability is to be able to work within their family and friends. I genuinely value the time we took in protecting what's important to you. And most families, like yours, want to secure their loved ones as-well but might not know where to start you know. We currently have a referral program which is a $50 referral fee or digital gift card of your choice for each person that gets approved for a policy and makes their first premium. Could you think of one or two people who'd benefit from a simple chat about their coverage options? It'd mean a lot to ensure they're not left unprotected.

***Pause* let them answer:**

For Agent- ***If they struggle, say:*** Any Family, siblings, kids, friends, old friends, church friends? Would you be responsible for any final arrangements? Most people just pull up their phone contacts and scroll through.

Referral Questions:

Working, Retired, Disabled?

How do you know that person?

Who do you think would be the beneficiary (Are they married and have kids) Who else?

One thing that can help me out is if you give them a heads up for me.

CLOSING LINE:

Perfect 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! Also, my digital card will be in that text if you want to save it or send it around. Just make sure they mention your name! I appreciate you allowing me to serve you. Have a blessed rest of your day! ****Disposition as SOLD on RINGY****