How To Write a Testimonial

One of the **most rewarding** parts of our job is seeing one of our **clients get paid thousands** of dollars from a policy. It can be *so exciting* that, for a moment, we forget the reason behind the payout. To receive this money, our client might have gone through something terrible. Before contacting the client - keep that in mind.

For best results, follow the steps below.

Step 1: Call the FHD claims department at (440) 922-5222.

1. Ask for an Information Release Authorization (IRA) to be sent to you for that specific client. One might have already been mailed out, but you have a better chance of getting one completed by showing up with a blank one for the client to complete. 2. If you were not involved in the claim process, gather information from the claims department about their Injury/Illness.

-What policy was used?

-What happened?

-What specifically were they paid for? (i.e. hospitalization, first occurrence benefit, chemo, broken leg, X-rays, ambulance, surgery etc.)

-Does it look like anything else is able to be paid on? What information is missing?

Step 2: Schedule: (Call or stop by their work/home to do so)

"Hi (Client)! How are you doing? I heard you weren't feeling well/I heard you got hurt, what happened? *(listen)* How has recovery been? *(listen)* I am calling for a couple of reasons. **First** - I saw that you were paid $XXXX.XX by Globe Life FHD and I wanted to see how you were and how that process has been for you. **Second**, I wanted to walk through what you were paid and if there are additional benefits you could collect. Would you have 15 mins today or tomorrow? Great, does _____ or _____ work best? Perfect, I look forward to seeing you then!"

Step 3: The Appointment:

1. Be sensitive - listen to their story.
2. Show them specifically what has been paid out. (i.e. X - amount of dollars for Y treatment) and check to see if any more benefits could be paid out. 3. Then, get an IRA.

4. Do an online review.
5. Get referrals and/or add coverage.

Step 4: Filling out the IRA:

"(Client), it's been great to see how this money has really made a difference for you financially. What has been the best part about working with FHD so far? What did you use the funds for specifically? Don't you wish everyone had a backup plan like this in place!?"

If the answers above are positive:

"I'm so glad you feel that way! (*give to get*) Here are others who felt the same way (*show other IRAs*). Would you mind filling one of these out too? Great, let's do that now." (*Pen to paper*)

You will need to help them/coach them on how to write a good IRA. Do this by asking some of the following questions. *Remember* - less is sometimes more.

Questions to ask when creating a good IRA:

- How soon after buying the policy did they use it?
- Why did they buy it in the first place?
- Did they expect to use the policy?
- Have them briefly explain what happened.
- What did this amount of money mean for them?
- What did they spend this money on?
- What did they enjoy about working with FHD claims dept or their agent? - Were claims paid quickly?

Step 4: Online Review:

Most people always want to help so ask them if they would also be willing to give the agency, Globe Life Family Heritage Division, or yourself a review on Facebook, Yelp, Google, Etc. Go the extra mile and ask them to pull their phone out an do it right then.

REMEMBER - 90% of the time our clients are going to be SUPER excited about the benefits and service received. Those are the people we are getting IRAs/reviews from.

As for the rest, do your best to make sure all benefits have been paid, be kind, and wish them a speedy recovery.

Do NOT overthink this! It really is simple!

Step 5: Get Referrals:

Simply ask them who they know that might benefit from having this plan. You might have already asked once before but people are more willing to give more names after using the coverage. Also, if it is a “hot” referral, ask them to call them and tell them that you will be following up with them and how great the plan is. If they can’t think of anyone, just ask them to give the 5 top people that they call out of their phone.