



Presentation Outline

Rapport Building Phase

- How long you been living here for? Nice! That's a LONG time, you originally from Texas?
- 15 years? So, you seen all the changes, the good bad and ugly huh?
- So, you got any kids around here? How many grandkids you got? 6?? That's a birthday EVERY OTHER Month. They must keep you busy!
- I see all these pictures on the wall, are those the grandkids?
- Man, I was looking at them on the way in, they are beautiful!
- Do they live around here?

Introduction

- The reason I am here is about this little card that you had took time to fill out and send into the benefits center down here in Garland and my job is just to show you what you qualify for through the state regulated programs.
- Intro yourself, my names Holden and I work through the state regulated programs as a broker.
- You probably are aware of what an insurance agent is, is that right?
- Ok great, so an agent basically works for just one company like Senior Life.... And I am a broker who works with the 15 largest companies in the state through the state regulated programs and my job is to go out and give you the information to find the best fit for your situation and show you what you qualify for. I don't collect any money or anything along those lines. My jobs just to show you what you qualify for.
- Does that make sense?

Three Reasons Phase

- People most of the time send this card in for a couple reasons.



- Let me ask you a quick question, do you have any insurance?
 - No, ok no problem. That's probably why you sent the card in, right?
 - OR if they say YES – let's go down that path. Perfect – how long have you had it for? 10 years, perfect, that's a long time.
- Congratulations on having a policy, you are 10 steps ahead of most people.
- What company is that one with?
- That's a great company! I actually work with them and they are a part of the state regulated program.
- How much do you pay per month? \$55, that's awesome. Is that too expensive or fit well in your budget? Nice!
- How much insurance do they give you for that \$55?
- \$10,000 - Perfect!
- A lot of times when companies send people policies in the mail, they put it in their freezer, sometimes a blender or under the kitchen sink haha, where do you keep yours?
- Perfect, can you go grab that real quick, it will make this 10X easier. Thanks! (head down)
- Reason 1: Sometimes people have enough insurance, but know they need a little more.
- Reason 2: Sometimes people have NO insurance and know they need something
- Reason 3: Sometimes people have insurance but NOT the right type
- Asking these questions directly may have the adverse effect, YOU are there to do the fact finding to find the problem and BE THE SOLUTION. The bigger the problem the larger the commission check!

Term vs Whole life

- Are you familiar with the difference between Term and Whole life?

- Whole life insurance is permanent coverage that lasts your whole life, so no matter how old you get or how sick you get the price NEVER goes up and the amount of insurance you have never goes down. It also builds cash value. Have you ever heard of someone borrowing against an insurance policy or cashing one in? Ok great, we never recommend doing that, but that's in there as well and ONLY in whole life.
- Term is just short for terminates, so basically once you hit a certain age it just ends and you don't get any of the money back that you paid into it all those years. It is just temporary protection and most people like my grandparents want something that is a fixed rate, cause I don't know about you, but none of my bills have ever gone down in life and most people on a fixed income want something that stays the same price, does that make sense? It does, great!
- Based on those two, which one do you think makes the most sense for you?
- So what we'll look at today is the most common plans to take care of YOUR final expenses, using whole life.
- Transition to underwriting phase.

Underwriting Phase

- Do you take any medications or anything along those lines?
- KEY QUESTIONS:
 - Have you ever had cancer?
 - Have you ever had a Heart attack/Stroke?
 - Any Liver/Kidney disease?
 - Do you have COPD?
 - Have you ever been prescribed any inhalers?
 - Ever prescribed Sprivia, Breo, Anora or Trelegly Ellipta?
 - Ever prescribed Nitro?
 - Ever prescribed Isosorbide?
 - Any HIV/AIDS?



- For Alzheimer's or Dementia, look for Aricept or Donepezil.
- Same with Bipolar or Schizophrenia. Use drugs to tell the story.

Transition to Quote

- So, what I'll do is start looking at the different companies through the state regulated programs and see which one is the best fit for you...

Quoting process

- So, what I'll do is go ahead and write down some of the most common plans that most people look at.
- 10k for 60
- 15k for 80
- 20k for 100
- Based on these three, which one makes the most sense?
- Ok, great. Circle option and hand them the lead card.

Assumption Close

- Is everything on this card spelled correctly?
- Now did you want all the mail to come here?
- What is your DOB?
- Perfect. Now do you use a middle initial?
- And you want me to use the number listed right here, 214-444-4444?
- What's your social?
- Who did you want the money to go to? Your daughter, perfect.
- Does she also live in TX? Perfect and what is her DOB? Great, now who did you want as a back-up plan just in case you both pass away in a wreck?
- Ok great, now could you just go ahead and grab your ID and the account/routing number? (head down)



- Get information, start writing the app and congratulate them once they get approved and keep the conversation flowing!