$$$ The In-Home Money Script Presentation$$$

[IMPORTANT: BEFORE STARTING THE PRESENTATION (1) have a laminated copy of your STATE INSURANCE LICENSE or HAVE IT AVAILABLE TO PRESENT ON YOUR DEVICE (2) have an IN-HOME INTAKE FORM on hand (3) Make sure that the AGENT PORTAL PAGE at LIFEAGENTTOOLS.COM is up and ready for use on your laptop / iPad/ tablet.]

After introducing yourself at the door, politely say,

1. "Do you have a table that we can sit at? I just need somewhere that I can lay out my iPad/laptop and be able to write some stuff down if you don't mind."

When you and the client are settled, take out an Intake Form, present your license to them and say,

"So [Applicant's Name], here's a copy of my State insurance license."

2. INTRO: Now [Client's Name], I mainly help people on fixed incomes to see what kind of reduced rates they can qualify for. There are over 50 of the best companies in this program…so we're able to compare all of them for you at once. Now based on your age and health, we'll be able to see which company would have the highest chance of approving you with the best savings. From there, if everything makes sense to you, we'll submit a simple application for coverage, but we can't guarantee that we can start anything right now, because we have to get approved for the coverage first. Sound fair [Client's Name]?""

INTAKE FORM

1. Date of Appointment:

2. Name: **Date of Birth / Age:** **Phone#**

Email: **Address:**

3. Were you looking to leave extra money behind for the family to cover bills, leave an inheritance, or were you mainly wanting to cover the funeral expenses?

☐ Burial / Cremation Cost ☐ Income Replacement ☐ Legacy Purposes / Inheritance

4. As of right now, if something happened to you today, do you have something that could act as life insurance like a personal policy outside of work, any significant savings, or investments like stocks, bonds or a 401K that the family can pull from?

☐ Existing Life Insurance Policy (Outside of Work) ☐ Investments / Savings ☐ No Coverage

Amount Type Mo. Premium Amount Type

5. How long have you been looking for coverage?

6. What prompted you to start looking into coverage for your loved ones?

☐ Death of a loved one ☐ A terminal illness ☐ Taking precaution for the family

7. What has stopped you from making a decision to put something in place up to this point?

☐ Budget Issue ☐ Did not qualify for coverage in the past

8. Were you looking to be cremated or were you leaning towards a traditional burial service?

☐ Cremation ☐ Traditional Burial

9. Will your loved ones want to have a viewing, memorial service, or a dinner reception where they can share their memories about you? YES / NO

10. If something happened to you today, what is the name of the person that this would have the biggest financial impact on tomorrow when it comes to paying the funeral arrangements and bills?

Beneficiary Name Relation Date of Birth Phone# (Collect during application)

11. If something happened to you today, what does this look like for [Beneficiary Name] tomorrow? Is he/she financially able to cover the funeral/cremation expenses aside from the bills he/she already has, or would he/she need to take days off work to get the family and friends together for a fundraiser or something similar?

3. At this point, begin asking the questions on the IN-HOME INTAKE FORM. After question 11, RECAP ON THE WHY. See Script Section 3 Notes for example.

MEDICAL INTAKE

Are you a US Citizen or Permanent Resident? YES / NO

What City and State were you born in?

Do you smoke or use any tobacco products? YES / NO

Height / Weight:

A. **Have you ever been treated, prescribed medication for or diagnosed with any kind of heart condition or any of the following: Heart failure, heart surgeries, heart attacks, strokes, cardiomyopathy, transient ischemic attack (TIA), aneurysm, Afib or irregular heartbeat? Any stent, pacemaker or defibrillator placement? HIV, AIDs, or cancers of any kind?**

B. **Have you ever been treated, prescribed medication for or diagnosed with any thyroid, kidney or liver diseases? Any kidney or liver failure, hepatitis, cirrhosis or been placed on dialysis?**

C. **Any blood or organ transplants? Have you ever been treated, prescribed medication for or diagnosed with diabetes, high blood pressure, or lupus? If diabetic, ask, "With diabetes, have you had any complications such as an amputation, retinopathy (eye disease), nephropathy (kidney disease), neuropathy, insulin shock or diabetic coma?"**

D. **Anxiety-depression, bipolar disorder, Alzheimer's, dementia, memory loss, or PTSD?**

E. **Are you currently on a breathing machine or have you ever been treated, prescribed medication for or diagnosed with asthma, emphysema, COPD, or any chronic respiratory disease?**

F. **In the past six months, have you been confined to a nursing home, received hospice care, or been confined to a wheelchair except for a temporary condition?**

G. **In the past 10 years, have you had any felonies, DUI's, license suspensions, been incarcerated or on parole? Any treatment from a facility, physician or counselor for alcohol or drug abuse?** *DUI / Felony / Incarcerated / Parole / Lic. Suspension?* If *YES*, Date of:

H. **Are there any other conditions or medications that might come up that indicate any chronic conditions, cancers, heart conditions or any kidney, liver, or lung problems?**

Health Condition(s)	Date of diagnosis/cured	Medication(s)	Date of first/last fill

What is your approximate monthly income?

Do you bank with a credit union or a traditional bank like Bank of America or Chase for example?
Credit Union / Bank / Direct Express Card / Debit Card

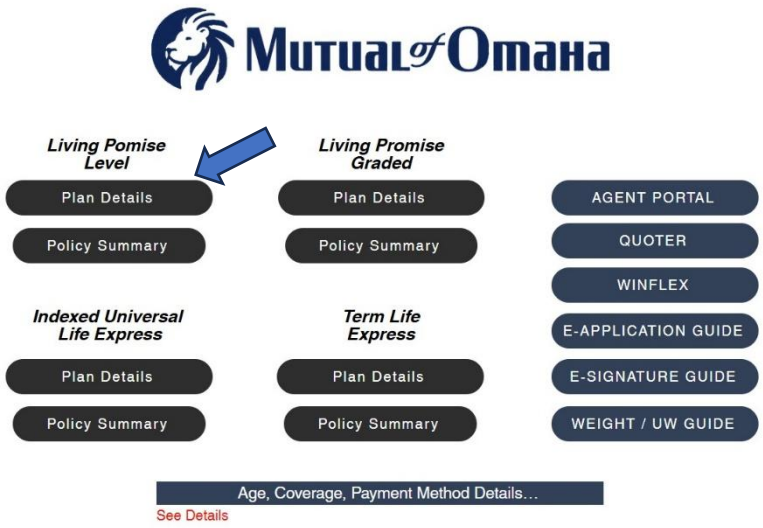
POLICY DETAILS						
Company	**Plan Type**	**Coverage**	**Start Date**	**Mo. Premium**	**Mo. Draft Day**	**Policy/App#**

4. MEDICAL QUESTIONNAIRE: 10. "Ok now [Client's Name], just be completely honest with me on these health questions here. The company verifies your health and your answers by checking your medical and prescription records electronically. This way you can get an instant decision without having a medical exam or anything like that. We just need to know what's in your history to see what you're eligible for, so we can accurately give you the best recommendation the first time. Sound fair?" And if I go a little too fast, feel free to stop me anytime, ok?"

[At this point, read the health questions exactly as they are written on the INTAKE FORM MEDICAL QUESTIONNAIRE. Write down any information and health conditions they have on the intake form.

5. BUILD VALUE

[When you know which product you are going to place the client with based on the questionnaire, go to the AGENT PORTAL PAGE at the Agent Tools website, find the product, then populate the "PLAN DETAILS" template, turn your device toward the client and read it with them as if you are educating them.]





HOW IT WORKS
According to your answers on the medical intake, you may qualify for a whole life policy. This policy will never go up in price or expire as long as premiums are paid, so it will always be there for your family when they need it. If you pass away of any cause, natural or accidental, your loved one will receive the death benefit, tax free. This will allow your loved ones to grieve properly without the added stress of funeral costs or bills they may need to take on by themselves.

CASH ACCUMULATON
In addition, this type of policy has a savings account inside of it that builds with interest. So, each time you make a payment, you're not losing your money, you're actually putting it somewhere that it will grow with 1.5% - 4.5% interest each year. So, if anything happens to you, your family will get the life insurance money. OR if you have an emergency 5 years from now, you can call the life insurance company, see how much you have saved up, and use that money for whatever you need it for.

Included in this policy at no additional cost:

TERMINAL ILLNESS RIDER
Another huge benefit of this type of policy is that it comes with a terminal illness rider at no additional cost. So, if you get terminally ill and the doctor tells you that you only have a year or less to live, Or if you're in hospice care for 90 days or more and are expected to remain for the duration of your life, you may receive up to 94% of your death benefit while you're still alive. This can help with bills, long-term care costs or get you the medical treatment that your health insurance won't cover.

6. PRESENT OPTIONS & CLOSE

After educating the client and building value using the template, generate 3 quote amounts starting from highest to lowest using Insurance Toolkits or the Carrier Quoting Tool. At this point, you should already have 3 coverage amounts in mind based on the client's budget and expressed need. While you are doing this, say to the client:

"Ok, I'm going to get some rates ready for you real quick"

[Make small talk if too much silence. Do not give all three quotes back-to-back without using the corresponding paragraphs. For help with ideas for quoting amounts, see SCRIPT SECTION NOTES 6. Highest Coverage corresponds with Paragraph 1. Medium Coverage corresponds with paragraph 2. Lowest Coverage corresponds with paragraph 3. PROCEED TO GIVE QUOTES ACCORDING TO BUDGET]

This First Quote Option is used if the client only wants to cover cremation or burial expenses OR if they have a real low budget.

A. PRESENT OPTIONS & CLOSE (Funeral / Cremation Cost only or Lower Budget)

"Ok, [Client's Name], do you still have that pen ready? Ok, go ahead and write some numbers down real quick. Write down [Highest Coverage], and on bottom of that, write down [Medium Coverage], and on the bottom of that, write down [Lowest Coverage]. Ok, one second while I get those for you, the system is just going a little slow today"

1. "OK [Client's Name], the first option will provide [High Coverage] in coverage to [Beneficiary] and the enrollment for this one is [Rate] a month. This one is more ideal for people who not only want to cover [Burial/Cremation] expenses…but also leave extra money behind for a decent memorial service as well."

2. "The next option here will provide [Medium Coverage] in coverage to [Beneficiary], and the enrollment for this one is [Rate] a month. Now a lot of people go with this one because it fully covers the [Burial/Cremation] cost, AND leaves extra money behind for the family to take some days off work. This way, they can grieve properly while they plan for the [Burial/Cremation]."

3. "And then we have the base plan that will provide [Lowest Coverage] in coverage to [Beneficiary], and the enrollment for this one is [Rate] a month. Now this more affordable option is built to make sure that at bare minimum, [Beneficiary] won't have to FULLY come out of pocket for the [Burial/Cremation] cost. All [Beneficiary] would have to do is make a call and let the company pay for everything. And with this one, you can at least get your foot in the door, and then increase coverage later if needed."

"Now [Client's Name], if you were to be approved for coverage…which option would take care of your family's needs and comfortably fit your budget at the same time?.....The [High Coverage], [Medium Coverage] or [Low Coverage] option?"

"Ok, and [Client's Name], just to make sure were putting you and your family in a safe position…do you feel that if things get super tight, that this will be comfortable and maintainable for you in the long run so that it's always there for [Beneficiary's Name] when he/she needs it? Ok perfect, now [Client's Name], can I see your ID real quick please?" **[END OF SCRIPT, PROCEED TO E-APP]**

This Second Quote Option is used if the client wants to cover cremation or burial expenses PLUS income replacement or legacy purposes. Only quote higher amounts IF their budget justifies it. The only difference is paragraph #1.

B. PRESENT OPTIONS & CLOSE / DECENT BUDGET (Funeral Cost + Income replacement / Legacy)

"Ok, [Applicant's Name], do you still have that pen ready? Ok, as the system is generating some rates for us real quick, go ahead and write down [Highest Coverage], and on bottom of that, write down [Medium Coverage], and on the bottom of that, write down [Lowest Coverage]. Ok, one second while I get those rates for you, the system is just going a little slow today"**.**

1. "OK [Client's Name], the first option will provide [High Coverage] in coverage to [Beneficiary] and the monthly enrollment for this one is [Rate]. Now this one is more ideal for people who want to cover funeral/cremation expenses **AND** leave an extra cushion of money behind to replace their income. This way the family has time to adjust and plan what they're going to do next with **a lot** less pressure."

2. "The next option here will provide [Medium Coverage] in coverage to [Beneficiary], and the enrollment for this one is [Rate] a month. Now a lot of people go with this one because it fully covers the [Burial/Cremation] cost, AND leaves extra money behind for the family to take some days off work. This way, they can grieve properly while they plan for the [Burial/Cremation]."

3. "And then we have the base plan that will provide [Lowest Coverage] in coverage to [Beneficiary], and the enrollment for this one is [Rate] a month. Now this more affordable option is built to make sure that at bare minimum, [Beneficiary] won't have to FULLY come out of pocket for the [Burial/Cremation] cost. All [Beneficiary] would have to do is make a call and let the company pay for everything. And with this one, you can at least get your foot in the door and then increase coverage later if needed."

"Now [Client's Name], if you were to be approved for coverage…which option would take care of your family's needs and comfortably fit your budget at the same time?.....The [High Coverage], [Medium Coverage] or [Low Coverage] option?"

"Ok, and [Client's Name], just to make sure were putting you and your family in a safe position…do you feel that if things get super tight, that this will be comfortable and maintainable for you in the long run so that it's always there for [Beneficiary's Name] when he/she needs it? Ok perfect, now [Client's Name], can I see your ID real quick please?" **[END OF SCRIPT, PROCEED TO E-APP]**

SCRIPTS DURING THE APPLICATION

When starting the application, say,

"Ok so [Client's Name], I'm going to repeat to you some of the information you gave me, just to make sure that everything is good when I put this through. Is that ok?...awesome"

For example, "Just to confirm, your date of birth is [dob]?" "And your name on your ID is spelled as… [Spell first name and last name]"

For the address section, say,

"OK and [Client's Name], can you confirm your address for me please?"

If it is the same as the one on the lead, say, "Ok perfect, that's the one we have on file."

When filling the medical questions, say,

"Now at this point, I'm just transferring your medical information to the application. This part is really quick."

When filling the beneficiary section, say,

Now [Client's Name], just confirming, you want [Beneficiary] listed as the primary beneficiary, correct?" "Ok, and confirming his/her date of birth is [DOB]?" "Ok and what's a good number for the company to touch base with [Beneficiary] if they need to?"

"Ok and God forbid, if something happened to you and [Beneficiary], is there anyone that you would want to designate as a backup beneficiary right now if [Primary Beneficiary] can't receive the life insurance money?" ***If yes, get the same information as needed for the primary.***

***RIGHT BEFORE THE PAYMENT SECTION, say:**

"Now [Client's Name], if you are approved for coverage, you'll get your official policy packet within 7 to 14 business days. But in the meantime, I'm going to send you a summary of what we did today within 24 hours. It will have all the small details of your policy, a breakdown of the benefits that are included, the contact information of the insurance company, and my complete contact information as well. Now when you get that [Client's Name], do me a favor and please let me know that you got it, and then most importantly, I need you to forward the summary to [Beneficiary's Name] so that way he/she knows exactly who to call when something happens. Unfortunately, many times people have a policy and when something happens to them, their family has no idea they have one, or they have to go through all kinds of trouble to find it on top of all the stress and grief they already have. Can you do that for me [Client's Name]"

Doing this brings them back to the reality of why they need the coverage, so that right after, you can ask for the account information without pushback.

When it comes to asking for bank account information, ***ask for the name of their bank if you don't already have it, then search for their bank routing number by going to google.com, type in '[Bank Name] routing number in [State]'. Once you have the routing number, enter it into the application and say to the client,***

"Ok [Client's Name], our system shows your routing number as [Routing Number]. Does that sound correct?" ***Once they confirm the routing number, nonchalantly ask them for their account number.*** "Ok perfect, and the account number please?"

IF USING A CARD: "Ok now [Client's Name], you are going to use a debit card to fund your policy if you're approved correct? Ok go ahead and provide me with the card number please. Ok perfect, and what is the expiration date on the card and the 3 digit code in the back?

When setting a start date for the policy, say,

"Now [Client's Name], if you are approved for coverage, would you like your coverage to begin immediately?" ***If they need a future date, say,*** "Ok no problem. And again [Client's Name], just to make sure were putting you and your family in a safe position, do you feel that if things get tight, this will be comfortable and maintainable for you in the long run so that the policy will still be there for [Beneficiary's Name] when they need it? Ok perfect."

When the client has been officially approved at the end of the application, say:

"OK, it looks like everything came back good and you're now officially approved for coverage. Congratulations [Client's Name]. Now, as I said earlier, you'll get your official policy packet within 7 to 14 business days. But in the meantime, I'm going to send you a summary of what we did today within 24 hours. It will have all the small details of your policy, a breakdown of the benefits that are included, the contact information of the insurance company, and my complete contact information as well. Now when you get that [Client's Name], do me a favor and please let me know that you got it, and then most importantly, I need you to forward the summary to [Beneficiary's Name] so that way he/she knows exactly who to call when something happens. And as a standard courtesy follow up procedure, I'll briefly contact them to discuss their role as a beneficiary and answer any questions they may have about the process. And if it's not too much trouble [Client's Name], I'm going to send you a link when we get off the phone if you can please just take a quick minute to let me know how I did, I would really appreciate it. Thank you [Client's Name], you have a good rest of your day and take care ok? Bye."

WHEN YOU GET OFF THE PHONE: Follow step 3.8 in the Telesales Bootcamp Page

The Psychology of the Script

When it comes to a script, many people shun the idea because it feels robotic, or they feel it doesn't feel authentic to them. But think about your favorite movie and how it evoked extreme emotional ups and downs. Your mind was wide open to the picture and the feelings that the director was trying to project to you. Your favorite actors used scripts in all your favorite movies and although the script or the part may have felt odd, unauthentic, and robotic to them at first, they memorized it, adapted themselves to it, internalized it and injected their tonality into it in such a way that it made you happy, sad, angry, anxious, and so on throughout the movie. Now, it's true that you can sell by winging it as long as you put the numbers in your favor, but why leave things up to chance if you have a system or a script that can not only work for you, but work for the people on your team as well. If someone has already come up with a proven script that can establish credibility, set structure, eliminate questions/objections, invoke multiple micro-agreements, and cement the sale in such a way that you can seamlessly move to the application process without even having to ask if they want it or not, why not follow that script and hand it down to others? Our team will only be as good as our system. "Winging it" is not a duplicatable strategy.

No script is going to be the answer to all problems but having a proven script will make your team's production success a lot more predictable than if you don't have an outline at all. Do not try to make the script adapt to you but adapt yourself to the script. Take this script, memorize it by sections at first, and once you know what to say, you can practice HOW to say it with the right tonality. You don't necessarily need to run real appointments to learn how to use a script; you can simply rehearse the script as if you were really talking to someone 50 times, 100 times or as many times as you need until you feel somewhat competent. Your mind and body are a success mechanism. It learns by repetition.

When you first learned to drive a car, you were conscious of every single move you made. Your turns were rough, and you may have braked or accelerated too hard at first. But as you drove every day, your body learned the "Rhythm" of driving a car. Now you text, find your favorite playlist and eat while you're driving because driving has become natural to you. In the same way, the repetition of the same script and objection handling will make it "Natural" to you as well. The key is giving yourself enough chances and practice that comes from having a constant lead flow. It's a game of numbers. No matter how good a script is, it will never work if you don't relentlessly work it. Now, I'm not saying that we should wait till we are perfect to get started, but I do believe that we should work extra hard on mastering our script and craft off the job, so that when we approach our leads, we get the best return of investment on them by being as ready for them as we could be. Learn this script, master it, and use it over and over again, and teach your team to do the same. It may seem like a lot at first, but keep in mind that the majority of your success in this business is on the phone and all you need to do is master this one script to give you and your family the life you've always wanted. Memorizing this script is a very small price to pay in comparison to what it will return to you. All you need to do is learn it once, and once you master it, it will be like riding a bike…you will never forget. There is a huge temptation to edit a script multiple times if you don't get instant results which causes a lot of agents to never get good at any of them. DO NOT DO THAT. Every word is there or *not there* for a reason. Trust that we want you to succeed and be 100% coachable. Master the script, get the reps in, and know it's a numbers game...just keep dialing.
– Ralph Alvarado

SCRIPT SECTION NOTES

SECTION 1

- Start by introducing yourself and directing the appointment to the table if possible. This sets the stage for a more serious conversation and makes it easier to navigate between paperwork and your device.
- Presenting your license builds credibility with the client right from the start by letting them know that we are licensed through the State to eliminate any hesitation when it comes to giving their personal information, such as bank account numbers and social security numbers.

SECTION 2

- In this section, we are telling the client exactly what the process is and what we are going to do so that there is no confusion, interrupting questions, or objections to submitting the app.

SECTION 3 INTAKE FORM

- In this section, we are starting to uncover the client's needs. This is important as we progress to the quoting process so that we know what to quote them according to their need and budget.
- The question regarding existing coverage will cause the client to face the reality that there is nothing in place to protect their family from financial worry if something happens to them.
- If the client is already covered, this uncovers existing insurance so that we can see if they were looking to find better rates in comparison to their current coverage or add to existing coverage. If they say that they have coverage, you may ask a question like, "Ok, and were you looking to add coverage or were you comparing rates with your current coverage to save some money." Ask them:

- "What is the name of the company you have your coverage through right now?"

- "Is it a term that expires or is it a whole life?"

- "How much coverage do you currently have?'

- "How much is your monthly premium?"

- "How long have you had your policy?"

If the client has had their policy for less than 30 days, you can encourage them to replace it and receive a refund from their current insurance company that will help cover the premium for the upgraded policy you provide them with.

- If less than two years old, ask, "Does your current policy have a two year wait period?"

If it is a graded policy (2-year wait), ask if they have any health conditions that caused them to be placed in a graded policy. Many times, people are wrongfully placed in a graded policy when they could still qualify for level coverage.

- Asking if they have significant savings or investments like stocks, bonds or a 401K will uncover money they have laying around so we can later help them put it into an annuity or somewhere safe from market loss.

- Asking why the client inquired about coverage will cause the client to paint the picture to themselves on any events or reasons (pain points) that led to their inquiry for coverage, cause them to realize that they have been putting off coverage for too long and create some kind of urgency in the mind, as well as uncover what their objections to making a decision have been in the past.

- Asking if they are looking to be buried or cremated will further help us determine how much we quote them for based on their budget.

- Asking about the beneficiary in such a way will cause images in their mind of a painful situation and someone they love specifically having to go through it. Asking the final question about how it will be like for their loved one will further cause them to see the severity and specifics of the situation their loved one will be in.
- **RECAP THE WHY.** While going through script and asking about who the beneficiary will be, use the relationship for leverage. For example, if the client says that they requested the information to cover funeral expenses so that their mom wouldn't have to worry about it, and they also want coverage to provide for their children since the client's mom will be all they have left, we would say something like, "OK [Client's Name], just to make sure I understand what you're trying to accomplish for your family, it sounds to me that as a son, you want to make sure that if something happens to you, your mom wouldn't have to worry about how she is going to pay for everything on top of the grief she already has, and as a father, you want to make sure your kids are provided for and your mom has the means to do it. Is that about right?" Doing this will further cement their WHY and cause them to sell themselves on why they need life insurance. THIS IS WHERE THE SALE IS MADE.

SECTION 4

- Be sure to ask all the medical and background questions as they are written down before jumping to quotes or selling them on a policy they may not qualify for. The answers to these questions will help you make the best choice on the first try. Most of the time, you only have one shot to get it right, maybe two. So, it's important to put them with the plan that has the highest chance of approving them on the first try, not the one with the cheapest prices.
- Asking a stranger if they have a bank account will raise a red flag most of the time. Asking the right way will keep them calm and open to providing additional information down the line. If the applicant does not have a bank account, we WILL have to place them a carrier that accepts cards or refer them to chime. But use

your discernment in introducing them to Chime as a way of getting an account in place for the application, because the client may not take the initiative to manually deposit the monthly premium to keep the policy active.

- As mentioned above, once you have moved the client emotionally into completing the application process, putting the client with the right plan the first time will be the difference between them getting and keeping a policy or not. It's best that you put them with a plan that will give them an *instant decision / issue,* as opposed to a plan that takes days to give an answer or has a chance of asking for additional information / records.

SECTION 5

- By the time you get to the end of section 12, you should have all the information you need to know which plan is the best fit for them. Use the Agent Tools website Product Info page to show the client a summary of their policy and build value.
- Building value is a must. A lot of rookie agents are quick to give quotes because they think it will get them closer to the sale, but once the customer has the quote without seeing the value in the product or being moved emotionally, it won't be important enough to them to make a definite decision.

SECTION 6

- While presenting the options, we are going to continue to paint the picture and build value as we go over each coverage amount. Remember, it's not enough to just give quotes. When presenting quote options, try to stick to giving only 3 coverage options based on their budget and need. For example, if the client only wanted life insurance to cover a cremation, and their budget is limited, it wouldn't make sense to quote the max coverage of $50,000. In this case, you would want to quote something like $10,000, $7000 and $5000 OR $7,000, $5000 and $3000. If the client has a high budget and wants a traditional burial and income replacement or leave money behind for legacy purposes, then you may quote them something like $40,000, $20,000 and $15,000. Always listen to their need and keep them within their budget. This will keep them protected because their policy will be something they can maintain, and this will be quality business for you that will stay on your books. It's a win / win situation. It's not about getting big sales. It's not about how much money you can make, it's about how much money and clients you can keep.
- DO NOT ask the client if they want to apply…assume the client wants the insurance. Simply ask for their Driver's License or ID and go into the application.

COMMON OBJECTION HANDLING: During the Application

If they say, "I NEED TO THINK ABOUT IT."

You Say, "Ok, I completely understand. Would you say that you need a few days or a week? When they say how much time they need, say, "Ok how about I follow up with you on [Day]? Once they agree to a follow up day, ask them, "Now [Client's Name], just so I'm more prepared to address your concerns when I follow up with you, what is it that you had to go over in your mind?"

[THIS QUESTION WILL UNCOVER AND ISOLATE AN OBJECTION FOR YOU TO OVERCOME.]

If they say, "I need to talk it over with my kids",

you say, "Ok, that's completely understandable. Now [Client's Name], let's say that your kids were here. What do you think they would want you to do?...do you think they would want you to put something in place? Or do you think they would get defensive and try to talk you out of it?"

If they say, "They would want me to put something in place, I'm just not sure which one."

You say, "Ok, makes sense. Now do you feel that something is better than nothing at this point though? Do you feel they would be disappointed if you could only afford the lower option? Let them answer then say, "Can I make suggestion? Let them answer, then say, "I suggest that we start out low and then if you talk this over with your children and they say they can pitch in to help you, then you can call me and we can increase your coverage in the first 30 days, no questions asked. After that, we can still increase coverage once a year. Do you feel like 30 days is enough time to talk about it with them? Let them answer and then say in a nonchalant way, "Awesome, now [Client's Name], do you have your driver's license or ID on you?" **GO INTO THE APPLICATION.**

If they say, "They may not want me to do it because they can take care of everything."

You say, "I understand where they would be coming from. I would get real defensive for my parent as well…it's human nature. But let's say they told you "No mom/dad, we'll take care of it" because it's easy to say now, would that stop you from putting something

in place for them make sure they really aren't stuck in a jam if something happens to you?" Let them answer then say, "Can I make suggestion? Let them answer, then say, "I suggest that we start out low and then if they have a problem with it, you can keep your coverage the same or if you talk this over with your children and they are ok with it, maybe they can pitch in to help you, then you can call me and we can increase your coverage in the first 30 days, no questions asked. Does that make you feel like you are being reasonable with them while still protecting them?" **[Let them answer and then say in a nonchalant way say],** "Awesome, now [Client's Name], do you have your driver's license or ID on you?" **GO INTO THE APPLICATION.**

If they say, "It's a budget issue" or "I need to shop around.", **consider going a little lower in coverage if possible if it makes sense, or keep it the same and say,**
"I understand. Now since we've already found the best policy and rate out of multiple plans, when it comes to making a decision, is it going to be based on price alone, or price and the value of what this can actually do for your family?" **Let them answer and say,** "Can I make suggestion?" **Let them answer, then say,** "I suggest that we start out low that way you're at least locked in regardless of future health conditions and then we can always add more coverage in the future if your budget makes room for it." **Let them answer and then say in a nonchalant way,** "Awesome, now [Client's Name], do you have your driver's license or ID on you?" **GO INTO THE APPLICATION.**