**Intro**

Ring, ring.

George:

Hello.

Scott Mills:

Hey, George?

George:

Yeah.

Scott Mills:

Hey George, this is Scott Mills up here in Muscle Shoals, Alabama. How you doing today?

George:

Muscle Shoals. I'm good. How are you?

Scott Mills:

Doing good. Hey, the purpose of my call is to get back to you. Just a few days ago, a Mack Wilson called you from Senior Benefits. He told you a licensed agent would get you some information on that final expense insurance. Hey, I am that licensed agent. That's the reason for my call. You're in Piedmont, Alabama?

George:

Yeah. Oh, I'm glad it's you calling.

Scott Mills:

Well, my simple job, George, is just to confirm the information that you gave Mack and then get this information to you. Now you are at 1218 Pines Road, Piedmont, Alabama? That correct?

George:

That is.

**Bond and Rapport banter**

Scott Mills:

Man, you've got a hobby I wish I could do more of. Your hobby is fishing. (or it could be their favorite color as the connection word)

George:

That's right.

Scott Mills:

There's some good fishing around Piedmont. I remember coming through there, but I didn't have time to fish. What do you fish for mainly?

George:

Bass.

Scott Mills:

Bass? I figured there might be crappie thrown in there also.

George:

Well, we don't do it here. We actually go up to Canada in the summer once a year, big trip, looking forward to it.

Scott Mills:

Man, you have to drill through the ice, don't you?

George:

Mm-hmm (affirmative). My son does all that. He's crazy. But in the summertime, it's not that bad up there. It's just mosquitoes.

Scott Mills:

Well, children serve a purpose once you get them big enough, right?

George:

Right. That's right.

Scott Mills:

My brother said one time when they were little, he said he understood why some parents or creatures, I guess you'd say, animals, eat their young.

George:

What?

Scott Mills:

Of course, he had several children.

George:

That's cheap labor.

Scott Mills:

I know it. I know. Actually, my dad grew up on a dairy farm. I know every time one of us boys popped out, he was like, "Here's another hand. Can't wait till gets three, so we can put him to work."

George:

That's right.

**Continue Verification Questions**

Scott Mills:

I also you have a wife, a spouse. That correct?

George:

Yep.

Scott Mills:

What's her first name?

George:

Suzanne.

Scott Mills:

Suzanne. All right. And then when you were talking with Mack, you said you were interested in $10,000 of coverage.

George:

Yeah. But after I hung up the phone, I didn't really think about it. I'd like to hear about all of them

Scott Mills:

All of them? Well, it's pretty simple, George.

**Set Expectations – up front contract**

Well, the good news is I go to work for you. I'm not with one insurance company. As a matter of fact, I have about 18 that I've contracted with. I go to work for you. The first step is I see what you qualify for because we have to do that. And then the second step is we'll submit that information and see what they approve. And then we'll help get you covered.

**Beneficiary Question**

But let's just back up a minute. Your beneficiary, you say, would be your wife, would be Miss Suzanne?

George:

Yeah, Suzanne.

**Pain Finding Questions**Scott Mills:

All right. If you died yesterday, how would that impact her financially? Would that have put her in a world of hurt?

George:

Well, we've got another check coming next Friday and another check coming to Friday after that. But then after that, she'd have to start dipping into savings. I don't know, maybe she could get a job. It would be tough.

Scott Mills:

Really? Wow. How tough would it be?

George:

I hadn't thought about it. She'd have to make a big change. Scott, she'd probably have to move in with one of the kids.

Scott Mills:

They'd probably be happy to see her, wouldn't they? They probably wouldn't mind that, would they?

George:

Well, a couple of them would. A couple of them would be happy to see her, and wouldn't mind at all for the short term. But I don't know if anybody would really want ... She's married to me. She's not married to the kids. I don't know if she would want that or they would want that ... But you asked what would happen. That's probably what would happen.

**Get both husband and wife on the call together**

Scott Mills:

Well, hey. Speaking of that, I apologize. I should've done this before. Can you put me on speaker? Is Miss Suzanne there? So, I can go over this-

George:

Yeah, she's here.

George:

Yeah, sure. Here she is.

Scott Mills:

All right. Hey, Suzanne. How are you? This is Scott Mills up here Muscle Shoals.

Suzanne:

Hi, Scott.

**Send the About Me Slide or Digital Business Card**

Scott Mills:

I'm glad I could speak with you. Hey, I had sent George my credentials, picture of me and my wife. It's got my link on there to the Alabama Department of Insurance. You could see that I'm deputized, authorized, and actually even been baptized. You can check it there.

.... you can come see me, who you're dealing with. It's got my address on there. I've also got an about me. It shows me and my wife, my grandson. Also, there's a list of a lot of companies. You will know a lot of them that I represent. I'll shop around real quick, and want to get your information on your health, and see what you qualify for.

George:

Okay.

**Make Sure The Wife is On Board With The Process**

Scott Mills:

Suzanne, I'm glad to have you on the phone, so you can hear what we're talking about. I'm here to, like I told George, to go to work with you guys, and just to help you out and see what you qualify for. And then, of course, you decide ... You know your budget, right? We all know our budget. Right?

Suzanne:

Oh, yeah. It never changes.

Scott Mills:

All right. You don't have to think about that. You set that. We find what you qualify for in the company. I'll tell you just a little bit about that. And then I'll provide three options for you. We got wiggle room. We can wiggle on that. What's more, the main thing is to get something you're comfortable with. But I'll give you the three options. You pick one of those. We'll submit that to the carrier to see if they approve it. Once they get it, if they approve it, they'll draft the first month's premium. What is great about the state of Alabama is we've got 30 days to go over the policy review. We can change it. It can go up. It can down, but we can change it. But the first step is to see if you get approved. That make sense?

**Health Questions**

Scott Mills:

Let me ask you, have you had any major events, such as a heart attack, stroke, kidney failure, cancer, or anything like that?

George:

I had a little skin cancer on my nose about eight years ago. There's no problem since on that. And then I forget what they called it. They didn't call it skin cancer. They had a fancy name for it. I don't even talk to the doctor about that anymore. He doesn't even ask me anymore. That's it. I take a little blood pressure pill and . . .

Scott Mills:

Is that probably Lisinopril. Something like that?

George:

I forget the name of it. My wife has all that stuff, but it's just a little one. I think, five years, I haven't made a change on that. And Suzanne, she's in perfect health. She eats better than I do. She can walk faster than I do. Everything's better about her.

Scott Mills:

That's why they usually live longer than we do.

Suzanne:

Yeah, that's right, I eat better.

Scott Mills:

Could you grab that and give me the name of the that blood pressure medicine?

George:

It's Lisinopril.

**Make sure they give you accurate health information**

Scott Mills:

All right. I should explain this first. But if you've ever applied for insurance or had any insurance, or had anything to do with insurance, they check through TeleScript or Medical Information Bureau. Bottom line is they know what prescriptions ... It's not what you take, but it's what's been prescribed. They're good as long we're upfront with them, but they're going to know. So, we might as well tell them. Is there any other prescriptions that the doctor prescribe for you?

George:

Well, I had a run in with poison ivy when I was pulling some weeds out near the woods. It just wouldn't go away. It was like three weeks. This was a couple years ago. The doctor gave me some kind of a steroid cream to put on it. That took care of it within a week. That was a prescription. Suzanne, didn't you have a ... Oh, that's right. I had a cough last year. I went in to see if I had some kind of a bad infection. They said it was just a little bronchitis. And so they gave me an antibiotic. It was a big pill too. I took that for 10 days.

Scott Mills:

Do you remember the name of that pill?

George:

I think it was \_\_\_\_\_\_\_\_\_\_\_\_\_.

Scott Mills:

Okay.

George:

It was the size of a horse pill. That's the technical term.

Suzanne:

I think that's it. I don't think we've had any other prescriptions.

**Select Product and One More Pain Tie Down**

Scott Mills:

Let's see. George, . . . . Y'all give me just a moment. I'm searching here to see what you qualify for. because they've got to qualify you first. We can get you covered and get Miss Suzanne protected, so she won't have go two or three weeks to be out of money and be in that terrible situation that we talked about and went into detail about. All right? The main thing is Suzanne won’t have to rely on anyone else to bury you, or go into debt. She will be protected from all that.

**Presenting the rates**

For $5000, it'd be $31 a month. $10,000, $59. I know you said $10,000. $15,000, is if you wanted to have something extra for her to do some things, take care of some other things on top of the 10,000 to bury you, that would be $96. Which one of those are you comfortable with?

George:

Is that for both of us or just on me?

Scott Mills:

This is just on you.

George:

just on me. Which one do you think, honey? Well, we could do that $59 one.

Scott Mills:

Okay, let’s go ahead and get your information in. And then you'll get an email to confirm this and then we'll help Miss Suzanne protect you with a policy on her.

George:

Okay.

**The Teaching Part of The Audio**

Patrick:

Scott, that is really good. I can see why you've sold so many of these already. I think out of your first 15, you sold more than a quarter of them. Just a fantastic job. Can I ask you a couple of questions about it to clarify?

Scott Mills:

Yeah.

Patrick:

unless you have to, it doesn't sound to me like you're trying to schedule this for the future. You're just trying to ease into it and see if we can take care of it on the first dial. Is that the way you're trying to do it?

Scott Mills:

Yes. I'm listening to them. I try to get them talking. A lot of times, it's longer than that. [inaudible 00:17:00] we talked the other day with Alex, you don't bond and rapport forever. You just got to feel the right time, when to get to business, because some will talk. But I'll let them talk. I'll let them talk, ask them questions. The longer they do that, the longer you listen, as y'all well know ... You've got to get that. It's harder to do on the phone. That, and I'll send them a picture of me and my wife, and what I represent, and my license, and tell them they canc heck it out with the Alabama Department of Insurance. [inaudible 00:17:28] the front is good. Just depending on the person, I'll speak with them and talk to them. And then I'll ease into that. Sometimes, it's quick. Sometimes, it's not. A lot of times, I'll say this. Like you said, "Air Force." I would say, "Well, I was Marines. I like the plan of the day. I like, when someone's speaking to me, to know what's going to happen, what's going on. Ain't that right?"

Scott Mills:

They say, "Right." I say, "Well, here's how this is going to work. I'm going to ask you a few questions, see what you qualify for. We got to see what you qualify ... Because they got to think about you, and see what you qualify for. And then we'll find something that's comfortable for you because you know your budget. Right?" I get that excuse, "We got to check our budget." I learned that a long time ago. "Everybody knows their budget, don't they? You know what's ... It'll fit in your budget. You don't have to think about that because you choose that. But then we have to submit it to them, see if it's approved. Then after it's approved, they're going to take the first month's premium right then. But the great thing about state Alabama is you got 30 days to adjust it, to go up, to go down, whatever we need to do. That make sense?" That's how I do that.

Patrick:

I love that. I really love it. For this client, you knew the age was under 75, and we had a carrier that would take them for ... It looked like you were going to go based on the health that I was giving you, that you were going to do an immediate level benefit. After doing this several times over the telephone with people, quite a few times, have you got a preferred carrier yet for doing that final expense policy when you didn't have to go guaranteed issue?

Scott Mills:

When I don't have to go guaranteed issue, Great Western. I will use for a couple of different reasons. Now, started going a little bit more with them on the guaranteed issue. I was using AIG [inaudible 00:19:31] both up, tabbed up. I've got everything ready. I've got my [Foresters 00:19:35] program up. I've written some Mutual of Omaha Living Promise. I've got that up, and [WinFlex 00:19:41] up, ready to go. I've got AIG. I got Great Western up there. I'll go into my [Ark 00:19:50] on different types. I'll Google. I'll have my Gmail up, so I can send them an email if they prefer that. I've got everything ready to go and set up. I've got my notebook there. I've got everything ready to go, where I can be able to go right to it.

Scott Mills:

Sometimes, they might throw me. I'm not really good as I probably should be on medication. The basic things, I know. But every now and then ... I've got all my applications, the paper ones, to the left of me. Kind of have to have the same system, so you evolve. I've got the Living Promise. I've got Foresters. It's got the term and the smart [inaudible 00:20:32]. I've got Greg Western with my questions right there. I can just look and ask them those questions. I had one the other day that ... The first I had was ... What's the lung thing? [Sarca 00:20:43] something. But it's a lung disease, which causes [inaudible 00:20:48]. I didn't know that. He told me, "That's the only thing I got." I looked because I thought about going Mutual Living Promise. And right there, it was. I knew right then, it was going to be [inaudible 00:21:00].

Patrick:

Got it. It's not just doing everything on the computer screen, but having those medical pages available for each product, so you can ask the actual medical questions. I love that. Have you sent the application or at least the medical questions, or any bit of the application ... Have you sent that to the client so they could go through the questions with their eyeballs while you're asking them? Have you felt the need to do that? Has anybody asked you to do that?

Scott Mills:

No. I haven't. Another thing real quick that I did yesterday, which really helped because I had a couple of prescriptions I wasn't sure ... And they weren't sure. You know how you run into that? "Well, I don't know what ... It's this. It's this." And spelled it out. Boom, I googled. I saw what it was for. I said, "Well, that's for anxiety. Are you bipolar?" And we'll go down that road.

Patrick:

Good. Being able to type in the medication into Google and quickly looking up what it's for can help lead to other questions-

Scott Mills:

Right.

Patrick:

... and help us identify ... Do our field underwriting. Oh, that's good advice. That's good. Scott, how about on the signature part for the client, have you learned anything about helping them through that process? Is it just, "We're going to have to muddle through with each person." Anything you can tell us about the signature process for them that you've learned.

Scott Mills:

I had one on Mutual. Of course, on that one, you had to do the HEPA signature first before it would allow you ... They have to click on it and okay it, and allow you to go on. And then this one person, she was on her phone, and she couldn't click on it for some reason. I think it could have been because of what browser she was using, but she was going to get her son to help. And so you can run into a couple of things like that, but you just have to stay on the phone and help them through it. And then also, I said, "Could you take a picture of what you're saying and send it to me so I can help?"

Patrick:

That leads me to ask this question. When you sent them your picture and your license, and some of the logos of the insurance companies that we work with, when you sent them that, and when you send them these signatures, for the most part, were they able to open it? Or were they just so confused by the technology? What was your impression so far?

Scott Mills:

Well, so far, they were good. So far [crosstalk 00:23:43].

Patrick:

You didn't even have the email. You could just text them the stuff?

Scott Mills:

On the ...

Patrick:

For your credentials. I'm sorry.

Scott Mills:

Oh, yeah. I usually just text. Sometimes, I'll email. If I'm selling one-

Patrick:

You do that after you're on the phone, not before the call, right?

Scott Mills:

Yeah, definitely after I get on the phone unless I've called them three times, I'm having trouble to get in touch with them. I'll send them a text, "Hey, this is Scott Mills, trying to get in touch with you." That's the last ditch effort for me, but usually, I'll call them, just like we always do, three times. I'll call them twice back to back, and then wait a minute, take a drink of coffee or something, sit there a minute, and go back. Sometimes, they answer. I'll ask them also, "Now, this is your cellphone?" Because a couple I've had, the older folks, you had landline. Then I said, "Well, do you have email." Then he said, "Yes." And then one says no. And then I had one say, "Well, I trust you." I was like, "Well, okay." But I just tell them the same, that I'm license in the state, and they can check.

Patrick:

Well, that's great. That's really great. Well, this program that Alex has set up for us where he's got ... His staff is calling through these TLPs and finding out who would like to talk to a licensed agent first, that is so cool for us. I've never been able to experience something like this where we're sitting there with a baseball bat in our hand. We've got this tee in front of us, and he's just putting ball after ball, after ball on that tee. All we have to do is swing. We don't have to bend over and pick up the balls. We don't have to go out to the field and bring them back in. He's just setting them on the tee for us. When you look at this process with working these TLPs and doing the tele-sale process, all done over the telephone, and you look at this whole process, Scott, is there anything else that we haven't covered? Things that you really like about it, or ways that you've looked at it? Just your opinion about the whole thing for somebody who's never done this before, dial these leads, and tried to make the sale over the phone. Anything else?

Scott Mills:

I love it because I'm going to do it at home. You got the information. The main thing, talk to them like you're sitting at the table. Talk to them, just start talking to them. I get a lot of good response because it's like they know me. I'll say, "Hey." Like I did there, "Hey, Patrick." Just like we always did. And they say, "Yeah, who is this?" When they say, "Who is this?" I say, "I'm about to tell you." I laugh and say, "Look, this Scott Mills up here in Muscle Shoals, Alabama." It's like everyday guy. You just talk to him like that. What I do ... I, of course, listen to every recording before the call. But before that, on the readout, I have my notebook because you want to listen to them because ever so often, the address may be a little different, or just something may be a little different. May have been 10,000. They may have said, "I want 30,000."

Scott Mills:

Just don't depend solely on that. It's usually correct, but always make sure. And then I know if you got your favorite color and the wife or a spouse, or not a spouse, and that kind of thing. You're ready to go. You got everything up on your screen ready to go. You got the application [inaudible 00:27:08] see what they qualify for. Some of them might even wait if you say, "Let me check on that. Just give me a couple of minutes." You have checked on the medication list or the list that you've got printed out of medications, or Google. When I'm waiting, I don't keep dead silence. [inaudible 00:27:27] for a little bit [inaudible 00:27:29] you could always say, "Well, I'm about get it." [inaudible 00:27:34]. Don't sit there for 10 minutes and don't say anything.

Patrick:

That just would be awkward. Gotcha. I noticed when you were showing how much time it might take you to calculate rates, you did that same thing. You would say, "Okay. Let me see here. Hold on a minute." You were just talking so that they would know that you're there, and you didn't go to the bathroom and pressed the mute button or something on your phone.

Scott Mills:

[crosstalk 00:28:03] hope I pressed the mute button. [crosstalk 00:28:05].

Patrick:

I hope you do for that part.

Scott Mills:

[crosstalk 00:28:08]. Go ahead. All right.

Patrick:

I was going to say, we need to be notified after you make your first sale from the bathroom. Will you call back in and let us know?

Scott Mills:

[inaudible 00:28:20] from the bathroom, in the library. I didn't tell anybody that, but what a country?

Patrick:

Oh, man.

Scott Mills:

Do business right here.

Patrick:

There's two sticking points on the application where an agent has gone through the application, and then they get to this part, and they've lost it. I want to pass this to you, see if this has happened to you, or if you've heard this happen to anybody. Or maybe you could diagnose the problem. One was early on. The conversation, the bond and rapport, the stories they shared, it was like they were best friends. They get to the application. They started filling it out, name, address. They get to the social security number, click. Has that been a hangup for you?

Scott Mills:

I had it happen. And then when the lady said, "Oh, I got a call." She was kind of, "I don't know about that." And I said, "Well, Miss ... " I can't remember. Miss Patsy, I think, "Miss Patsy, the insurance company, to see if you qualify, they're not going to trust me. They're not going to trust you when they look on your medical history. But they're going to trust that social. No carrier out there is going to be able to do that. And so we need that to move forward." But prior to that, the way I hardly ever get that ... Because the bond and rapport, but I don't make a big deal out of it. It's real monotone, just straight into it. I try to ask as many questions as I can before that. Just like I'm talking to you right now, I go right into it, "Patrick, what's that social?"

Patrick:

Oh, that's good. That's really good. And then the second time that somebody has gotten stuck was when it got to the bank account information. Have you experienced any sticking points there?

Scott Mills:

I've had one. I did have one. This first one, this lady, we bonded and [rapported 00:30:18] forever, and then gave me the social. And then got it [inaudible 00:30:23] for like 20 bucks or 30 buck. I remember her name. It was Dana. I said, "Miss Dana, now, you get my credentials, didn't you, where I'm licensed with the state?" "Oh, yeah. I got that. But I got screwed over one time with the banking account and all that." I said, "Yes, ma'am." I said, "But you're going to have to okay this. "You're going to see everything. You get a copy of everything." I said, "Hey, you even got my picture and my home address. I wouldn't ask you for that if I ... Nobody's going to do anything. [inaudible 00:31:05] all be secure. I said, "Look ... " I said, "You got 100 old big insurance companies. Teyre not about to mess up anything by doing something [inaudible 00:31:16] especially for 20 something bucks. It'll be secure. What's your bank's name?" Or I could say, "Do you have the routing number, or do you have to go get it?"

Patrick:

[crosstalk 00:31:29].

Scott Mills:

But sometimes, [crosstalk 00:31:33] all of them. She didn't. That's the one that just didn't. I'm not being ugly here by no means. But some people just ... You're not going to understand them. Some people just ain't ... [inaudible 00:31:45] my social. [inaudible 00:31:45] not going to understand. So, flush it. Go to the next one.

Patrick:

It happened in the home too. It happened when we would sit down with a client every once in a while as well. We're still people even though we're doing it over the phone.

Scott Mills:

[crosstalk 00:32:01].

Patrick:

What'd you say?

Scott Mills:

I'm sorry, but a real good thought before I forget ... I've gotten older, so I can say [inaudible 00:32:07]. But even after that, while I was telling her [inaudible 00:32:11] she hung up. I called back. She didn't answer. I text her because she was wanting the policy. I said, "Miss, Dana." I said, "No insurance company's ... They'd be doing that all day long. Like I told you, you've got 30 days to adjust it, to do this, do that. And then what they call, fancy words, unilateral contract. All that means is as long as you make the payment ... You've got the insurance, but you actually can ... " This is last ditch. I don't tell [inaudible 00:32:42]. I said, "But what I'll do, I'm going to send you copy of ... It's the brochure on what you're getting." That was the last ditch. I sent that and didn't hear that.

Patrick:

Well, I remember what you said at the beginning and what Andrew said earlier, that we get a batch of these things. Whether we're investing $200 or $600 ... Or some guys are talking about investing 500 to a thousand every week on these things. We only need to make one. We just need to find one person out of them or two, we cover that [leap 00:33:16] cost, and every other sale is gravy. That's why I love hearing your story about how you wrote six applications in your first, very small batch of these things. Scott, thank you for taking some time with us and sharing how you did it.

Scott Mills:

Thank you.

Patrick:

You make a huge difference. You just make a huge difference. As we experience successes, more and more agents, we're going to get those back to you, so you know what a difference you made. Thank you, my friend.

Scott Mills:

I appreciate you, Patrick. Thank you.

Patrick:

All right, Scott, take care. All right. Bye-bye.

Scott Mills:

All right. Bye-bye.