**Tele Sale Appointment ATM Pre-Check List**

* Print multiple copies of Green Sheets and “Your Quote” Pages & have at the ready.
* Have your quoting tabs/software up & running.
* Have your E-Application Web-Pages Ready to Go.
* Creating Your Credentials/Virtual Business Card
  + Video on how to create your credentials:
    - https://youtu.be/faNn2-V7VQA
  + Template download link: <https://bit.ly/3bNbhNm>
* Get the book “Asking Questions The Sandler Way” by Antonio Garrido - <https://read.amazon.com/kp/embed?asin=B073ZJS5DW&preview=newtab&linkCode=kpe&ref_=cm_sw_r_kb_dp_I3K6EbSTBJTVZ>

**Intro – Establish credibility and create Bond and Rapport**

For a Facebook lead:

Ring Ring….. [Client says Hello & you say:]

Hey (client first name)?

Hey (client first name) This is (your name), I'm one of the case managers here in (their county) County. I work with the Senior Benefits Center (OR Senior Resource Center). How are you doing? (SPEAK SLOW FOR FINAL EXPENSE LEADS FOR THE SENIORS).

We're just getting back to you about the online request that was sent to our office. I believe you were just trying to see if you'd qualify for the STATE BENEFITS PROGRAM we offer here that will PAY FOR ANY FINAL EXPENSES, God forbid something ever happened to you. Do you remember looking into that? (WFA)

Awesome , so I'm just the guy that's in charge of the requests that come into this area, and they've scheduled me to go over a couple things with you today. (continue with rest of script)

For a TLP lead:

Ring Ring….. [Client says Hello & you say:]

“(Their 1st Name), (Wait for Response) Hey (their name), my name is (your name) & I’m getting back to you because you recently spoke to someone (use their name if available) from the senior benefits center, and he told you that a licensed agent would be giving you a call about final expense insurance – that would be me! Now you’re in (City, State)? (Wait for Answer – WFA) And you mentioned to them that your favorite color is (their color in the lead info) or your favorite hobby is (their hobby in the lead info)” WFA

Client: “Yes”

(For Direct Mail Lead intros, go to Appendix A at the end of this document)

**(Continue with the script here)**

Okay great, I just need to take a minute to verify some of your information you gave us, but before I do that, let me text you a copy of my credentials (text them your credentials or a picture of your license and a picture of your family) so you know who I am and that I am licensed to sell life insurance in the state of (the client’s state). Did you receive it yet? WFA

Okay, let me verify the information that you sent us. I see here that:

* Your address is (address), is that correct?
* Your date of birth is (DOB), is that correct?
* And your Favorite Hobby is (hobby)? WFA
  + (Be Genuinely INTERESTED and have a conversation but don’t FORCE IT!)
* And you were interested in $(coverage) amount of coverage? WFA
* Tell me who is the loved ones you are trying to take care of?
  + What are their name(s)? WFA
  + (start asking questions about their loved ones, if they have kids ask about them – key to bond and rapport)

**Up Front Contract - Pre-qualifying Questions**

What we do is unique

* Not a “one size fits all” approach
* We give you a custom-tailored approach to your situation and your needs
* So I’ll do the shopping for you from our multiple carrier partners

In order to find the best program to protect your family, I’m going to ask questions about three areas:

* Personal
* Financial
* Health

Sound reasonable?

**If they can’t do the appointment right now then:**

Okay, I understand, I have about 20 minutes in about two or three hours from now, how about we talk again at (time) o’clock? (or as soon as you can the next day).

**Begin the Pain Finding Process**

What were you thinking about when you contacted us?

Who are the loved one(s) you are trying to protect?

(Questions for a Final Expense lead):

* Now do you want to be buried or cremated?
* Have you had anyone close to you or your family go through a burial or cremation?
* Do you happen to know how much it cost your family?
* If something happened to you last Tuesday, who would be making all the arrangements today?
* If you don’t take this program, what would your family do to raise the money to bury you?

(Questions for a Mortgage Protection/Life lead):

* When your family loses your income when you die, what will happen to them?
* How will they pay the mortgage/rent?
* What changes in their lifestyle will they have to make?
* How does that make you feel?

Financial Pre-qualification (Download the Greensheet here: <https://bit.ly/2QBq5qm>)

* Do you have insurance at work that your company controls?
* Do you have any life insurance that you control in place to help your family?
* Do you have any liquid assets that they could use to offset this need like: Retirement, IRA’s, 401Ks, Brokerage Accounts, Mutual Funds, Any thing like that?
* Do you own or rent?
* Do you have any debt that they may be responsible for, Credit Card, Car Loans….?

Plan Pre-qualification

* Are you a US Citizen or Permanent Resident (tax ID)?
* Do you have access to a iPhone, Smart Phone, or Computer?
* Will you be paying for this or will your beneficiary or another third party?
* Do you have a Checking/Savings Account or do you ONLY use a Social Security Direct Express Master Card?

Health Pre-qualification

* What’s your height & weight?
* Do you use any Nicotine Products?
* Anything Major like:
  + Heart Attack, Diabetes, Stroke, Mini Stroke, Cancer, or Hepatitis for either of you?
  + Any family history of these health issues?
* What medications have you been prescribed, and the reason for it, in the past 10yrs?
* Any surgeries or overnight stays in the hospital for either of you?
  + How long did you stay?

**Budget**

The program you choose has to do three things:

1. It has to fit in your budget which is important right?
2. It has to solve the problem because if we don’t solve the problem, there’s no point to it right?
3. So if it’s not in the budget and there’s no point to it, and if you’re not comfortable with it then we need to figure out what you’re not comfortable with before moving forward okay?

**Decision Process – What Happens Next**

Perfect - So here’s how the process works:

* I’m going to show you three premium options.
  + You choose the best one that fits your needs and budget.
* We are going to fill out the application or E-App and will submit it to the insurance company.
  + They will “think bout you” to determine if you qualify.
  + We will know if they approve you within about 7 days.
  + So there is nothing to “think about” until we know that you are approved.
* Once you receive your policy in mail, I will go over it with you to make sure it has everything you wanted.
  + It’s at this point you can think about it – you can increase the coverage or decrease it – whatever you want to do.
* Sounds good to you?

**Fulfillment**

(For Final Expense) So Real Quick - before we go over the rates, here’s how the program works:

* The coverage is permanent, so it’s good until they day you die.
* Your rate never increases and your benefits never decrease.
* Have you ever heard of these ads on TV or radio where you can get $100,000 of life insurance for $10 a month?
  + That is accidental insurance, this program pays no matter what cause of death.
* And it has a cash accumulating account that can temporarily cover missed payments you may have in the future.

(For Final Mortgage Protection) So Real Quick - before we go over the rates, here’s how the program works:

* Helps pay off your mortgage when you die
  + You choose the beneficiary
  + Portable – follows YOU, not your mortgage
  + Coverage and premiums stay the same
* The Split Plan
  + Covers ½ of the balance with full coverage & the other ½ with accidental death coverage
* Mortgage Payment Protection (better for senior clients)
  + Can cover 6, 12, or 24 months or more of mortgage payments
  + Provides time and could help to earn more equity in the home
* Disability
  + Unable to work – helps pay some of your mortgage payment
* Return of Premium
  + Pays all your premiums (or half your premiums) back, tax free, if you are alive at the end of the term.

Quote (calculate three premium options)

* So far you’re seeing a range between XX and XX, so far are we within range of your budget? WFA
* Which one do you like best so far, the Basic or giving (Beneficiary) a little bit more with the 2nd or 3rd Option? WFA
* That’s a great place to start, let’s see if there’s anything that would stop you from qualifying, please be patient with me as I pull up the online application. WFA

Time to fill out the application

Okay so I need the following information from you to complete the application for coverage:

* Social Security Number
* Driver’s License
* Doctors name address and phone number
* Banking information
  + Account number
  + Routing number
  + OR Social Security Express Debit card
* Beneficiary and Contingent Beneficiary Names
* Answer health questions accurately

Client E-Signature Process By Carrier (active links)

* CFG:
  + [CA Telesale Guide](https://www.dropbox.com/s/p8zjbkexvixsue7/CFG%20CA%20Telesale%20Procedure%206085CL-CA.pdf?dl=0)
  + [DE/SD Telesale Guide](https://www.dropbox.com/s/s11jkzppk6l2ib4/CFG%206085CL-DE-SD%20Telesales%20Procedure%20Guide%20-%20Delaware%20_%20South%20Dakota.pdf?dl=0)
  + [FL Telesale Guide](https://www.dropbox.com/s/7ujk24ubc24ulk0/CFG%206085CL-FL%20Telesales%20Procedure%20Guide%20-%20Florida.pdf?dl=0)
  + [All other states](https://www.dropbox.com/s/0q0eou5fuugbajk/CFG%20Telesale%20Procedure%20Form%20No.%206085-CL.pdf?dl=0)
* Foresters: [E-Application E-Signature](https://drive.google.com/open?id=1-A5H6m7yraoBv9ncUmZ0ZHbPkAkQVouz)
* Mutual of Omaha: [HIPPA & Application E-Signature](https://drive.google.com/open?id=1DXCFzr-ftVesz_c2yVZy3Lhs5y4Lz7JU)
* TransAmerica:
  + [HIPPA ESignature](https://drive.google.com/open?id=15VaOzwVenHIIWyiccFc0-k7M3TfvVvD6)
  + [E-Application E-Signature](https://drive.google.com/open?id=1dE8qVMBQi7UkjokaC1Tr3C-1xSuoosPo)

**Post Sell Wrap Up**

What happens from here

* Congratulations, you are now covered during the underwriting period!
* When the carrier receives your application they will either:
  + Draft your account immediately for the premium payment
  + Draft your account as you specified in the application
  + Premium payment is refundable should you not get approved
* The carrier will take about 7 days to approve you.
* If they should approve you, they will mail you the policy within 10 days.
  + I will come back and go over the policy with you to make sure it has everything you need.
* If they should decline coverage, then I will come back and find another carrier that will take care of you.

Final Questions

* Do you feel good about taking care of your family today for \_\_\_\_\_\_\_\_ per month?
* Anything you can think of that would prevent you from keeping this payment going?
* I will call you in a couple of days to give you an update on your case. Are you available on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to call you and get you status? I also have a couple of other things to finish up with you.
* If you have any questions after you receive your policy in the mail please let me know.

**THE SECOND APPOINTMENT**For the in-home appointment you would normally do all of this right after closing the sale. We book a 2nd appointment to finish this up to keep the first appointment shorter and then this 2nd appointment gives us a 2nd touchpoint with the client to help out with the placement and persistency ratios on telesales.

**Re-establish Bond and Rapport**

* Hi \_\_\_\_\_\_\_\_\_, good to speak with you again, how are you all doing?
* How are the kids doing? Etc.

Status of the policy

(If the policy is issued)

* I have some great news! Your policy has been approved! So congratulations! Your family is protected now so you can rest easier, you happy about that? WFA

(If the policy was declined)

* I have some new for you on the status of your application. Looks like there was something in your history that caused the company to decline your application, but I have some great news! Looks like I can get your covered through \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
* Let’s go over some options with you and see if we can get an application in to get you qualified. Does that sound reasonable to you? (go through the quoting process and application process with the backup carrier).

Emergency Response System

* Currently there is OVER One Billion dollars in unclaimed life insurance money in America.
* Most unclaimed life insurance is from beneficiaries not knowing that they were a beneficiary on a policy.
* Emergency Response System is our way of making sure your death claim will be paid immediately to your beneficiaries.
* We need to put together an emergency contact list
  + These are your circle of family and friends that would find out about your death or critical illness within a day or two.
  + Their job will be to contact me when they find out something happened to you so I can get the claim process started. You want your beneficiary to get the benefits of your policy right? WFA
  + Normally 1 out of 10 on your emergency contact list will notify me years from now. We’re not talking about 6 months from now, but 6 years or 26 years from now.
  + So we need a list of at least 10 and 20 would be better with names and cell phone numbers so I can contact them and let them know that you wanted them on your emergency contact list and how to contact me.
  + Sound reasonable to you?
* Okay so who would by your first one . . .
  + (start filling out the list on the recommended online form by carrier or the generic one)
  + (when you’re done) Okay \_\_\_\_\_\_\_\_\_(client name), next we need to contact them and let them know that I will be calling.
  + Best way to do that is for you to text them this (text the client the short blurb):
    - “Hello, my life insurance agent (agent name) is going to call you on my behalf, & before you ask – yes everything is okay. He’ll be calling from (agent phone number). Please take his call. He’s going to drop something off for me.
    - And if you want, you can include a copy of my virtual business card.
  + Sound good to you?
  + OR I can text them for you, including you in the text and use the same blurb as if it’s coming from you. Either way, which do you prefer? WFA

Prescription Discount Card

Okay \_\_\_\_\_\_\_\_\_\_, next we have a very useful prescription discount card that can get your some fantastic discounts on your medications.

* This card makes sure you get the lowest price on all of your prescriptions.
* When you take this card to your pharmacy the Rx Card Price could be cheaper than your insurance copay.
* Free to use, there is no signing up for anything or an enrollment process.
* It even works on pet medications!
* The Alliance allows you to sponsor a few local friends or family members so you can help them save money on their prescriptions too!

Safe Money (Annuities – complete the Greensheet – download link: <https://bit.ly/2QBq5qm> )

* Are you willing to lose all of your money, some of your money, or none of your money?
* Do you want a plan for living or for death?
* What type of Longevity Insurance do you have?
* What insurance do you have that protects you from market downturns?
* Do you know there is a way to participate in market gains without any market losses?
* I have an EXPERT that can likely improve your situation.
* What I would like do is schedule a time for us to talk with them. Is morning or afternoon better?

(Complete the Greensheet and submit to [greensheet@bacapitalmanagement.com](mailto:greensheet@bacapitalmanagement.com))

Final Questions – Recruiting

* Do you know someone who may be interested in making an extra $500 a week helping families do what I just did for you?
* My manager is hiring motivated, intelligent, people in this area, how can we contact them?

Health Matching Account

* What are your estimated out of pocket health/medical 213(d) expenses?
  + Co-pays and deductibles, ambulance, lab services, doctors not classified on your health insurance, dentists, orthodontists, osteopaths, chiropractors, optometrists, ophthalmologists, opticians, optical goods, eyeglasses, podiatrists, nursing and personal care facilities, hospitals, home health care, long term care, fertility procedures, Lasik surgery, drug stores, pharmacies, hearing aids, orthopedic goods/prosthetics, counseling services – debt/marriage/personal and more . . .
* The HMA VISA card will match you about dollar for dollar for 213(d) medical benefits (depending on what plan you select).
* Available for your pet(s) too! The Pet HMA card.
* Can allow you to decrease your health insurance premiums by raising your deductible which would be covered under this HMA account.
* Covered in Forbes, May 17, 2017, “A New Approach to High Deductibles”. John Goodman

**Appendix A – Direct Mail Script Intros**

Newer mortgage protection lead:

Hi Joe, my name is \_\_\_\_\_\_\_\_\_\_ with the mortgage protection department and I’m holding a form that you filled out and signed requesting some information on paying off your loan in the event of death or disability. Does that sound familiar or is that completely ridiculous?

Old mortgage protection lead using the COVID-19 situation:

Hi Joe, my name is \_\_\_\_\_\_\_\_\_\_ and I’m a supervisor with the mortgage protection department and you probably don’t remember this but around the time you got your mortgage you sent in a form wanting information on protecting you mortgage against death or disability for your family. Well, we are getting back to you because we show that we did not take care of this and with the COVID-19 pandemic and the way life insurance companies are not covering people with a positive diagnosis of COVID-19, we wanted to make sure first that you’re okay so far and second that we can help you get your mortgage protected before you are diagnosed with COVID-19.

Have you been diagnosed yet with COVID-19?

Old mortgage protection lead:

Hi Joe, my name is \_\_\_\_\_\_\_\_\_\_ and I’m a supervisor with the mortgage protection department and you probably don’t remember this but when you got your mortgage with Fifth Third bank and you were signing all those documents shoved in front of you, you probably don’t remember filling out a form having to do with paying off your mortgage in the event of death or disability. Does that sound familiar or is that completely ridiculous?

Well, I’m holding that form now and our records show that we did not take care of this for you. I just need to verify the information that you wrote down here . . .

Old final expense lead using the COVID-19 situation:

Hi Joe, my name is \_\_\_\_\_\_\_\_\_\_ and I’m a supervisor with the senior benefits center and we are getting back to you because some time ago you sent in a form requesting information on a state regulated program to pay for final expenses. We show that we did not take care of this and with the COVID-19 pandemic and the way life insurance companies are not covering people with a positive diagnosis of COVID-19, we wanted to make sure first that you’re okay so far and second that we can help you get your final expense protection before you are diagnosed with COVID-19.

Have you been diagnosed yet with COVID-19?

Final Expense lead

Hi Joe, my name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_and I’m holding a form that you filled out and signed requesting some information on final expense burial insurance. You probably don’t remember it but just to make sure I’m talking to the right person . . .

Final Expense TV lead

Hi Joe, my name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_and I’m the case worker assigned to help you. You called in requesting information on final expense burial insurance based on a TV commercial. The code word you gave us is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. I just need to verify the information that you . . .

New Marriage Lead

Hi Joe, my name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ with the family protection center and I’m the case worker assigned to help you. I’m holding a form that you filled out and signed requesting some information on newlywed life and disability. You probably don’t remember it but just to make sure I’m talking to the right person . . .

General Insurance Leads

Hi Joe, my name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ with the family protection center and I’m the case worker assigned to help you. I’m holding a form that you filled out and signed requesting some information on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(whatever they sent the lead in for). You probably don’t remember it but just to make sure I’m talking to the right person . . .