



Name: \_\_\_\_\_

Week of: \_\_\_\_\_

Number of dials: \_\_\_\_\_ / = No Contact    (1) = Contact    (X) = Appointment Set

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	25
																									50
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																									425
																									450
																									475

Appointments Sat: \_\_\_\_\_

Number of Appointments Scheduled: \_\_\_\_\_

Appointments Sold: \_\_\_\_\_

Life AP: \_\_\_\_\_ Annuity AP: \_\_\_\_\_

Close Ratio %: \_\_\_\_\_

Commissions (Paid): \_\_\_\_\_

Number of New Leads Purchased: FB FEX: \_\_\_\_\_ FB MP: \_\_\_\_\_ FB RCT: \_\_\_\_\_ EVQ: \_\_\_\_\_ BPL FEX: \_\_\_\_\_

BPL MP: \_\_\_\_\_ BPL T65: \_\_\_\_\_ CRM SCL: \_\_\_\_\_ Other (list source/type): \_\_\_\_\_

Lead Budget/Investment: \$ \_\_\_\_\_

Goal reached from prior week (circle one): YES / NO Goal for next week Appointments: \_\_\_\_\_ AP: \_\_\_\_\_

Interviews: \_\_\_\_\_

Pre-Licensing: \_\_\_\_\_

Contracts: \_\_\_\_\_

Hours worked (week): \_\_\_\_\_

	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
9-12							
12-3							
3-6							
6-9							

\* X = Dialing / = Running Appointments \*

# Family First Life WL- FE, MP Worksheet

Name and age: TELESALES \_\_\_\_\_ INPERSON \_\_\_\_\_ Monthly Income \_\_\_\_\_

Mortgage Payment \_\_\_\_\_ Has Life Ins \_\_\_\_\_ Burial/Cremation:

Qualified Discounts-Tobacco: Yes/No, Banking: Checking Account/Debit Card

Do you have any children or grandchildren?

Who would be in charge of your arrangements/beneficiary (relationship to insured)?

What would you estimate it will cost for your \_\_\_\_\_? (Funeral, Earn, Plot, Opening/closing headstone)

How did you intend for your arrangements to be paid? Savings, Insurance, Relative, Not Sure?

Do you know the difference between term life insurance and final expense insurance?

## Health Questions:

-CONGESTIVE HEART FAILURE? no \_\_\_ yes \_\_\_ If Yes. AIG, GW or PROSPERITY MOD

-OXYGEN? no \_\_\_ yes \_\_\_ If Yes. CFG ADV, AIG or GW

-KIDNEY DIALYSIS? no \_\_\_ yes \_\_\_ If Yes. AIG, GW

-ALZHEIMER'S - DEMENTIA? no \_\_\_ Yes \_\_\_ If Yes. AIG ,GW

-PAIN MEDS? No \_\_\_ yes \_\_\_ If Yes, No to AMERICO-Yes to PROSP, CFG, RN, AIG SIWL, MOO or Aetna

-CANCER? no \_\_\_ yes \_\_\_ If Yes, How long ago? \_\_\_\_\_

Under 24 Months-AIG or GW / Over 2 years from last treatment-AMERICO EP, Aetna, Under 36 months-PROSPERITY MOD - OVER 3YRS Level

-C.O.P.D. (Chronic Obstructive Pulmonary Disease)?no \_\_\_ yes \_\_\_ Do you use inhalers? \_\_\_\_\_

(Chronic Asthma)?no \_\_\_ yes \_\_\_\_\_

If Yes. Aetna Standard - PROSPERITY (GRADED 30-70-100 or CFG (CLASSIC ADVANTAGE)

-STROKE? No \_\_\_ Yes \_\_\_ If Yes, How long ago? \_\_\_\_\_

Over 12 mo AMERICO- under 24 mo-PROSP Mod, Aetna mod, MOO Graded - under 1 yr AIG

-Heart Attack?no \_\_\_ yes \_\_\_ If Yes, How long ago? \_\_\_\_\_

Over 1 yr AMERICO EP Over 2 Yrs Aetna pref -under 2 Yrs-PROSPERITY MOD OR Aetna Stand

-Diabetes?\_\_no\_\_\_ Do you take pills or insulin? \_\_\_\_\_

Complications like neuropathy?\_\_\_\_\_ Do you take Gabapentin?\_\_\_\_\_ Any other diagnoses?\_\_\_\_\_ if Yes, RN

(SIWL) Level, Trans FE or PROSPERITY MOD- CFG - (classic adv) Aetna Mod if NO any level plan.

*Direct Express card- Prosperity ,GW, Trans or AIG . - Direct Bill - Aetna , MOO per Quarter*

Medications and Reason for use (Name, Dosage, Frequency):

## **1. PHONE SCRIPT INTO PRESENTATION**

Hi \_\_\_\_ ?

Hi this is Josh calling from the Benefits Center about the request that you filled out online for information on life insurance. You listed your Date Of Birth as \_\_\_\_\_. Is that correct?

Ok, I'm the licensed medical underwriter assigned to your case. We are doing everything virtually so it only takes about 10 minutes. Go ahead and grab a pen and paper so we can get this out of the way.

## **2. GET CREDIBILITY**

I want you to write down my information:

-My name is Josh Williams

-My state Producer number is \_\_\_\_\_. With that number you can go to the Department of Insurance website and type it in to find me. That way you know who I am. The state just requires me to leave that with you for your records.

## **3. POWER QUESTIONS: (As Needed)**

- Do you have a good email that you can use while we are on the call if I send some information over to you?
- Does this phone receive text messages as well?
- Will this coverage be for you or a spouse as well?
- Have you been trying to get this set up for a while now or am I the first person you've been able to talk to about this?
- Do you currently have any active life insurance now? (How much, with who, what type)
- Have you ever been declined for life insurance before or ever had any in the past?
- Are you working full time or are you retired? If on SSI : Ok and that's being deposited into your bank account like most people or do they put that on your direct express card?
- Now before we get started is there anyone else that needs to be involved in this process or will you be making the final decision yourself?

## **4. EXPLAIN THE PROCESS**

Now the way this works is very simple. My job is a little different from the sales reps we send out to you. I'm on the medical side of things so I'm going to ask you a few medical questions, and depending on how you answer those, it will give me a good idea of which companies will decline you and which ones might approve you.

Once we pull up some options for you, we will look to see which company is offering you the best rate. And at that point we will submit an application to see if we can get you approved for coverage. Now unfortunately we can't commit to anything today, because before you can buy the insurance, you have to get approved for it first. Does that make sense?

## **5. FIND WHY**

Now people typically fill this out for one of 3 reasons.

- 1- To cover their funeral and final expenses
- 2- To cover large loans like maybe a mortgage
- 3- For legacy purposes or income replacement

What was your main concern?

Ok and as of right now if something happened to you today, who is responsible for handling your funeral? Are they local? Could they be here quickly to take care of these things? Are they working full time? Do they have children of their own?

Ok so it sounds to me like the reason you filled this out was because the last thing you would want is for something to happen to you and then your \_\_\_\_ have to figure out how to \_\_\_\_.  
(Paint the picture)

## **6. MEDICAL QUESTIONS (FINANCIAL INVENTORY SHEET)**

- A. Complete Inventory Sheet
- B. Send information to the Underwriting Genie on Slack (In Home Help)

Ok, so based on your medical questions I'm not sure if we will be able to get you approved or not, but luckily there's a lot of companies so hopefully someone will say yes. But if for some reason we can't get you approved are you at least saving any money each month for emergencies?

## **7. PITCH 3 OPTIONS**

So I have put your information into the system and we have some options here. Grab that Pen and paper so you can write down some numbers. Now this type of coverage is called \_\_\_\_.  
(Choose coverage type below and read.)

### **Whole Life**

Now luckily you're still in the age range to be able to qualify for this. That's a big deal because this is the most popular type of coverage. Whole life is a plan that lasts your whole life. The cool thing about this is if we can get you approved for it today you won't ever have to deal with life insurance again. Now the reason it's so popular is because the way it works is kinda like a savings account. So any money you ever spend on this program is still your money. It grows with a cash value and earns a small interest rate. So 5, 10 years from now if you have an emergency and you need to tap into the account you have the option to do that. So that money isn't being thrown away, it's still your money. Does that make sense?

### **Term**

Now luckily you're still in the age range to be able to qualify for this, this is a big deal because this is the most popular type of coverage. With this plan you get a lot more coverage for a lot cheaper price. Now the cool thing about this plan is if we are able to get you approved for it, it locks in your rates. So you don't have to worry about the price going up every 5 years. It will stay the exact same the entire time. Does that make sense?

### **Cash Back Term**

Now luckily you're still in the age range to be able to qualify for this, this is a big deal because this is the most popular type of coverage. It comes with a 100% guarantee. It last for \_\_ years. Now during that time, if anything happens to you, it pays out to your family. If nothing happens to you, and you outlive the policy, they return 100% of every dollar you ever spent on it. And lastly it has built in living benefits which means if you have any critical, chronic, or terminal illnesses, things such as heart attack, stroke, cancer, this will actually pay out to you while you're still here because obviously you wouldn't be able to work. So this would replace your income. With this plan there is no way to lose which is why everyone wants it. Now if we are able to get you approved for it, it locks in your rates. So you don't have to worry about the price going up every 5 years. It will stay the exact same the entire time. Does that make sense?

(See Next Page)

Go ahead and right down:

- Coverage Amount 1
- Coverage Amount 2
- Coverage Amount 3

- Now next to **(coverage amount 1)** write down **(price)**.

This plan is for people who are really smart with their money. The ones who are already saving and understand the importance of life insurance and want to lock in the max amount of coverage now so that they can save money. Because the older you get, the more expensive it becomes. Now this option comes with a built in Funeral & Final expense benefit, but it also provides enough for Income Replacement. Obviously it's very tough to go from 2 incomes to 1. And it's impossible to go from 1 income to none. So this will give \_\_\_ the ability to continue their standard of living until they figure out the next steps.

- Next to **(coverage amount 2)** write down **(price)**.

Now this is one of the most popular plans. This is for people who want to take care of their family but have a more strict budget. This plan covers both the Funeral and final expenses. Now the reason it's called Funeral AND Final expenses is because most of the time we don't just die in our sleep. We usually end up in a hospital bed racking up medical bills on our way out. So this will cover the funeral plus any medical bills that pop up in the mail 3 months later.

- Next to **(coverage amount 3)** write down **(price)**.

Lastly, this is the starter program. This was built for people on fixed incomes or unemployment. It was created because they knew it was affordable for everyone and they wanted to make sure that bare minimum we had our final expenses covered and weren't being irresponsible and leaving that burden on someone else. So this plan here will just cover the (funeral/cremation) in full.

## 8. THE CLOSE

Now, like I said before. Unfortunately, I don't make the final decision. The insurance company does that. So we still have to submit your application to see if you can even qualify for this. But if you are able to qualify, would you want to leave your family with \_\_\_ or \_\_\_?

Ok, I'll try my best to get you approved. The application only takes about 5 minutes and we will know immediately if you're approved or not.

And just to explain to you how the application process works, we will enter your basic demographics: Name, height and weight, contact information, all that good stuff. We will select your beneficiary which is who the money will go to if anything happened to you. Then they will ask for your social security number to verify your identity and check your medical records. And lastly we will select your payment method which will be whatever bank routing and account number you'd like to use and of course nothing is due today. You don't pay for it until the policy actually starts.

So I'll pull that up now go ahead and spell your first name for me.... (BE CONFIDENT)

(Complete the E-App)

See next page for post sale process

## 9. E-APP PIT STOPS

Social Security Number:

- So I'm going to put you through the verification process now. Please answer loud and clear.
- Are you a US citizen?
- What city and state were you born in?
- And like I said you don't have to do any medical exams or blood work, they are going to use your social to check your medical records. So go ahead with your social?

Effective Date:

- Perfect so the way this works is the 1st payment will come out within 1-3 business days so that you're immediately protected and don't have to worry about anything. Will that (price) be in your account?
- (If not, proceed to find out their pay schedule and find a date that works. Sooner the better)

Banking:

- And then who do you bank with?
- What state did you open this account in?
- (Google routing number, DO NOT ASK)
- Ok and of course all banks are partnered with the insurance companies, so it shows the routing number as \_\_\_\_, can you please verify that for me?
- Ok and what's the account number?

## 10. CEMENT THE SALE

Okay, so everything great on your application. Now, I haven't submitted this yet. Before I do, I want you to know that I take my job very serious and they do grade me on my quality. My intentions today were to find an affordable plan that you could maintain into the future so that when the time comes, your family will be taken care of. So just to confirm you do fully understand what we went over today, which is **(coverage amount)** of coverage for **(price)** per month, correct?

And that's going to be something you're able to maintain each month moving forward, correct? Perfect and again the first payment will be starting on **(effective date)**.

So (Client Name) do I have your permission to submit this? Perfect.

### **Approved:**

Congratulations, it does look like you have been approved! Now, grab that pen and paper, I want you to write a few things down.

- I come along with the policy so make sure you save my number and give it to **(Beneficiary)** so that they can call me if anything ever happens or if you simply need to make any changes with your policy. My direct line is \_\_\_\_\_.
- Carrier Name
- Coverage Amount
- Type Of Coverage
- Monthly Price
- Policy Number

Now you might still receive some calls because you haven't been checked off of our system yet. I'm closing your file now but it won't register automatically. So If anyone calls you to go

over this, or tells you they need to review your policy, just tell them you got it taken care of and you are working with me and they should leave you alone. Sound good?

Your policy paperwork will come in the mail within roughly 10-15 business days. Call me if you need anything at all. Any questions? Have a great day.

**Underwriting and/or Declines:**

One second, It's still loading on my end.

\*\*\*Proceed to a new carrier and begin entering clients info quickly\*\*\*

## FFL HEADSTRONG

### Aged Internet Lead Script

Hey \_\_\_\_\_ this is \_\_\_\_\_. I'm just giving you a quick call about a file we have in our office. I'm just trying to get it closed out for you. Just to verify this is actually you. I have your date of birth as \_\_\_\_\_, and your delivery address as \_\_\_\_\_ is that correct? Perfect, like I said I'm just trying to close this file out. It looks like the underwriter who was assigned to you about 3 months ago never updated the system. Do you remember who came out to help you with your life insurance about 3 months ago?

If they respond that no-one ever came out, just apologize and let them know that due to covid we've gotten backed up here at the office, and we do have a lot of these requests coming in.

I'll go ahead and make you a priority since we did miss you, and like I said \_\_\_\_\_ I do apologize. We receive so many of these requests that sometimes they do slip through the cracks, but again, I'll go ahead and make you a priority. So go ahead and grab a pen and paper. \_\_\_\_\_ The state requires that I give you my name and state license #, and I'm also going to send you over a link from the department of insurance so you can look me up-let me know when you get the link...then go into a one-call close.

If they answer I don't remember his name...

It was a guy though correct? Did he come out or did he take care of you over the phone?

However they answer...respond by saying...

okay no worries. So my job is to just update the system since he didn't complete it. How much coverage were you approved for? And how much are you paying each month? Okay, let me just do a double check on that because sometimes \_\_\_\_\_ more often than not people are placed in the wrong risk class, so we just want to make sure everything's the way it's supposed to be. If it's not, we will fix it for you, but if it is, we'll just leave it alone. Does that make sense? (PAUSE)

So it does look like there's a red flag in the system and you might be paying too much. I could be wrong, but my job is to make sure. So they have me in the area the next few days. Are you a morning or afternoon person?



## **Door Knocking a lead. Script**

Hi MS Jones

I'm ...a senior underwriter that's been assigned to you regarding the life insurance info you requested online. The office has been trying to get ahold of you but nowadays people do not answer 800 numbers. Subsequently the office sent me out to see if I could qualify you today.

Can I come In?

*You must ask this question. If you do not, the client will leave you at the door.*

## **Cold door knocking a door 1 to the left and 1 to the right of your appointment. Script**

Hi I'm ...,

your neighbor Ms Jones life Insurance agent. I was stopping by to provide you with a free quote. This will be a quote to cover your burial, cremation or leave some money behind for the family.

## **Cold door knocking at an apartment complex. Strategy**

If it's a mega 300 to 400 unit complex. Work the complex for approx 2 weeks straight everyday. Hit every door and track your numbers. Talk to 80% of the residents. All you want, Is a Yes or No. Every door hit should have an average ROI of \$2.50 / \$3.00 per door knocked after final numbers are in.

This size complex production should be approx \$9,000 to \$14,400  
AP

**Cold Door knocking a door in an apartment complex. Script**

Hi ..I'm the local life insurance guy / gal that provides services here in the complex. I'm sure you've seen me walking around the complex. I'm providing free quotes to all the neighbors to cover your burial, cremation or leave some money behind for the family.

Have you taken care of this yet?

Hope this helps....Please call me if you have any questions.

James W Roberts III  
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