

FFL SOLIDITY

FAST START PACKET

PREPARED WITH YOUR SUCCESS IN MIND



WHAT'S INCLUDED:

(PRINT EACH OF THESE OUT)

PAGE 1: RESOURCES

PAGE 2: CARRIER CONTACT INFORMATION

PAGE 3: DIAL TRACKER

PAGE 4: APPOINTMENT TRACKER

PAGE 5: NEW AGENT TRAINING WEEK

PAGE 6: WEEKLY TRAINING SCHEDULE

PAGE 7-10: THE OBJECTION HANDLING WORK BOOK

PAGE 11-12: INTERNET PHONE SCRIPT

PAGE 13-14: AGED MAILER FINAL EXPENSE PHONE SCRIPT

PAGE 15-20: ONE CALL CLOSE TELESales SCRIPT

PAGE 21: IN-HOME AGENDA (8 STEPS TO FEX)

PAGE 22: OUR CARRIERS

PAGE 23: MORTGAGE FORM

PAGE 24: CARRIER WEBSITES AND QUOTING TOOLS

PAGE 25: CLIENT SURVEY

PAGE 26: FUNERAL COSTS FOR VIEWING AND CREMATION

PAGE 27: FUNERAL COSTS FOR VIEWING AND BURIAL

PAGE 28: I AM YOU POLICY

PAGE 29: INSURANCE PROTECTION NOTICE

PAGE 30: NEW AGENT CHECKLIST

PAGE 31-42: WHOLE LIFE PRODUCTS





RESOURCES

FIND TRAINING MATERIALS

FIND PHONE SCRIPTS, PRESENTATIONS, DOCUMENTS, TRAINING VIDEOS, ETC.

FFLSOLIDITY.COM

ZOOM LIVE DIALS

DAILY 9AM ET-8PM ET

FFLHOMEOFFICE.COM

IMPORTANT: LIVE DIALS IS TO BE USED TO LEARN SCRIPTS AND OBJECTION HANDLING.
WHEN PRIVATE CLIENT INFORMATION IS BEING DISCUSSED, PLEASE MUTE YOUR MICROPHONE

SUPPORTING SOFTWARES

INCREASE YOUR DIALING AND SALES EFFICIENCY WITH THESE PLATFORMS



RINGY.COM (POWER-DIALING SOFTWARE)



ZEEPO.IO (ALL-IN-ONE VIRTUAL SALES PLATFORM)



WORKSPOTSAPP.COM (ACCESS TO OFFICES & LEAD DISCOUNTS)



UNDERWRITING GENIES (IMMEDIATE UNDERWRITING SUPPORT)
#PRODUCT-RECOMMENDATIONS SLACK CHANNEL

CARRIER PHONE NUMBERS

AMERICO: 800-231-0801

MUTUAL OF OMAHA: 800-867-6873

TRANSAMERICA: 877-234-4848

AIG/COREBRIDGE FINANCIAL: 800-677-3311

AMERICAN AMICABLE: 800-736-7311

AETNA: 866-272-6630

PROSPERITY: 855-321-2755

STAY PLUGGED IN

JOIN THE FFL SOLIDITY SLACK WORKSPACE:

<http://fflsolidityagency.slack.com>

JOIN THE FACEBOOK GROUP:

<https://www.facebook.com/groups/fflsolidity>

FOLLOW US ON FACEBOOK:

<https://www.facebook.com/SolidityInsuranceGroup/>

FOLLOW US ON INSTAGRAM:

<https://www.instagram.com/solidityinsurancegroup/>



CARRIER CONTACT

Information

AETNA: (800)416-8377

AMERICAN AMICABLE: (800)736-7311

AMERICO: (800)231-0801

ATHENE: (855)248-4361

COLUMBIAN FINANCIAL GROUP: (800)423-9765

COREBRIDGE: (877)399-7747

ETHOS: (877)913-8467

F&G: (800)445-6758

FORESTERS: (866)466-7166

GREAT WESTERN: (866)689-1401

GLOBAL ATLANTIC: (855)887-4487

JOHN HANCOCK: (866)595-7361

MUTUAL OF OMAHA: (800)775-7896

NATIONAL LIFE GROUP: (800)906-3310

PROSPERITY: (866)380-6413

ROYAL NEIGHBORS: (800)627-4762

TRANSAMERICA: (877) 454-4768



Week of: _____

Number of dials: /= No contact X= Appointment set

[illegible]

Appointments set:

Number of sits:

Appointments sold:

Close ratio % _____

Number of resources: _____

Life AP: _____

Annuity AP: _____

Commissions (paid) _____

Interviews: _____

Contracts: _____

Pre Licensing: _____

Goal reached from prior week Circle one: YES / NO

Goal for next week (AP): _____



APPOINTMENT TRACKER

Time	Day_____ Date_____ Day_____	_____ Date_____
8am		
9am		
10am		
11am		
12pm		
1pm		
2pm		
3pm		
4pm		
5pm		
6pm		
7pm		
8pm		



NEW AGENT TRAINING WEEK

DAILY - ZOOM LIVE DIALS

DAILY 9AM ET-8PM ET

JOIN AT: [FFLHOMEOFFICE.COM](https://fflhomeoffice.com)

IMPORTANT: LIVE DIALS IS TO BE USED TO LEARN SCRIPTS AND OBJECTION HANDLING. WHEN PRIVATE CLIENT INFORMATION IS BEING DISCUSSED, PLEASE MUTE YOUR MICROPHONE.

MONDAY - MINDSET AND PHONE TRAINING

JOIN RAMIHAMADY TO GO OVER THE PROPER MINDSET WHEN DIALING
AND PHONE OBJECTIONS AT 3PM ET/12PM PT

JOIN AT: [ZOOMSOLIDITY.COM](https://zoomsolidity.com)

THURSDAY - SOLIDITY AGENCY TEAM CALL

WEEKLY AGENCY ZOOM CALL WITH TOP AGENCY OWNERS & TOP PRODUCERS AT 3PM ET/12PM PT

JOIN AT: [ZOOMSOLIDITY.COM](https://zoomsolidity.com)



WEEKLY TRAINING SCHEDULE

DAILY - ZOOM LIVE DIALS

DAILY 9AM ET-8PM ET

JOIN AT: [FFLHOMEOFFICE.COM](https://fflhomeoffice.com)

IMPORTANT: LIVE DIALS IS TO BE USED TO LEARN SCRIPTS AND OBJECTION HANDLING.
WHEN PRIVATE CLIENT INFORMATION IS BEING DISCUSSED, PLEASE MUTE YOUR MICROPHONE.

MONDAY - BASE SHOP BUILDER'S CALL

THE FOCUS OF THIS CALL WILL BE RECRUITING AND BUILDING YOUR BUSINESS AT 12PM ET/9AM PT

JOIN AT: [FFLBUILDERSCALL.COM](https://fflbuilderSCALL.com)

MONDAY - COAST TO COAST WEEKLY WEBINAR

WEEKLY WEBINAR WITH FFL SKYS THE LIMIT AT 2PM ET/11PM PT

JOIN AT: [FFLSKYSTHELIMIT.COM](https://fflskysthelimit.com)

THURSDAY - SOLIDITY AGENCY TEAM CALL

WEEKLY AGENCY TEAMM CALL WITH TOP AGENCY OWNERS & TOP PRODUCERS AT 3PM ET/12PM PT

JOIN AT: [ZOOMSOLIDITY.COM](https://zoomsolidity.com)

FRIDAY - THE NEXT LEVEL LIVE TRAINING

FFL CORPORATE TRAINING ON FACEBOOK LIVE AT 11AM ET/8AMPT

WATCH AT: [FFL-LIVE.COM](https://ffl-live.com)

The objection handling work book

The purpose of dialing— is simply to book an appointment. Practice, drill and rehearse the rebuttals below until you can respond to all objections with out thinking and with a smooth transition.

Now having these rebuttals down is important; however not as important as to understanding why you are saying what you are saying and understanding who you are in this client/agent relationship.

The goal is not to build a friendship, or cover information, but to posture and position yourself as the professional that has something that they want— protection and peace of mind for their family. You are doing them a favor. You have to first get in the state of mind that they are the patient and you are the doctor. You are not trying to sell anything, simply there to help them with what THEY are asking for. You want to see the so called, “objections”, they are giving you, more as they just need clarification. You are convinced they need it, as who sends in a request for protection and doesn’t need it, so when they ask something, they are simply seeking clarification on the process to get to their desired goal— protection for their family. You are in control as they have filled out a request and raised their hand desiring and needing the service you are providing. As you will see in reading these rebuttals you are always answering a question with a question. Whoever asks the most questions wins and because they are in need of your service, it only makes sense for you to stay in control and provide the structure of the conversation with questions. You will notice that the **Key question** to ask is the closing question— “what time is better _____, or _____.” **This is also a yes/yes question**, which are the only questions you want to ask, outside rhetorical questions.

Key words to point out:

- Perfect- this word is used as a relating word. What ever they say its perfect, you are meeting them where they are and then through the rebuttal going to guide them back to booking the appointment.
- Listen- this word is used to say lean in what I am going to say is important and I am important, because you need protection for your family and I am trying to help you.

Key phrases

- I don’t have a lot of time
- I can put you down between appointments
- I will have 15 appts tomorrow, so I only ask that....
- I am a field underwriter not a sales rep
- I have to verify that you are alive and breathing
- I know how important this is to you

(All the key phrases are intended to evoke the thought process that you are busy, you are doing them a favor, everybody is getting this and it’s urgent)

Actions steps to get better with objections

- Massive Activity— the more you get them the better you will get
- Make sure your mind is right, remember you are the doctor they are the patient— read affirmations aloud, declaring you are the professional etc.
- Practice, drill, rehearse

Key transitional phrase to transitions from any objection they give you is: ***“perfect the purpose of my call is to see what you will best qualify, now _____ let me ask you.....”***

I got to go, call me back later

- Perfect, listen _____, I am living the office myself and don't have time now. The purpose of the call was to set up a time to get back to you. What time are you typically back in the door from work? Ok I don't have that time, but will put you down at _____. The only thing I ask due to the amount of appointments I have scheduled, is to give me a window between _____ and _____, is that fair enough? Ok perfect I'll be out there at that time to drop off the information you want and I look forward to meeting you and helping you then... have a great night.

I already got it taken care of/ I am already meeting with another agent this week.

- Perfect, now _____ most families send back multiple request, to look at different options, compare and make sure they have the best plan for their family. Is it fair to assume you did the same thing? Ok, perfect, what I'll do is get the information and options out to you that you haven't received, so you can do what you originally wanted and compare... now we are running behind, so I won't have a lot of time. I'll have about 5 minutes and can put you down between appointments either at _____, or _____ what time is better? Ok and because of our schedule, I'll have about 15 appts that day, can you give me a window between _____ and _____. Perfect and _____ the only thing I ask and expect because of our schedule is that you definitely make sure to be there... is that fair enough. Perfect I look forward to meeting you and helping you.

Can you tell me how much it is going to cost? (The Quote Objection) and Can you send it to me in the mail?

- Great question, now _____ these plans are non medical, which means you don't have to give your blood, or pee in a cup. As a filed underwriter they just want me to verify you are alive and breathing and get the information out to you. Now we are running behind, so I won't have a lot of time, but can get you in either at _____, or _____ what time is better.

I don't have time this week, can you call me back next week (The Scheduling Objection)

- Perfect, I definitely understand being busy _____ the next couple of weeks they have me managing several different counties as were behind. Listen I know how important this is to YOU and YOUR family, so I'll put down some notes to best accommodate. What time are you typically in the door from work? And your spouse? Ok what I'll do is this, my schedule is booked the only two days I'm out there in that area, so I can't promise anything, but I know how important this is to you, so I'll go ahead and see if I can reschedule my _____ with an earlier time and get you in then. If I can't do that I will let you know and the only thing I ask as I'm trying to get you in, is to give me a window between _____ and _____, is that ok?

I have gotten multiple calls about the mortgage protection

- *Yes most families do as it's typical to fill out a couple of request to shop and compare and make sure you got the best plan for your family. Now listen _____, I am a field underwriter not a sales rep, so we use over 10 carriers to best help each client and I'll have about 15 appts tomorrow but can fit you in between appointments to get off the information dropped off to you either at _____, or _____ what time is better?*

Objections specific to dealing with older leads

I don't remember filling this out.

- I understand, to refresh your memory you put down your DOB is _____ and your address is _____ and your loan amount is _____, is that correct? Perfect most families that send back the request like you did, want to ensure when they die that there is no financial hardship and they don't struggle with the house, does that sound like something that would have been important to you as well? Perfect my job is to get that information out to you that you originally requested as it shows you haven't received it. I will have 5 minutes to get this out to you between appointments at either _____, or _____ which time is better?

I'm no longer interested.

- Ok, and I know this was originally important to you like it is every family that sends back the request. Are you no longer interested because you don't believe you can afford it, or you don't think you will qualify?

(I can't afford it)

- ok, I am a field underwriter, not a sales person, so what I will do is look at the carriers and options that will fit your budget, now listen we are behind, so I won't have a lot of time, but I can fit you in between appointments at either _____, or _____ to drop this off for you, what time is better?

(I don't think I can qualify)

- ok, I am a field underwriter, not a sales person, so what i will do is look at the options you can qualify for. Now I know this is important to you, but I won't have a lot of time as we are running behind. I can put you down between appointments at either _____, or _____ what time is better?

(No, I am just not interested, take me off the list)

- ok I am not interested either. Listen I'm not a sales person I'm simply a field underwriter and my job is to get the information out to you to release us of liability, what you do with that is up to you. Now, I won't have a lot of time as we are running behind but I can stop by between appointments to have you sign off that you are not interested either at _____, or _____ what time is better?

We already got it taken care of.

- Perfect I will update our system that we have already helped you. Now it shows that you haven't got your courtesy annual review completed. What I can do as a field underwriter is review the benefits of the policy we helped you with and see if there is any cost of insurance changes to see if we can get your premium lowered. I won't have a lot of time, but can do a quick review between appointments at either _____, or _____ what time is better?



INTERNET PHONE SCRIPT: APPOINTMENT SETTING

Hello (Client Name),

This is NAME and I'm getting back to you about the information you requested about the life insurance protection.

I'm just the field underwriter that's been assigned to get the information out to you so I just need to verify the information you provided so I can get these life insurance options out to you.

It was the one where you put down your Beneficiary as?

I have your DOB as _____?

Ok and You're over on? (address)

And that's in CITY/TOWN?

Ok, great. I'm just going to put down some notes here.

Are you Married, single or widowed?

Are you working, retired or disabled?

Spouse- working, retired or disabled??

If working-> What time are you typically back in the door from work? Your Spouse?

Great, my job as your field underwriter is simple. We work with a variety of companies so it's just my job to get the different options out to you and show you what you qualify for. The plans are all non-medical, meaning no blood and no urine so it only takes about 15 minutes to go over the options.

The reason for the call today is because they do have me in your area over the next two days getting this information out. It only takes about 10-15 minutes for me to show you what you qualify for. Do mornings or afternoons typically work better for you?

I have DAY/TIME AVAILABLE or DAY/TIME AVAILABLE, what time is better?

Ok, I will put you down then.



(TIE DOWN)

Just grab a pen and paper so I can give you some information about myself.

My first name is NAME that's (SPELL FIRST NAME OUT) my last name is NAME (spell out) and if you could go ahead and right down I have you and your spouse in for this upcoming ____ (day) at ____ (time). I do ask for about a 30 minute window just in case the family before you has a few extra questions or I hit any traffic

Ok, if you could write down that time at the top of your paper as I will be there at TIME on DAY.

And you don't see any reason as to why you and (spouse) wouldn't be there ____ (day) at ____ (time) right?

Ok.

Last thing before I let you go I have you here at (ADDRESS) but I am really bad with directions what color is the home on the outside just so I know I am in the right place?

Is there street parking or should I park in the driveway?

And does the doorbell work or just give a knock on the front door?

Great, other than that I look forward to meeting with you and (spouse) on ____ (day) at ____ (time) have a good day.



AGED MAILER FINAL EXPENSE PHONE SCRIPT

Hello (Client Name),

This is AGENT NAME. I'm giving you a quick call back from the Massachusetts benefits center here in (their county).

I'm getting back to you about the form you filled out and sent back in the mail a little while back. It was the one about the state regulated final expense and burial life insurance programs to make sure your final expenses are taken care of when you pass. You remember that, right?

Great, this form came across my desk as some last resolution - it looks like your file has been open for more than 30 days.

It's just my job to verify the information you provided so I can get these options out to you.

I have you over on _____

I have your age as _____

You did not list a spouse - are you married, single or widowed?

Are you still working, retired or disabled?

Great, I'm the field underwriter that's been assigned to get these options out to you and show you the programs you qualify for.

The reason for the call today is because they do have me in your area over the next two days getting this information out. It only takes about 10-15 minutes for me to show you what you qualify for. Do mornings or afternoons typically work better for you?

Okay,

I can put you in on (day) at (time) or on (day 2) at (time), what works better for you?

Can you just grab a pen and paper I am going to give you some information about myself for the appointment.

My first name is (spell out first name) and by last name is (spell out last name).

I'm going to give you a confirmation code just safety reasons that I'll ask you at that the door - that way you know it's me and I know it's you. The confirmation code is going to be FFL17.



I have you in my schedule here for (day) at (time).

I do kindly ask you for about 20-30 minutes on either side of that sometimes I'm a few minutes late, sometimes I'm a few minutes early. It just depends on the family that I'm helping before you.

Please have your driver's license/State ID, Medications or medication list and any life insurance policies that you currently have in place readily available.

Now I have you over at (address) Is that a home, an apartment or condo?

What color is it on the outside - so I know I am in the right place?

Is there street parking or should I park in the driveway?

The doorbell works or just give a knock?

Ok, Great I have you in my calendar here for (day) and (time) .

I look forward to meeting you and helping you protect your family. Have a great day!



ONE CALL CLOSE TELESALES SCRIPT

INTRO:

Hello (John)? This is (your name) getting back with you regarding the request about the state regulated low cost burial/final expense programs. I'm showing you listed _____ as your beneficiary.

My job is to provide you with the information you requested. I'm showing we have your birthday listed at __/__/__ putting you at __years young, is that correct?

What made you fill that form out...is it because you currently don't have anything in place? Or did already have something, but realized you needed a bit more? Or are you just wanting to leave something extra behind for your family? (let them answer) Ok, great.

EXPLAIN THE PROCESS- Keep it simple:

Let me explain what STATE REGULATED means; we have 100 companies participating in these low cost programs which #1 means they are the most affordable in the state, #2 you can't be denied coverage due to any health reasons.

Also (John) everything is non-medical which means you don't have to take any medical exams. A lot of times, with some of carriers participating in our programs, we can get an answer instantly or within 72 hours, which is super convenient for you.

GO STRAIGHT INTO UNDERWRITING:

Now (John), are you still currently working, retired, or on disability? Great, and are you receiving Social Security, Pension, or both? Ok, and what would you say you bring in on a monthly basis, ballpark? And, do you have anything that may act like a life insurance, such as a 401k, Savings, CD, Annuity?

And were you looking for enough for a traditional funeral or cremations? Ok, great.

Well, now I'm going to ask you some questions which may give you additional discounts, are you a smoker or non smoker? Great. And Do you bank with a traditional bank like Chase, Bank of America, or do you have a credit union? (Regardless of who they say) Great, they're one of our preferred banks, which means you're winning. You're definitely getting those additional discounts.



MEDICAL QUESTIONS:

- Any issues with Asthma, Bronchitis, or COPD?
- What about any issues with your KIDNEYS or LIVER?
- Dementia or Alzheimer's (If YES, AIG)
- Stents in the Heart in the PAST 2 YEARS?
- Any Stroke or Heart-Attack within the PAST YEAR? (If YES, AIG. If more than a year only FEX)
- Any History of Cancer? If so, how long ago? (If currently has it, then AIG or GWIC. If cancer-free for 2+ years, most carriers will accept.)
- Anxiety, Depression? (If YES, only FEX)
- Any Diabetes? Are you on metformin or insulin? Where you diagnosed before or after 50? (For MOO)
- Any Neuropathy? If so, is it due to diabetes?
- Are you confined to a wheel chair?
- Still have all your fingers and toes? Any amputations? If so, due to diabetic complications?
- And, do you have a list of your Prescribed Medications? What about any PRESCRIBED medications you're NOT taking.
- Before we go into the options, God forbid something happens to you tomorrow, who would I be writing the check out to? (BENEFICIARY INFO)
- Okay, so (BENEFICIARY) is who we are protecting. We want to make sure they're not left with the burden of those final expenses and not have to pay out of pocket or do a GoFundMe or anything like that is that right?
- Ok, so now I'm going to enter this into the system to see which carrier will offer the best rates.

PITCH:

- Can you do me a favor and grab a pen and paper? I'm going to give you 3 options to write down. (Then proceed to give those 3 options)
- Now, which of one those 3 options makes the most sense for you and is comfortable to where you don't have to choose between your light bill or your insurance? (Let them pick)



ONE CALL CLOSE TELESALES SCRIPT

1. PHONE SCRIPT INTO PRESENTATION

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)

- Are you home and sitting somewhere where you can write down some numbers for me?
- 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?
- 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?
- Have you ever been declined for life insurance before?
- 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?

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 about 5 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. 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. 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. I'll pull that up now. Spell your first name for me....
(Complete the App)



IN-HOME AGENDA

1. Why Was The Form Filled Out?
 - a. Final Expense/Burial Costs
 - b. Income Replacement/Mortgage Protection
 - c. Leverage Legacy
2. What does it look like for the family if there is no insurance in place?
3. Who am I
 - o Field Underwriter- I'm going to help you figure out what you're medically eligible for
 - o Broker- I work WITH all of the insurance companies, I don't work FOR any of them.
 - o Non-Captive- I am able to shop around for you with multiple companies
4. Here's what we're going to do today
 - o 2-3 minutes of health and finance questions
 - o Based on how you answer those questions, I will make a recommendation
 - o Then, we will show you some options.
 - o Once we find an option that makes sense, we will submit a request for coverage to find out what you can qualify for.
 - If you do not qualify: We will find a different plan and resubmit for coverage
 - If you do qualify: We will have 30 days to adjust up, adjust down, or leave it alone
5. 3 Things To Accomplish Today
 - o Make sure you can afford it
 - o Make sure you can qualify
 - o Make sure you understand it
6. Financial/Health Inventory
 - o Go through the questions
 - o Who is going to be picking up the pieces?
 - o Any life insurance currently in place?
7. Show You The Options/Get A Second Opinion From Senior Underwriter
8. See If You Qualify



OUR CARRIERS

AMERICO

CVS
Health

aetna

John Hancock

Vitality

AMERICAN-AMICABLE
GROUP OF COMPANIES

AIG

Mutual of Omaha

PROSPERITY
LIFE GROUP

ETHOS

Aflac

Foresters
Financial

NATIONAL LIFE
GROUP

TRANSAMERICA

Gerber

COLUMBIAN
FINANCIAL
GROUP

Global Atlantic
FINANCIAL GROUP



LIFE INSURANCE
& ANNUITIES

ATHENE

WHAT WE DO:



MORTGAGE PROTECTION

Do you have a plan to pay your mortgage in the event of your death? Don't lose your family's most valuable asset due to poor planning.



LIFE INSURANCE

How much coverage is enough? Make sure your family is protected with enough coverage to provide for them when you are gone.



FUTURE INCOME PLANNING

Are you concerned with market volatility? There is a little known secret to keep your money safe during market corrections.

THREE OBJECTIVES: Affordable | Comfortable | See If You Qualify

Mortgage/Rent:_____ Mortgage Term: 15 | 20 | 30 Refi or Purchase

House Value:_____ Monthly Payment:_____

Equity:_____ Do you pay extra toward mortgage to pay off loan early? Y/ N _____

Name:_____	Age:_____
Occupation: _____	
Monthly Income: _____	
Medications: _____	Smoker: Y / N _____
Surgeries: _____	
Family: _____	

Name:_____	Age: _____
Occupation: _____	
Monthly Income: _____	
Medications: _____	Smoker: Y / N _____
Surgeries: _____	
Family: _____	

Medical Conditions: Heart Attack / Stroke / TIA / Cancer / Stints / Diabetes (Pills vs Insulin) / Neuropathy / HBP / Lupas/RA / Asthma & COPD (Albuterol vs Corticosteriod) / Thyroid / Anxiety-Depression / Kidney or Liver Disease

What do you have to offset the cost of the mortgage when you die? Amount: \$_____

401K | IRA | STOCKS | BONDS | MUTUAL FUNDS | C.D.'S | SIGNIFICANT SAVINGS

Do you have life insurance? Y / N - Private / Work

If Yes, with who and how much? _____ Beneficiary: _____

Do you have identity theft protection? Y / N Do you have a will? Y / N Last updated? _____

Do you have any unsecured debts?

If Yes, Total Amount: \$_____

CREDIT CARDS

- Department Stores
- Gas

LOANS

- Personal / Student
- Business

MEDICAL BILLS

TIMESHARE PROPERTIES
COLLECTION ACCOUNTS

What most people do is they want to put something in place, so that if you died or became disabled yesterday, money would come in the family today to take care of the mortgage.

We can't decide right now but if you were to qualify, which option would be the most comfortable for you?



CARRIER WEBSITES AND QUOTING TOOLS

The agent should be able to access the website by clicking on the carrier name

Access Carrier E-Applications:

Americo: Agent.Americo.com

Aetna: Aetnaseniorproducts.com/ssi/agentShortcut.html

American Amicable: AmericanAmicable.com/v3/agentLogin.php

Mutual of Omaha: MutualofOmaha.com

Prosperity: Insuranceadmin.com

AIG/Corebridge: aig.com/login

Carrier Quoting Tools:

Quote Americo Here <https://quote.americo.com:9443/Mobile/>

To quote Mutual of Omaha download the "Quote for Sales Professional" App from your phones App Store. The quoting tools for Prosperity, American Amicable, AIG and Aetna are all available after logging into your back office.

CLIENT SURVEY

*Please indicate the name and phone of anyone you know who may meet these criteria. We would like the opportunity to speak with them and offer them the same service you currently receive.

WHO RECENTLY GOT MARRIED?

1. _____
2. _____
3. _____

Phone Number:

WHO RECENTLY CHANGED JOBS?

1. _____
2. _____
3. _____

WHO RECENTLY HAD A CHILD?

1. _____
2. _____
3. _____

WHO IS A SINGLE PARENT?

1. _____
2. _____
3. _____

WHO RECENTLY LOST A LOVED ONE?

1. _____
2. _____
3. _____

WHO PURCHASED A NEW HOUSE?

1. _____
2. _____
3. _____

IF YOU DON'T KNOW SOMEONE IN THESE CATEGORIES, WE'LL EVEN TAKE A FRIEND OR A RELATIVE'S INFO!!

Thank you in advance for your referral!

Average costs for funeral with viewing and cremation

Below are the average costs for a funeral with viewing and cremation as of 2019. The biggest expenses for a funeral with cremation are the casket, funeral home service fees, and embalming.

Cremation caskets have a wide price range depending on material, so make sure you ask the funeral home to show all their options. Also, embalming is often not required if there will not be a viewing or visitation prior to cremation.

Item or service	Average cost
Funeral home service fees	\$2,195
Removal/transfer of body to funeral home	\$350
Embalming	\$750
Other preparations for the body	\$255
Use of facility and staff for viewing	\$425
Use of facility and staff for ceremony	\$500
Service car or van	\$750
Basic memorial printed package	\$775
Total cost before cremation fees	\$4,800
Cremation fee	\$350
Cremation casket	\$7,200
Urn	\$295
Total cost for funeral with cremation	\$6,645

¹Average costs based on 2019 funeral cost survey from the [National Funeral Directors Association](#)

Average costs for funeral with viewing and burial

Below are the average costs for a funeral with viewing and burial as of 2019. The biggest expenses for a funeral with burial are the casket, vault, and funeral home service fees.

Vaults are not always required, so make sure it's necessary if you're being asked to pay for one. In addition, prices for caskets, burial plots, grave markers, and headstones can vary hugely. So you may want to do a little extra research when choosing these items.

Item or service	Average cost
Funeral home service fees	\$2,195
Removal/transfer of body to funeral home	\$350
Embalming	\$750
Other preparations for the body	\$255
Use of facility and staff for viewing	\$425
Use of facility and staff for ceremony	\$500
Service car or van	\$150
Basic memorial printed package	\$175
Total cost before burial fees	\$4,800
Hearse	\$340
Metal casket	\$2,500
Vault	\$1,495
Burial plot ²	\$1,000-\$4,000
Total cost for funeral with burial	\$10,635

¹Average costs based on 2019 funeral cost survey from the [National Funeral Directors Association](#)

²Average cost of a burial plot based on data from [BurialPlanning.com](#)

I AM YOUR POLICY

You and I have similar purposes in this world.

It's your job to provide food, clothing, shelter, schooling, medicine and sundry other things for your loved ones; you do this while I lie in your strong box.

I have faith and trust in you. Out of your earnings will come the cost of my upkeep. At times, I may appear to be worthless to you..but some day (and who knows when) you and I will change places.

When you are laid to rest, I will come alive and do your job. I will provide the food, clothing, shelter, schooling, medicine and other things your family will continue to need - just as you are doing now. When your work and toil are done, mine will begin. Through me, your hands will carry on.

Whenever you feel the price you are paying for my upkeep is burdensome, remember that I will do more for you and your family than you can ever do for me.

If you do your part, I will do mine.



INSURANCE PROTECTION NOTICE

If any Sales Rep or Agent of another company suggests that you cancel, replace, cash-in or discontinue your Life, Mortgage Protection or Final Expense policy, please be very cautious of any future REPLACEMENT attempt.

WHAT TO LOOK FOR:

- On the phone, an agent tells you they are a “Supervisor or Manager” and need to check the work for review. No one will call you to service this policy except the licensed medical field underwriter that gave you this form.
- Agent tells you that you should cancel your policy and go with their company for a LOWER PREMIUM.
- Agent tells you they are from your “Lender of Bank” and can offer you a better deal.
- Always ask for the Agent’s LIFE INSURANCE LICENSE. Agents should always provide their license during the appointment.
- You can confirm the Insurance License # with the department of insurance. Google: Look up licensed insurance agent in your STATE and type in their State License and or National Producer Number.

While a replacement can be beneficial, there are many reasons a Cancellation or Replacement may not be in your best interest and you need to have all the facts. This notice is for your awareness.



NEW AGENT CHECKLIST

SOLIDITY AGENCY

AGENT: _____

EXPLANATIONS

What is Final Expense?

BAD

POOR

AVERAGE

GOOD

GREAT

What is Mortgage Protection?

BAD

POOR

AVERAGE

GOOD

GREAT

PHONE SCRIPT OBJECTIONS

I don't remember filling it out

BAD

POOR

AVERAGE

GOOD

GREAT

I already got it taken care of

BAD

POOR

AVERAGE

GOOD

GREAT

I'm not interested

BAD

POOR

AVERAGE

GOOD

GREAT

PRESENTATION STRUCTURE

Who are you, why you're here

BAD

POOR

AVERAGE

GOOD

GREAT

Setting the table

BAD

POOR

AVERAGE

GOOD

GREAT

Financial Inventory

BAD

POOR

AVERAGE

GOOD

GREAT

Underwriting

BAD

POOR

AVERAGE

GOOD

GREAT

Options

BAD

POOR

AVERAGE

GOOD

GREAT

Closing Questions

BAD

POOR

AVERAGE

GOOD

GREAT

Navigate E-app

BAD

POOR

AVERAGE

GOOD

GREAT

Seal the deal

BAD

POOR

AVERAGE

GOOD

GREAT

SCENARIO TRAINING

Senior Mortgage

BAD

POOR

AVERAGE

GOOD

GREAT

Younger Couple: Equity Protection

BAD

POOR

AVERAGE

GOOD

GREAT

Pivot from carrier

BAD

POOR

AVERAGE

GOOD

GREAT



EAGLE PREMIER WHOLE LIFE

- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS PAID OUT TAX FREE**
- **DEATH BENEFIT DOUBLE FOR ACCIDENTAL DEATH**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **SMOKERS GET AN INCENTIVE TO QUIT SMOKING AND GET NON SMOKING RATES**

PROSPERITY

NEW VISTA WHOLE LIFE

- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER**
- **LIVING BENEFITS & BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE:**
 - **YEAR 1 - 30% DB, YEAR 2 70% DB, YEAR 3 FULL DB**
- **MODIFIED COVERAGE:**
 - **YEAR 1 - 110% ANNUAL PREMIUM, YEAR 2 231% AP, YEAR 3 FULL DB**



SIMPLIFIED ISSUE WHOLE LIFE (SIWL)

- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS PAID OUT TAX FREE**
- **DEATH BENEFIT DOUBLE FOR ACCIDENTAL DEATH**
- **LIVING BENEFITS & BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE: YEAR 1-2 110% PREMIUMS PAID, YEAR 3 FULL DEATH BENEFIT**



GUARANTEED ISSUE WHOLE LIFE (GIWL)

- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **BUILDS CASH VALUE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE: YEAR 1-2 110% PREMIUMS PAID, YEAR 3 FULL DEATH BENEFIT**



AMERICAN-AMICABLE
GROUP OF COMPANIES

SENIOR CHOICE WHOLE LIFE

- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **DEATH BENEFIT DOUBLE FOR ACCIDENTAL DEATH**
- **LIVING BENEFITS & BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE (SC ONLY) : YEAR 1 30% DB, YEAR 2 70% DB, YEAR 3 FULL DEATH BENEFIT**
- **MODIFIED COVERAGE: YEAR 1 -3 110% PREMIUMS PAID, YEAR 3 65 OR OLDER FULL DB**

ætnaSM

ACCENDO WHOLE LIFE

- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER**
- **LIVING BENEFITS**
- **BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **MODIFIED COVERAGE: YEAR 1 -2 110% PREMIUMS PAID, YEAR 3 6 FULL DEATH BENEFIT**



Mutual of Omaha

LIVING PROMISE WHOLE LIFE

- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS PAID OUT TAX FREE**
- **OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER**
- **BUILDS CASH VALUE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**

AMERICO

TERM 100 / 150 / CBO

- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS PAID OUT TAX FREE**
- **ADDITIONAL 25 - 50 % ACCIDENTAL**
- **POLICY GOES WITH YOU NO MATTER WHERE YOU MOVE TO**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **CASH BACK OPTION: 50 - 100% OF PREMIUMS BACK TAX FREE**

PROSPERITY

FAMILY FREEDOM TERM

- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **CONVERTIBLE TO A PERMANENT POLICY WITHIN 10 YEARS OF OWNING POLICY OR BEFORE AGE 75**



Mutual of Omaha

TERM

- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **RETURN OF PREMIUM OPTION: IF YOU OUTLIVE YOUR POLICY TERM PERIOD YOU RECEIVE ALL YOUR PREMIUMS BACK TAX FREE**



AMERICAN-AMICABLE
GROUP OF COMPANIES

EZ /TMS TERM

- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **EZ RETURN OF PREMIUM OPTION: 75 % OF PREMIUMS RETURNED**
- **EZ IS CONVERTIBLE TO PERMANENT POLICY BEFORE AGE 75 OR 5TH YEAR OF POLICY**