Living Hope

LIFE GROUP

HOW TO DIAL

SETTING APPOINTMENTS, ONE CALL CLOSING, AND PRINCIPLES FROM TOP PRODUCERS

LIES AGENTS TELL THEMSELVES:

"I LOVE THIS BUSINESS BUT I HATE DIALING THE PHONE."

"I WISH I COULD JUST DO PRESENTATIONS ALL THE TIME, THATS THE FUN PART."

"I JUST CAN'T FOCUS AND SIT DOWN IN THE CHAIR LONG ENOUGH."

ACTIVITY OVER EVERYTHING

AGENTS BELIEVE IF THEY INCREASE THEIR CLOSING RATIO, THAT IS THE KEY TO SUCCESS IN THIS BUSINESS...

THE REALITY IS THEY NEED TO INCREASE THEIR ACTIVITY.

THE FOCUS SHOULD BE ON INCREASING:

YOUR PERCENTAGE OF APPOINTMENTS BOOKED

OR

YOUR PERCENTAGE OF CONVERTING AN ANSWERED PHONE CALL INTO A ONE CALL CLOSE PRESENTATION.

THE 10 realities of

CALLING LEADS

1. THE LEAD DID FILL OUT THE FORM
2. THEY ARE INTERESTED
3. ALL OBJECTIONS ARE A SMOKE SCREEN
4. YOUR JOB IS TO INCREASE CREDIBILITY AND REDUCE SALES PRESSURE
5. THEY DON'T LIKE TELEMARKETERS, SO DON'T ACT LIKE ONE
6. THEY ARE LOOKING FOR SOMEONE TO LEAD, GUIDE, AND DIRECT THEM
7. KEEP TALKING UNTIL THEY HANG UP
8. DIAL UNTIL YOU HAVE A FULL SCHEDULE
9. IF THEY ARE ASKING QUESTIONS, THEY ARE IN CONTROL
   IF YOU ARE ASKING QUESTIONS, YOU ARE IN CONTROL
10. EVERY CALL IS AN OPPORTUNITY TO GET BETTER

"Dialing equals FREEDOM"

Shawn Meaike

MINDSET, TONE, & PACE

ASSUMPTIVE

DIRECT

CONTROLLED

BUSY

THE 7 KEYS TO

SETTING AN APPOINTMENT

1 WHO YOU ARE & WHY YOU'RE CALLING

(Client Name), this is (Agent Name) calling because you requested more info on _____online...

2 CONFIRM SOME PERSONAL INFO

You put down _____.
(Date of birth, email, answer to survey question)

3 CONFIRM AND REVOICE

Most people fill these out because they were looking for _____ (insert reason). Is that what you were looking for or something different?

4 HERE'S HOW IT WORKS

Okay great. Just need to schedule 5-10 mins to run through the info with you to see if you can qualify, or if we can even help you...

5 CLEAR THE SCHEDULE

Example:
Do you prefer a call in the morning, afternoon, or evenings?
What time do you typically get off work?

6 BOOK THE APPOINTMENT

I've got _____ and _____ times available.
Which would you prefer?

7 LOCK IT DOWN

Okay great. I've got you down for _____.
I am going to send you a confirmation text.
Please text back YES once you have added it to your calendar.

THE 7 KEYS TO ONE CALL CLOSE

1 INTRO & TRANSITION INTO PRESENTATION

Let the client know who you are and why you are calling. Confirm some of their personal info. Let them know this will only take 10-15 minutes and ask them to grab a pen!
***If not available, schedule an appointment.**

2 FIND THE WHY

What is your main concern?
Funeral and Final Expenses, Debt or Mortgage, Income Replacement, Tax Free Retirement, Leaving a Legacy, Estate Planning etc.

3 GIVE CREDIBIITY

"I want you to write down my info." (Give name and NPN)
OR
"I just sent you a text with a link to a website where you can verify my license."

4 EXPLAIN THE PROCESS

"I'm an underwriter. I'm going to ask you some health questions. We're going to see if you can even qualify. I will show you some quotes. And if we find something that seems like a good fit and meets your budget, we're going to submit a request for coverage."

5 MEDICAL QUESTIONS & CLIENT INVENTORY

Use the financial inventory to ask the medical knockout questions, take note of prescription use, document income and expenses, as well as determine what the financial situation of the beneficiary would be if client did not have coverage in place.

6 EXPLAIN OPTIONS & SHOW PRICING

Based on inventory, recommend a solution and build up the problem it would solve.
Explain the type of insurance that it is (Term, Whole Life, IUL).
Show them some quotes and explain the value of each option.

7 CLOSE AND START APPLICATION

"We can't make any final decisions today, we need to see if you can qualify. But if you could qualify, which one of these options makes the most sense?
Okay great, let me confirm some info, it will take about 10 mins to apply." (Start application)

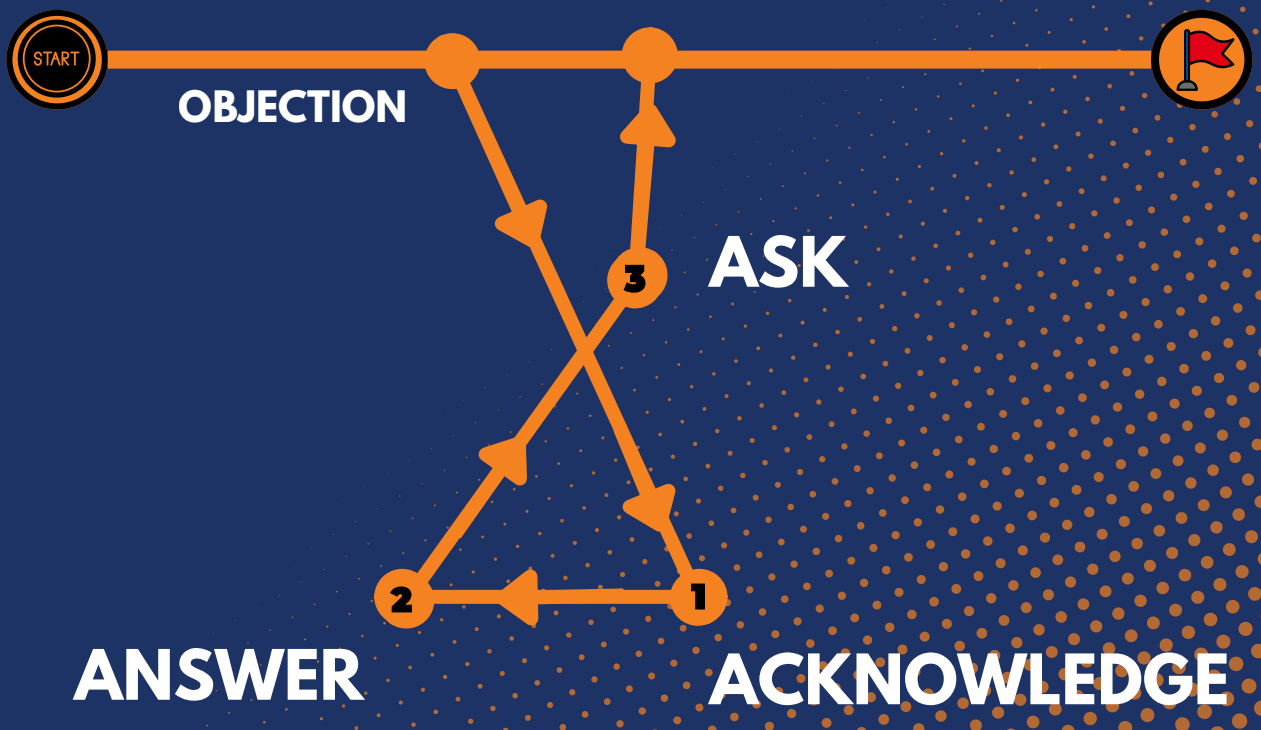
THE AAA METHOD

USE THIS TO OVERCOME ANY OBJECTION TO GET YOU BACK ON TRACK TO YOUR GOAL OF BOOKING THE APPOINTMENT

1	**Acknowledge** Validate their concern to show you're listening. ***"That makes perfect sense." or "Perfect, that's exactly why I'm calling"***
2	**Answer** Quickly and directly address their objection.
3	**Ask** Quickly pivot with a question to get the conversation back on track and regain control. ***"We have your email as _____, is that correct?"***

CLIENT: "WHAT WAS THIS FOR AGAIN?"

AGENT: "OH YEAH YOU MIGHT NOT REMEMBER. THIS WAS ABOUT THE LIFE INSURANCE INFO YOU REQUESTED ONLINE. YOU PUT DOWN YOUR DATE OF BIRTH AS ____, CORRECT?"



setting the table

TERM & WHOLE LIFE PRESENTATION

1 FIND THE WHY

Most people I talk to are looking to pay for final expenses, pay off a debt like a mortgage, or leave some money behind for a loved one. Is that what you were looking for or something different?

2 GIVE CREDIBILITY

"I am an ***underwriter,*** which means I can help you figure out what you type of coverage and much you might be eligible for."

"I am also a ***broker***, meaning that I work with about 50 different insurance carriers and can help determine which one is the best fit for you."

"I want you to write down my info." (Give name and NPN)
OR
"I just sent you a text with a link to a website where you can verify my license."

3 EXPLAIN THE PROCESS

"Here's what we're going to do today...

I am going to ask you a few minutes of health and financial questions.

Based on how we answer, I will ask some follow up questions and make a few recommendations and explain how the policies work.

Once we find something that makes sense for you, we are going to submit a request for coverage to the insurance carrier to see if you can qualify.

If you don't qualify, I'm a broker, so we can check out some different options.

If you do qualify, we are going to have 30 days to make any adjustments to the policy like going up in coverage, down in coverage, or leaving it alone."

4 MEDICAL QUESTIONS & CLIENT INVENTORY

Use the financial inventory to ask the medical knockout questions, take note of prescription use, document income and expenses, as well as determine what the financial situation of the beneficiary would be if client did not have coverage in place.

POLICY DESIGN

TERM & WHOLE LIFE PRESENTATION

5 BUILD VALUE AROUND SOLUTION



Final Expense - showing the difference of burial vs cremation and showing what it could look like if there was some extra money left behind for the beneficiary.
Income Replacement - showing how the life insurance benefit could replace the income of the insured for a certain period of time.
Mortgage Protection - showing how the benefit could pay off the whole house, part of the house, or buy time to make sure the beneficiary doesn't lose the house and can keep making payments.
Living Benefits - showing how the benefit would take care of the insured while they are still alive if they become critically ill or disabled.

***Key Question: "And you see why a policy designed to _____ (fill in the solution) would be valuable, right?"**

Get them agreeable about the value of the solution before talking about specific pricing.
VALUE > PRICE

6 EXPLAIN OPTIONS & SHOW PRICING



Explain the type of insurance that it is (Term, Whole life, IUL).
Show them some quotes and explain the value of each option.

Example 1: Whole Life
Option 1: $40,000 = $259/month
Pay for the burial ($10,000) and leave behind $10,000 each to insured's 3 kids
Option 2: $25,000 = $155/month
Pay for the burial ($10,000) and leave behind $5,000 each to insured's 3 kids
Option 3: $10,000 = $65/month
Pay for the burial ONLY

Example 2: 30 Year Term
Option 1: $450,000 = $178/month
Pay off the whole mortgage of $400,000 and leave $50,000 behind
Option 2: $200,000 = $89/month
Pay off half the mortgage
Option 3: $100,000 = $45/month
Mortgage is roughly $2800/mo. This would leave behind 36 mortgage payments to buy the beneficiary time so they don't lose the house.

7 CLOSE AND START APPLICATION



"We can't make any final decisions today, we need to see if you can qualify. But if you could qualify, which one of these options makes the most sense?
Okay great, let me confirm some info, it will take about 10 mins to apply." (Start application)

SETTING THE TABLE

IUL PRESENTATION

1 CONFIRM WHAT THEY ARE LOOKING FOR

Is this your first time learning about IUL's before or have you been doing your research? What benefits were most important to you? Death Benefit? Living Benefits? Borrowing against the cash value? Or something else?

2 EXPLAIN THE BASICS OF AN IUL

IUL stands for Indexed Universal Life Insurance. ***It is a life insurance contract that you can save money inside of to create a tax-free savings account for the future.***

There are 2 main parts to this product: **Life Insurance & Cash Value**

On the life insurance side, there is a ***death benefit and living benefits***. The death benefit is for if you pass away, your beneficiary gets a lump sum. Living benefits are for if you become critically ill or disabled, they will give you access to that death benefit while you're alive.

On the cash value side, ***a portion of your contribution in the IUL goes towards the cost of insurance and the other portion goes into a cash value account***. Depending on how the policy is structured will determine what percentage goes where.

You have the ability to borrow against the cash value of your policy tax-free.

3 THE MOST COMMON SET UPS

The 3 most common set ups of an IUL

Protection Focus: Main goal is to get as much insurance as possible, cash value is a bonus.
(Example: 70% of premium goes to cost of insurance and 30% goes to cash value)

Cash Accumulation Focus: Growing cash is the main goal. Structured to have the legal bare minimum amount of insurance. Minimum death benefit and maximum cash value.
(Example: 30% of the premium to cost of insurance and 70% to cash value)

Blended Focus: It is equally important to have life insurance benefits and cash value.
(Example: 50% of premium to cost of insurance and 50% to cash value)

*Percentages may vary based on client's age. The older they are, higher the cost of insurance, even in a max funded policy.

policy design

IUL PRESENTATION

4 DETERMINE WHICH SET UP MAKES SENSE

Ask questions about family, marital status, goal of retirement, etc.
Ask which set up they are leaning towards, but ultimately make a recommendation for them.

5 BUDGET

On a good month vs a bad month, how much do you think you could contribute?

On a good month, everything is going well, no unexpected bills, how much could you save per month into this?
vs.
On a bad month, it's not going well, many unexpected bills, what is a minimum amount you could commit to saving into this?

***Find a range of minimum to maximum monthly contribution (use for illustrations)**

6 GO OVER ILLUSTRATION OR RESCHEDULE

If you know what you're doing, you can jump right into an illustration with the client and show them different options based on their budget and your recommendations.

***If you are not sure what to do, reschedule a time to go over the illustration after you've done some homework. Invite your upline or another agent to split the deal with you and assist on the presentation.**

7 START THE APPLICATION

Determine which budget option makes the most sense and proceed to application.

"Now that we've got a pretty good idea of how this works, we do still need to see if we can get approved. The application takes about 15-20 minutes, would you like to proceed?"

Start application.