

STEP 1: Connect (Likability)

F.O.R.T. :: Family (find beneficiary) / Occupation / Recreation / Transition :: Keep binder closed. Talk about something you both genuinely like. The more they talk, the more you connect. *Trans:* “To get started, let me first tell you about us, and then I’ll get into how I can best help you.”

STEP 2: Credibility (Trust)

We are **North American Senior Benefits**. We give out state regulated benefits and help families with different types of insurance. We fill the gaps where Medicare, Medicaid and Social Security fall short with programs to help save you money.

[**Show BBB A+ Rating, State License, and Family**]

(Urgency) *Show Lead Card* :: “You sent this card into us for more information about (our Dental, Vision, Hearing and) Final Expense program. Why is that important to you right now?”

STEP 3: Living Benefits

(Diagnose conversationally their health to help you underwrite)

Qualify: “Your card says you’re (age) years young? SSI/Disability? Are they paying you on time? If not, let me know and I’ll go get ‘em for you. Are they putting that on a green Direct Express, Netspend or Chime Card? Or direct deposit to your bank?” ((Find out quickly if they have money coming in and where it is going!))

“Please go grab your prescriptions or a list of the ones you are taking. We may be able to find you some discounts with our programs.”

(While reviewing prescriptions and marking health sheet)...

“Have you ever had any issues with your heart, lungs, liver, kidneys, diabetes, cancer, or pain?” Any ‘yes’ answers, drill down...

- **Heart:** H/Attack? Stroke? Any Surgeries? Rx Nitro? Blood Thinners? CHF? Pacemaker?
- **Lungs:** Inhaler for Asthma? Chronic? COPD? Any oxygen use?
- **Liver:** Cirrhosis? Hepatitis? What type? When treated? Cured?
- **Kidneys:** Dialysis?
- **Diabetes:** Insulin or pill? Any gabapentin/lyrica for neuropathy? (Tingling in your legs)
- **Cancer:** How long ago? Still taking any medication?
- **Pain:** What prescriptions are you taking for pain? Any opioids?

“Are you having to pay full price for any of these prescriptions? [**Show [goodrx.com](#)**]
Are you having to pay full price for any dental/vision/hearing? [**Give No-Cost Dental, Vision and Hearing Benefits Materials**] “You may not need this now, but you will need it later.”

[**Free Last Will & Testament & Final Wishes Planning Guide**] See next page

[Give Free Last Will & Testament Instructions]

Ms. Johnson, have you ever been to a funeral or heard of one where a long-distanced relative shows up with a hand out saying they were promised the house, car, or money? The family usually has to battle it out in court because that loved one never had a Last Will & Testament. And you can't blame them for not having one. You usually have to pay an attorney \$200 to \$400 to create one. Well, Ms. J, we found a free way!

All you have to do is go to DoYourOwnWill.com. When you enter the answers to these questions, they automatically put them in the legal verbiage it needs to be. When you are finished, you print it out, and who do you bank with Ms. Johnson?

(Bank Name)? Perfect, almost every major bank has a notary on-site and because you bank with them, it is a free service. Bring your document there, have them notarize it, and you now have a legally binding last will, and you didn't have to pay \$200 for an attorney.

(If no bank...) Oh, that's fine, Ms. Johnson. Print your document out and bring it to any UPS store. They will notarize it for \$15. Now have a legally binding last will, and you didn't have to pay \$200 for an attorney.

[If you have the Final Wishes Planning Guide with the Last Will Instructions]

Attached to these Last Will instructions, Ms.J, is something our clients also LOVE! It's our Final Wishes Planning Guide. Again, this is another document that is your voice from the grave, Ms. J, letting your family know exactly what you would like to have done.

On this page, you can enter your personal information, your family information, and who to notify...(flip the page)

Here at the very top, you can see where it states if you have a last will like we just discussed. It also asks for the executor of your estate. Ms. J, who would be that special person you would want handling all of these affairs for you? *(Beneficiary)* On this page, Ms. Johnson, you can list where all your important documents are so your *(beneficiary)* knows exactly where to find them like your last will, your deed to the house, your car title, your life insurance... does *(beneficiary)* have your life insurance policy or do you keep that with your other important documents. *(You discovered if they have coverage)*

And finally, on this last page, Ms. Johnson, you can put how you want your service, what readings you would like, your favorite hymns, etc. and "Special Thoughts You'd Like to Share with the Family."

STEP 4: Transition

The last thing we do and where we help families the most, Ms. J, is with the state-regulated life insurance program. Being licensed with the state, we are partnered with all the top, state-regulated, low-cost providers. (Show carriers page)

What's more important than WHO you have, Ms. J... is what TYPE you have. The families that we help typically fall into three categories: Oops! Ouch! Or Uh-Oh!

1. The Oops, Ms. J, is they discover they have the wrong kind of insurance. They find out they have a term policy where the price goes up and term-INATES! It dies at an age before they do. It expires like milk or cheese in your fridge, and sadly, you can't get any of your money back from those policies.
2. The Ouch, Ms. J, is they are paying WAY too much for their policy. They've actually been overcharged for years, and just yesterday in reviewing a policy, I was able to help a family cut their monthly payment in half and got them \$2000 back from that overpriced policy.
3. The Uh-Oh, Ms. J, is they don't have any coverage or they don't have enough. So they just want to make sure that whenever we are called home, that no one has to cook a supper or pass a plate around at church. They don't want that burden to fall on their loved ones and for them to have to come out of their pocket.

Who do you have for your life insurance now, Ms. J? (*head down*)

If no policy, ask:

- Have you had any family members or friends pass away in the last five years? Did their family have enough to pay for their funeral?
- Who would you want to plan and pay for your funeral? Who would take care of those affairs?

EDUCATION: Go over the 3 Types of insurance: Term, Whole, Universal (Trust)

STEP 5: Policy Review (Discovery & Dilemma)

That's a good company, Ms. J. We do a lot of work with them. What I love about our company is they allow us to give a free policy review where we:

1. Find out what type of insurance you have & make sure that it never terminates and the price never increases. And...
2. Find out if you qualify for any discounts, entitlements, or upgrades... maybe some cash back!

Do me a favor and get your policy book, and I'll get my review sheet ready. (Have Policy Review Sheet out) ... (If no policy)... Not to worry, Ms. J, I have their phone number right here in my phone and we'll give them a quick call. (If can't remember name)... Do you have a bank statement? It will have the name of your insurance company on it.

[Trust... but verify! More often than not, the client has no idea what coverage they have. You must always verify with their policy book or carrier call.]

[You've complimented their carrier. Now we find a problem with their plan reviewing the policy and calling the carrier.]

Discover... a) Plan Type, b) Death Benefit, c) Monthly Premium, d) Riders, e) Beneficiary f) Cash Value g) Reduced Paid-Up, h) Extended Term i) Any loans j) Mail duplicate

“Gosh, Ms. J, they are making you wait two years? Gosh, Ms. Jo, they’re charging you that much money? Gosh, Ms. J, they are canceling your policy when you turn 80 years old?”

Calling the carrier: “I want to make sure I am reading everything correctly here, Ms. J. I’m going to give them a call to get an explanation. (*as your calling*) I am going to introduce myself as your benefits coordinator helping you with your policy, and they are going to ask for your permission to speak with me.”

[You use the Discovery to create the Dilemma. Now that we have discovered a problem, we now have a dilemma. Thankfully for Ms. J, you are there as her new benefits coordinator to help her solve the dilemma.]

STEP 6: In & Up (Product Specialist)

((Text the client data and policy review sheet to your coach.))

“Ms. J, now that we have a clear picture of what you have and what your needs are, I’m pretty sure which direction we need to go to solve it. I want to call our product specialist who is in expert in cases just like yours! I want to see what they recommend or if they have anything else to add.

“Hello, (Coach). I am sitting here with Ms. J. (Give health and current policy information) I am pretty sure we can... (Give solution to her dilemma with the proper carrier.) What would you recommend there?

After confirming recommendation, coach will say: “Go over those options, see what’s best for them, and fill out an application to see if we can get them approved. I’ll be waiting on the other end to receive it.” (Urgency)

STEP 7: Summarize Value & Riders (Value - People buy when value exceeds price.)

“The great news, Ms. J, is you do not have to pay anything today. We are just seeing if we can get you approved.”

[Value Question - Find out WHY they have/want/value insurance]

“Typically, Ms. J, our families get coverage for 1 of 3 reasons. The first to cover our final expense, burial or cremation, so our loved ones don’t have to come out of their pocket. The second is income replacement & debt protection making sure your family doesn’t inherit a bill. Third would be “love insurance” — a gift or legacy to leave to any children, grandchildren or loved one. Which of those three, Ms. J, are the most important to you?

[Budget Question - Find out if they want a certain amount or want to stay within a budget]

“When picking coverage, Ms. J, our families try to do one of two things. They are wanting a specific amount. ‘I don’t care how much it costs, Mike, with the funeral that I want and any leftover bills, I know I need a \$20,000 policy.’ ~OR~ like most families, you are trying to stay within a budget. ‘Mike, I know I can afford \$30 a month, \$50 a month, or \$100 a month.’ For you, Ms. J, are you wanting a certain amount of coverage, or are you trying to stay within a certain budget?

- Reiterate Living Benefits
- Show Value Sheet for Carrier
- Explain riders

STEP 8: Rates & Close

Ms.J, I know any one of these would be great for (beneficiary).
Which one would work best for your budget?

[Do they want to think about it? *You have an urgency problem.*]

“You know, Ms. J. You maybe just one prescription or an ER visit away from losing this preferred rating and falling into a two year wait program. We just don’t know, do we? Or when are number will be called. So let’s pick one of these today to lock your health score in place. We can always add to it later.”

STEP 9: Branding/Follow-Up

- Post-Close Quiz - Why did we do what we did today?
- Give Magnet - “Ms. J, please lose business cards all the time. Do you know what people don’t lose? Refrigerators.” *Place magnet on fridge.*
- Give Carrier or NASB Brochure
- Tell Policy will arrive 3-4 weeks
- Send Thank You Card
- Put name, phone, address, notes in phone :: premium, face, draft date

STEP 10: Referrals

- Sponsor up to 3 people with WellCard and Last Will.
- Emergency contact list. *20% of insurance claims go unpaid.*
- Beneficiary. “Ms. J took this policy to make sure you wouldn’t have to pay for her funeral. Now, she wants to make sure she doesn’t have to pay for yours.”