

## Brandon's Final Expense Presentation

Once you are in the door and have sat down you begin with:

### **Rapport Building:**

"Hey there Mary anything exciting going on today with ya? Great!!!

"You been staying out of trouble?" (Whatever their response) "That's a full time job, isn't it (smile)?"

How long you been living here?"

(Make it about them)

### **Intro:**

"Again I'm Brandon, thanks for taking a few moments with me today I'm sure you're real busy. Here's the card that I referenced. I always try to make a copy of one, so you know I'm not a crazy person running around (smile)."

And two, so we can refresh your memory on what we are visiting about today because I know you get a lot of mail, tv commercials, phones calls. So this was the one you get a couple times of year that talks about the different discounted state regulated final expense programs."

## **Discover the Need:**

"So I've been doing this for quite a while now and we've found folks always mail this card back to us for 1 of 3 REASONS:

1. Because they don't have anything for final expenses and don't want to be a burden.
2. Because they have something, but they know it's not enough so they know they need a little extra.
3. Because they want to be able to leave something to a special someone.

WHICH REASON DID YOU MAIL THE CARD?" if no response then; "well what do you have for your final expenses?"

*(\*\*Do not move past the 3 Reasons until you get a satisfactory answer. If you let them off with, "I just wanted to see what this was about" or "I thought this was something free" or any other lame excuse, you will get tons of "I need to think about it" or "I need to talk to my kids/mom/sister/financial advisor" at the close. This is the MOST important part of the presentation. It brings the client back to when they initially filled out the card and their WHY. Remember, you're not selling life insurance, you're selling Peace of Mind!)*

## **Transition:**

"NOW I DON'T WORK FOR ANY INSURANCE COMPANY SO I DON'T HAVE A DOG IN THE FIGHT.

## **Why They Should Work With US:**

### **DETAILED EXPLANATION OF HOW I CAN HELP THEM MAKE THE BEST DECISION**

- I'm not an insurance agent. I basically work for you
- I specialize in working with folks on fixed incomes, disability, veterans, people with health issues etc.
- I work with the top rated carriers in the country to design an individualized program for you
- required to find you the most benefits for your budget

### **GO OVER WHOLE LIFE vs TERM sheet**

“Which one makes the most sense for you Mrs. Jones?”

“Awesome, and before I forget who would you want this money to go to?”

### **Health Fact Finding:**

“Ok let me verify some basic info from you: age, tobacco?, birthdate, prescription inhaler?, copd?, diabetes?, insulin?, neuropathy?, take gabapentin or lyric?, in the past few years: any heart trouble?, heart attack, bypass?, stents put in anywhere?, strokes or seizures?, kidney or liver trouble?, cancer?, any other health conditions?”

"One of the other things that helps figure out which would be easiest for you do you have a list of your meds or can you grab them real quick so I can verify the dosages?"

### **Transition to Close:**

"Now Mary if you're like most seniors I meet with your not looking to make anyone a millionaire. You just want to make sure there's no burden on any loved ones if you pass away right?"

### **YOUR POLICY SHEET/QUOTES**

(Hand them the "I am Your Policy Sheet" while you run the quotes)

*While looking up quotes on FEX Quoter say:*

"The good thing is that this database only shows all the whole life companies. That's the ones you said work best right?"

"And they only show the state regulated ones, which means they have to have an "A" rating with the better business bureau. ALSO, none of them require payments anymore up front so you never have to feel pressured."

"They do the premiums nowadays on the social security dates which are either the 1st, 3rd or one of the Wednesdays. Which one of those are you? Good deal."

"And do they put that in the local bank here or is it one of those green direct express credit cards?"

## **Build Trust and Value in the Carrier:**

Show the BROCHURE of the company you've selected and talk about the value BEFORE showing quotes on the pitch sheet.

## **THE CLOSE:**

Hand them the Pitch Sheet:

"So here's the most common ones, Mary, you know based on your age."

"Again you can pick anyone you like, so you never have to feel handcuffed. A lot of folks start with one and increase it real easily down the road."

(Read them off starting with gold then pass it to the client).

(Do not give them exact quotes. Show and Read off "Ballpark/Range" quotes.)

Gold= \$105.76 (SAY "Gold would be in the \$99 ballpark.")

Silver= \$85.23 (SAY "Silver would be in the \$79 range.")

Bronze= \$65.54 (SAY "And Bronze would be in the \$59 range.")

"Which one of these three works best for you Mary?"

(Then be quiet and let them pick).

Good deal that's usually the one most everyone decides to go with. Well ALL THEY HAVE ME DO is verify you are who you say you are while I'm with ya. Can you grab your driver's license or state id real quick?

(Look down like you are writing something down. Assume they will go get it.)

### **Three questions to get Social:**

1. "Do you want me to have them put the middle initial on this, make sure it's you?"
2. "So you'll get everything in 2-3 weeks, do you want that to come here or do you have a PO Box?"
3. "Ok, so I have Jennifer down as the beneficiary, right?"

"Ok and Mary what is your social?" (Look down and start writing)

(Complete Application)

### **Get the Signatures:**

"Good deal, looks like we have everything. Last thing they have me do is grab a couple of autographs (smile) for the HIPPA privacy protection, that way to keep all your information private and protected, that's important in this day and age, isn't Mary?"

(Get signatures)

### **The Check:**

"Good deal Mary, Im going to put all this stuff here organized in a folder for ya. And the last thing they have me do is like this (show them the other voided checks in your binder), they just have me grab a voided check for the premiums. And I'll finish putting all this together for you." (look down and start putting brochures and pitch sheets in the folder)

(Put the check in folder)

**Phone Interview (if necessary):**

"Now Mary we are going to call in to the company and give them your information. They will approve you right there over the phone. They are going to read you a couple disclosures, it's a little boring, and then they will ask you those same health questions I asked you. Now it's on a recorded line so make sure to answer YES or NO. Don't volunteer any information. These folks just ask the questions. You've already answered everything for me, so you can honestly say NO to everything.

(Do PHI)

**With Bright RED Sharpie write on folder:**

Company name, policy number (if known), Face Amount, First Day Permanent Whole Life Protection, Agent's Name and Phone Number.

(Exact Quote at Bottom)

"Ok you're good to go, you have the brochure in there and your quotes. I always put this in a bright yellow folder, that way, if you are like me, it's easier to find that way."

"So I stuck my State ID card in there, cause it's got my picture and my STATE ID number and I'll go ahead and put one on a magnet here and put it on your fridge. The only bad thing is you gotta put up with my ugly mug every time you grab some milk."

"So last thing on here Mary, I write a summary of all the main important things you need to know. That way if 8 years from now, you forgot all about it and you need to know what's what, you don't have to dig through 700 pages of paperwork.

(So then I'll point to each part and read)

Carrier

Policy Number

Death Benefit

"Remember the type is the First Day Permanent Whole Life. And that's the kind you said you wanted, right?"

"Then there's my cell phone again."

"So it's the \$105.76 and they'll do that each month just after the 3<sup>rd</sup>, cause you said that's when you get paid, that still works right?"

**IF they balk at \$99 ballpark to \$105 say something along the lines:**

"Yeah remember how we said it was going to be in the \$99 ball park. They never give the exact DOLLARS and CENTS up front, until we submit it. And I hate that, but it's always within the \$5 give or take. And the good news is that this is the Permanent Whole Life, like you wanted, so it will stay at this price FOREVER.

**Warm Down:**

Well Mary I really hope this gives you some extra peace of mind. I know you've been worried about this a while and now you know things will be taken care of for your daughter Lindsay should something happen to you down the road huh. I'm so glad I was able to catch you today!

Now next time you get this little postcard in the mail Mary just remember not to fill it out again. Go ahead and pitch it in the trash. Because if you fill it

out again they'll just keep sending me out to pester you and I don't want to be a bother!