

1. PHONE SCRIPT INTO PRESENTATION Hi ____ this is Mak. I was getting back to you in regards to the request that you filled out online for information on the life insurance programs. (No Pause) You listed your DOB as _____. Is that correct? Ok, I'll have you off the phone in a sec. I was just calling to let you know that we have processed your request. We are doing everything virtually now 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 Deidra Sherman -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.

3.POWER QUESTIONS: (As Needed) (Ask on every call)

- 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?
- 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?
- (Shoppers) Have you been getting declined for coverage or have you just not been able to find a program that fits your budget?
- Do you currently have any active life insurance now? Are you looking to get a cheaper price or add additional coverage?
- Have you ever had a life insurance policy before?
- Have you ever been declined for life insurance before?
- Are you working full time or are you retired? If on SSI/Disability : Ok and that's being deposited into your bank account like most people or do they put that on your direct express card?
 - Are you looking to get coverage for yourself or do you have a spouse in mind as well?
- What is your Date of Birth?

4. SETTING EXPECTATIONS/EXPLAIN THE PROCESS Now the way this works is very simple. I'm a licensed broker with the state of _____. 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?

Just so you know how the rest of the process works. Once we find something that fits your family's needs and budget we'll submit an application. They'll ask for which checking/savings routing & acct number you'd like to use to fund the policy b/c obviously you know you can't use your neighbors bank account for your life insurance right?

(They will laugh) After that one of the two things will happen:

1) They will approve you instantly. If approved you'll typically see that draft come out within a few days. They do that b/c that obligates the company to pay if you didn't wake up tomorrow. That also triggers a 30 window you get to think about it/pray about it, and make any adjustment up or down. What that means is you are not locked in to anything today. My job is just to help you find the option you like best.

2) Send you to additional underwriting where they will want to do a deeper medical check on your prescription & hospitalization history. Then they will make a decision to approve or decline you. If the company declines you, you'll receive a letter in the mail for reasons why you were declined and an email will be sent to me as your broker. I will call you to reconnect at that point and find another carrier we'll get you approved with.

Any questions about the process so far?

If we get to that point, as far as the personal identifiers I'm assuming you have your social memorized but your banking info, do you have that on your phone or would you need to grab your checkbook?

(Ensure they can get act info when time comes. If not, reschedule appt)

PULL OUT FINANCIAL INVENTORY SHEET & FILL OUT SECTION 1 & 2...THEN START FILLING OUT APPLICATION AFTER.

5.MEDICAL QUESTIONS (FINANCIAL INVENTORY SHEET) Use your inventory sheet!!! Send it to your manager & post in in-home help!!!

Continue to build rapport and use the Americo E-app to help you have conversation & ask questions with intent to get the majority of your e-app filled out.

Example: (Ask them enough questions to where you could write a biography summary about the family.)

- Mary, are you originally from Texas?
- Where are you from?
- How long have you lived here for?
- What brought you out to Texas?
- Does the majority of your family live here?
- Who do you live with?
- What do you do for work?
- How long have you lived at your current address?

Then once the majority of the e-app is filled out, verify the email is correct, phone number and address. Then say, "Okay great, now what is your social."

Simply ask "What is your Social" instead of asking "What is your social security number" If you act normal, they'll be normal and just give it. Once you get to the "product page" put the amount you think they will

get into the app, however DON'T GIVE THEM A QUOTE YET, just put any

amount finish the questions, generate the quote (that means generate a quote

through the system, when I say don't give them a quote I mean to literally tell

them a quote over the phone.) and move forward. Get to the signing portion.

Click email signing. It will change the page and have access code blocks for

both the client and you. Your box will be yellow and blank. Type "111111" into

your box. That's 6 ones. Send the email. At this point you will talk them through the email signature process.

- “Now you’re getting an email that says Sales Connection via Docusign in your email click on that and tell them me when you’re there.....then click on review document.....then enter your access code, its (its automatically generated for them and it’s always their last 6 digits of their SSN).....now a box will show up asking if it’s ok to do an electronic signature, check yes. Then check the bottom of the form and hit continue. Now this form at the top should say ‘Health Information Authorization’ its authorizing insurance companies to check your health information and make a determination for coverage. Below you’ll see a yellow box with signature on it, check that box. Then a pop up comes up and you’ll sign inside the box. Check “adopt and sign” then check the “finish” box. Perfect”

At this time, you should see the screen start loading and the wording will change. There will be a box that says, “Initiate Underwriting” start that and go to the next screen.

Next are the medical questions, Answer all the questions no and you should have the message from Americo either tell you the insured can possibly be approved for coverage of up to \$30,000, complete the application and submit for an underwriting decision, or it will say unfortunately this client is not approved for the eagle premiere level coverage but only approved for the \$10,000 guaranteed benefit, go back to product page to quote...or something like that. The first means they will likely be approved. The second means they are basically denied. If they are denied, Send picture to our underwriting genie in in-home slack if your manager is not on zoom.

6. 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? Great I appreciate you sharing all of that with me. So, let me check and make sure I've got everything right...

- From what you've said, it sounds like your biggest problem is...
- ...you really want [GOAL] but [OBSTACLE] is in the way...
- ...you need a way to [RESULT]...
- ...and you've tried [ACTION] but haven't been able to... [FAILURE]...

Does that sound right? _____. (Paint the picture) Does that sound about right?

ONCE YOU ASK ALL MEDICAL QUESTIONS SAY..."Okay Mary I have a really good idea in which way we are going to go. But like I mentioned I'm a broker so I have access to over 100 companies. I'm going to put you on a 30 second hold to shop around for you and see which company will give you the best options."

7. CREATE EXCLUSIVITY Ok, so based on your medical questions I'm not sure we will be able to get you approved or not 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 some money per month for emergencies?

Okay, I'll try my best. We'll go ahead and submit a prescription and medical history check. Just to verify your first name is spelled _____. That's correct right?

8. PITCH 3 OPTIONS Okay perfect, now I have put your information into the system and we have some options here. Go ahead and right down: • Coverage Amount 1 • Coverage Amount 2 • Coverage Amount 3

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, this is 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. You will be all taken care of. 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?

9.CLOSE• 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 a \$\$\$ check, \$\$ check or \$ check? Ok, I'll try my best to get you approved. The application only takes about 5 minutes. I'll pull that up now. Spell your first name for me....(Complete the App)

10. *Before the last signature: Now ____ I take my job very seriously, so I just want to make sure you completely understand what you're applying for today. So again, you're requesting the ____k of coverage so when something happens to you, ____ is able to take care of your burial/cremation, take care of everything you left behind. I just want to make sure you understand the benefits we put in place for your family and this is comfortable for you. Because it's not meant to be a burden, it's meant

to help your family on the worst day of their lives. So do you think this is something you can maintain in the future, because if not, let's lower the program now and start you off with less coverage. Great.

OBJECTIONS

"I've already got it..."-

Yes, absolutely. I see that here. That's actually the reason why I was calling you. Now I was trying to get your file closed out, that way you can stop getting phone calls. It looks like you put your Date of Birth as _____. That's correct, right?

Okay perfect, now typically people fill this out for one of the three reasons: 1) To take care of your burial & final expenses. 2) To pay off a large loan or maybe a mortgage 3) To leave a legacy or income protection. Which one was your main concern?

Okay perfect, now which one of our companies did you end up going with?

"I went with..."

Okay no worries, do you remember how much you were paying for that or how much coverage?

"It was the _____ coverage."

Okay now John is there a reason. Did you do this yourself, over the phone, or did someone come out to your house? What exactly happened with this?

(Pull up quotes ASAP with carriers to see if you can beat their current rate.)

John is there a reason why you went with this company? Typically we don't put people with that company. That's typically our secondary company. Is there a reason you went with them because I'm looking at your file and it shows you actually qualify for our primary company. Did they not tell you that? Are you unhealthy or what happened?

"No i'm not unhealthy."

Okay, look, no worries, I can get this fixed for you. That's the reason they have me do these calls.

GO AHEAD AND GRAB A PEN AND PAPER JOHN.

Oh no John, I must have confused you. Your sister is a sales rep, I am the medical underwriter. She can't close out your file.

“NOT INTERESTED”

Not interested in what?....

What is it that you're not interested in?

“In this..”

Well John I must have confused you.. I'm actually calling about the form and the request that YOU went online and filled out, requesting our help with setting up your life insurance. You listed your Date of Birth as __?

I totally get John, i'm not interested either but the reason why i was calling is your file is still open. We do have to get this closed that way you stop getting phone calls and we can release the liability on our end since you did fill the form out. It says here that you listed your Date of Birth as..____. Is that correct?

-Which one of our plans/companies did you end up going with?

-What was the reason you put your request in?

“BUSY RIGHT NOW”

“Oh okay. Are you at work? What time do you get off?”

(The client will then tell what they are doing)

“No, I'm relaxing right now.”

I'm sure you're watching Netflix John but we do have to take care of this. Go ahead and grab a pen and a paper.

...Let's say they are actually busy at a doctor's appt or grocery store...

Okay no worries John, my schedule is already packed out, i can't make any guarantees but i will try my best to get back to you this evening. (Do not schedule an appt. We do a ONE call close for a reason.)