



IN HOME SCRIPT



PRE APPOINTMENT MINDSET

YOU are the professional. Not them, YOU. YOU have your life insurance license. You're the doctor, they're the patient. Walk and think with confidence. We are not going to lead you the wrong way as long as you trust the process. THINK: THIS IS NOT ABOUT ME. I'M GOING TO TRUST THE PROCESS BECAUSE I CARE ABOUT THIS FAMILY AND I KNOW I HAVE PEOPLE SUPPORTING ME THAT WILL ANSWER MY CALL WHEN I HAVE A QUESTION.

YOUR GOALS

We'll go over everything in a second. Yes, it can be a lot of information to take in for a new agent with FFL. Change your mindset to "I need to know everything" to "OK, I can do this," and focus on doing these three main things:

1. THE WHY.
 - a. They have a hole in their ship, which is why they filled out the form. It is our job to find the hole, and figure out how we can help them
 - b. Spend 10 minutes on their why. Make a timer. When the timer goes off, move on.
 - c. The WHY is like an ONION. Each time you think you have it, push yourself to ask one more question! Get to the guts of the onion, the emotions!
2. FINANCIAL INVENTORY WORKSHEET
 - a. Thoroughly fill out the financial inventory, getting a thorough list of all medications and diagnoses. And WHEN they were diagnosed ← SUPER IMPORTANT
 - b. Look over the Underwriting Guide to see which product they may qualify for, then
3. CALL YOUR UPLINE!!!!
 - a. ALWAYS CALL FROM THE HOME. Tell yourself: "My ego isn't too big for this because I understand I'm new. And I understand since I'm new, I'm going to call for help because I'm human, and I care about people, and I want to help this family as best as I can."
 - b. Your upline will let you know which product to choose
4. FILL OUT THE APPLICATION

Got that out of the way? Good! "GENIUS IS HIDDEN IN SIMPLICITY" so keep it simple You got this! Now, let's get to more of the guts of the appointment.

10 STEP IN HOME PROCESS

KNOCK ON THE DOOR

Self explanatory (I hope). Do NOT drive around their neighborhood like it's the Daytona 500, cause that's just weird. Imagine you are the pizza delivery guy / gal delivering the pizza. Same thing! I say this because I did this the first two appointments I went to. That makes it even weirder. Don't do that! Go knock on their door, they're expecting you!

1. INTRODUCTION

"Hey Mary, I'm Dan, here for our appointment. How are you doing today?"

2. TAKE CONTROL

"Do you have a kitchen table we can sit at?" ALWAYS sit at a kitchen table. Their home is your office for the next 30 minutes. BE THE DOCTOR, BE IN CONTROL

3. WHO ARE YOU AND WHAT DO YOU DO

"I work with a company called Family First Life. We do all types of basic life insurance, mortgage protection, retirement planning and final expense planning. I'm a broker and I work with lots of different companies so it doesn't matter to me which one we go with, my job is to find the best one for you. Does that make sense?"

4. FIGURING OUT THE WHY

MOST IMPORTANT STEP!!!! You can mess up everything else in the appointment, but if you have a solid WHY, YOU ARE GOING TO HELP THEM!

"So Mary, most folks fill out this form NOT to make anyone rich, but to make sure the (final expenses / mortgage) is taking care of. I'm assuming that's all you were looking for, correct?"

GREAT QUESTIONS TO ASK

- So Mary, if you passed away, who's that #1 person picking up the pieces for you?
- And are they local or out of town?
- Do they have any children? (If yes, "Oh, so they have some bills to pay!")
- What would it look like if they had to come out of pocket for this?

As soon as you have the WHY taken care of, "OK great. We'll make sure we get something in place so that your family can be protected"

So what we'll do now, is go through the financial inventory worksheet, which is going to help us find the best program for you

5. FINANCIAL INVENTORY WORKSHEET

Self explanatory. Fill it out!

Get a FULL list of medications, procedures and diagnoses. Find out WHEN they were diagnosed and WHEN they had the procedure

6. FIND THE BUDGET (FOR FINAL EXPENSE APPOINTMENTS)

The best way to avoid the “I don’t know if it’s in my budget objection” is by finding out their budget!

“Mary, you’re on Social Security, so you know what is in your budget and you know what ain’t in your budget, don’t you?” YEP!

“Ok, awesome. So Mary, what is something in your budget to protect your family that wouldn’t take any bread off the table? “

- Option 1: Mary says \$100 bucks. Response: OK great! We’ll definitely find something in that range for you
- Option 2: Well I don’t know, I gotta see what it is. Response: We work with a bunch of different companies and products. And I want to make sure we’re maximizing your budget. \$50? \$100? They will generally pick one

7. CALL UPLINE

“Hey Mary, I’m going to call my product specialist real quick to make sure we’re getting the best coverage for you.” THEY LOVE THIS! “YES, PLEASE CALL THEM, I WANT THE BEST!”

“Hey Dan, I’m sitting here with Ms. Mary, she’s looking to make sure she gets something in place for her children because it would be really tough on them if she didn’t. And she wants to protect them. Here is a list of all of her medications, diagnoses and procedures:..... I was thinking about going with Americo, I just wanted to get your opinion.”

Ok great, definitely go with AMERICO!!! (or another one if they don’t qualify)

8. GET THEM PREAPPROVED / DO APPLICATION

“So what we’re going to do Mary, is get you pre-approved. Once we get you pre-approved, we’ll be able to go over some different options for you and find something in your budget”

Go to Americo E App and get them preapproved! You’ll know whether or not they were preapproved after you “Initiate Underwriting” about 5 minutes into the application.

“YOU’RE APPROVED!!!” (get excited)

Finalize application.

9. ROUND UP APPOINTMENT / RETENTION

“In about two weeks, you’ll receive your entire application in the mail. When you get it in, please look over it to make sure all the I’s are dotted and T’s are crossed. And if you have any question at all, just give me a call. My phone is always on. (give them business card).

And Mary, it makes sense what we just did, right? Ok great, because I never like to leave not knowing why did we what we did. Well Mary, I’m very happy we were able to help get your family protected. Have a great day and call me with any questions!!