



# Presentation Guide

\*For example purposes only-  
specifics vary by product and state



## **KNOWLEDGE BREEDS CONFIDENCE... CONFIDENCE BREEDS SUCCESS!**

*The Presentation Guide can be an invaluable resource in learning, using, and perfecting your sales talk! It provides an example of how to effectively present your products to your prospective clients as you progress through the Cycle of Selling. This guide will share best practices, starting from delivering an effective Introduction, all the way through Solidifying the sale.*

*As a Sales Professional, it is important that you have a prepared sales talk that you can deliver with confidence. Remember, selling is a “transference of feeling”. By knowing exactly what to say and how to say it, you will be able present the product with more confidence and conviction. As a result, your prospect will have more confidence in you, the product, and their decision to buy.*

*As your career develops, it is suggested that you review your sales talk frequently to ensure you are delivering the best possible presentation to your prospects with consistency. This will not only increase your sales opportunities by maximizing the time you spend with each prospect, but also help them make the best decision for themselves and/or their family.*



# INTRODUCTION: BUILDING RAPPORT

## TRANSITION

“Thank you so much for your time! You know I have had a chance to meet with so many nice people in this area like the...”

## COMMON GROUND

“How long have you lived in this area?”  
“Where are you from originally?”  
Do you work around this area?”  
“Did I catch your spouse in?”

## TRANSITION

“I know Cancer isn’t the most pleasant subject to talk about, but it sure seems to be affecting a lot of families in the area.”

## EMOTIONAL CONNECTION

“Who is the closest person to you (friend, family, etc.) that has been affected by Cancer?”  
“What type?”  
“How long was their battle?”  
Were they treated locally?”

## TRANSITION

“Nearly everyone I talk with tells me how concerned they are with the devastating effects that Cancer is having on their neighbors, friends, and family. In fact...”



People tend to do business with people they like and trust!

\*When approaching a business, you need to be adaptable and build rapport when and where opportunities may present themselves. It is important to capture their interest quickly, you can always “sprinkle” in rapport as you go!

# INTRODUCTION: BUILDING INTEREST AND A NEED

\*Be sure to trace the words on the page/screen with your pen/stylus.

Red text indicates part of the script that is not printed in your presentation.



## IN FACT:

*The American Cancer Society Says...*

*Cancer will occur in...*

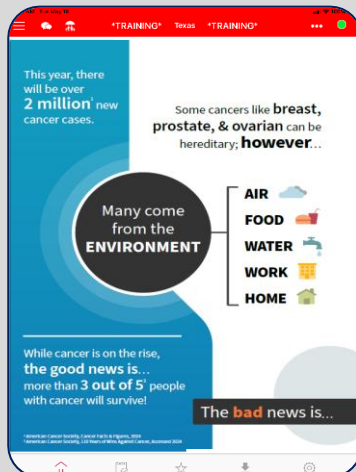
*2 out of 5 families.*

*Cancer plays no favorites- it will affect:*

*1 in 2 men...the most common is Prostate,*

*1 in 3 women...the most common is Breast,*

*and Leukemia is the most common cancer in kids*



*This year there will be over 2 million new cancer cases*

*Some cancers like; Breast Prostate, and Ovarian can be hereditary,*

*However, NEARLY HALF come from the environment;*

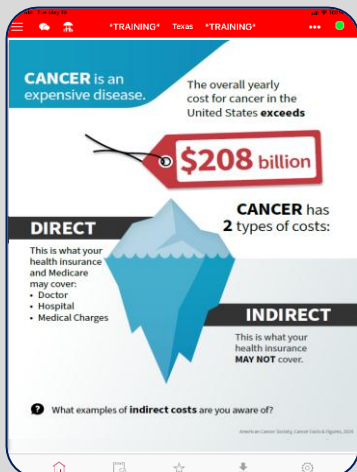
*Air, Food, Water, Work, Home*

*“Q”- What do you think is causing so much cancer these days...Why do you feel that way?*

*While cancer is on the rise, the good news is...*

*more than 3 out of 5 people with cancer will survive!*

*The bad news is...*



\*THE MOST IMPORTANT PAGE- PART ONE:

Slow down, sit back, and have a conversation. Help them discover their own need and get them to tell you.

*Cancer is an Expensive Disease... The overall yearly for cancer in the United States exceeds \$208 Billion*

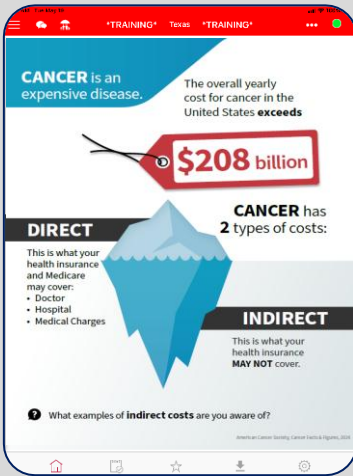
*Cancer has 2 types of costs:*

*DIRECT- this is what your health insurance/Medicare covers: doctor, hospital, and medical charges*

*INDIRECT- this is what your health insurance may NOT cover.*

*What examples of indirect costs are you aware of?*

*(Sit back, set pen down on presentation book, and let them respond)*



**\*THE MOST IMPORTANT PAGE- PART TWO:**

*(Sit back, set pen down on presentation book, and let them respond)*

**“Q”- Thinking through your situation...**

*(single/dual-income, single-parent, business owner, retired, etc.)*

**...if you couldn't work for 6 mos. to a year,  
how would that affect you/your family financially?**

**“Q”- Why do you feel that way?**

*(listen, nod, and get the prospect talk/elaborate on their NEED)*

**You're exactly right...**

**Lost Income & Savings-**

**Time off of work for the patient, family, and friends**

**Living Expenses (continue even when you are sick)-**

**Housing Costs, Utilities, Auto Costs, and Food**

**Even the best insurance has limitations-**

**Co-payments, Deductibles, Medications, Uncovered Charges, etc.**

**Out-of-Pocket Expenses**

**Travel, Food, Lodging, and Child Care**

**When I meet people who are healthy,**

**they like to have their income HERE** (show that with one hand)

**& their expenses somewhere below that right?** (show with other hand)

**When something happens and you can't work,**

**what happens to your income?** (lower hand slowly-let them answer)

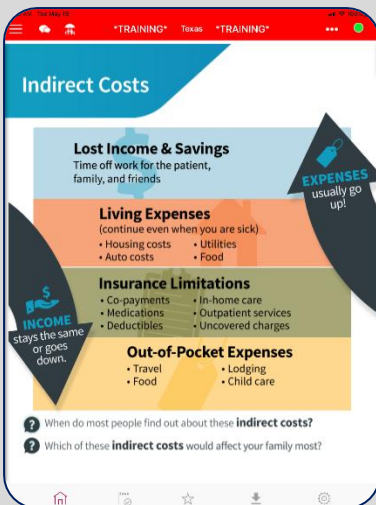
**and your expenses?** (raise hand slowly-let them answer)

**When do most people find out about the indirect costs? Exactly.**

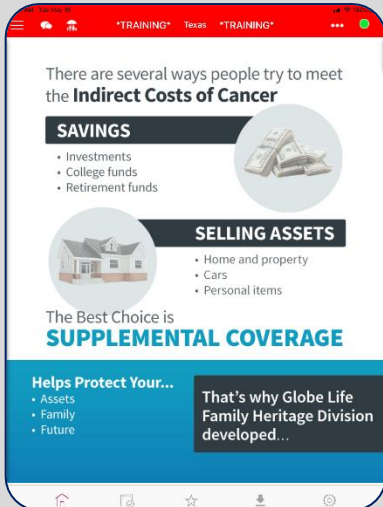
**Which of these indirect costs would affect you/your family the most?**

*(Lean forward, look down at page, and let them answer)*

**“Q”- Why do you feel that way?**



**\*BE SURE TO USE YOUR BODY LANGUAGE AND NON-VERBALS TO COVER THIS SECTION EFFECTIVELY!**



*There are several ways people try and meet the Indirect Costs of Cancer.*

*Some people have told me that they would have to use their savings, investments, college or retirement funds.*

*Others have mentioned selling their assets like their home and property, cars, or other important personal items.*

*The best choice is supplemental coverage that helps protect your assets, family, and future! In fact, John Smith said he didn't want to lose all those things that they had worked so hard for and I am sure you wouldn't either, right?*

*That's why Globe Life Family Heritage Division developed...*



**CancerCare**

**Can pay CASH benefits DIRECTLY TO YOU!**

**Health insurance pays doctors and hospitals to keep them in business, WE PAY YOU to keep your family in business!**

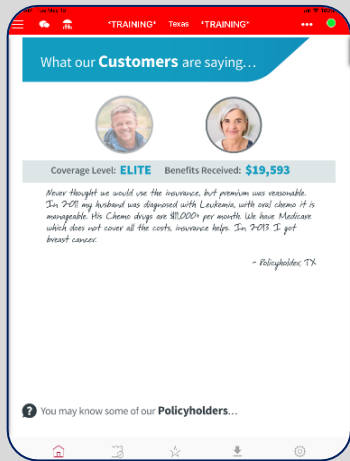
**One of the things Sarah Johnson liked, was that it pays in addition to ANY other insurance you own and provides coverage for you and or your entire family!**

**\*BE SURE TO REVIEW THE SECTION IN YOUR SALES HANDBOOK TITLED "BEST PRACTICE: SELLING SKILLS". THIS SECTION WILL TEACH YOU HOW TO USE ADVANCED SELLING TECHNIQUES LIKE; ASKING EFFECTIVE QUESTIONS, THIRD PERSON SELLING, MAXIMIZING POWER NAMES, AND PAINTING "MENTAL" PICTURES EFFECTIVELY! ALSO BE SURE TO TAKE ALL THE SALES COURSES IN FIT FOR ADDITIONAL INFORMATION AND TRAINING!**

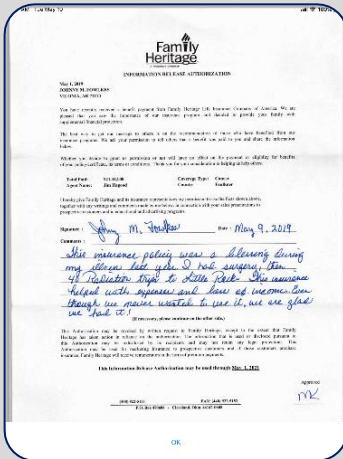
# INTRODUCTION: BUYING ATMOSPHERE

\*Be sure to trace the words on the page/screen with your pen/stylus.

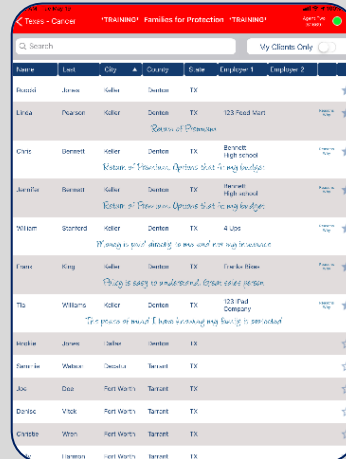
Share a client testimonial (IRA) and your Families for Protection (names list) right from your Mobile Sales App!



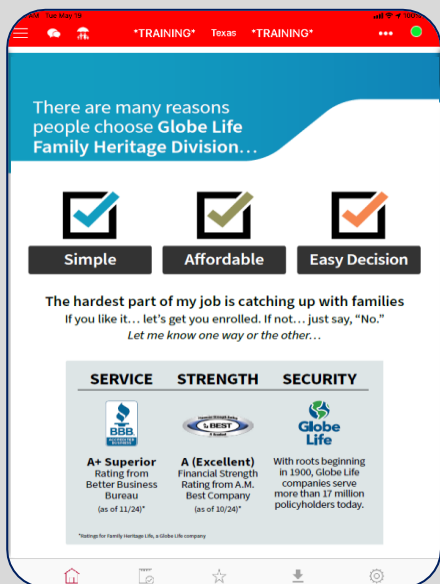
**In fact, here is a claim we recently paid to...**



**You may know some of our policyholders...(read 10-15 names)**



**There are many reasons people choose Globe Life Family Heritage Division...**



**It's SIMPLE; You will know right away whether or not this is for you. It's AFFORDABLE; We have a plan to fit everyone's budget. It's an EASY DECISION; Especially when you know, if you never use it you could get all of your money back! (if applicable)**

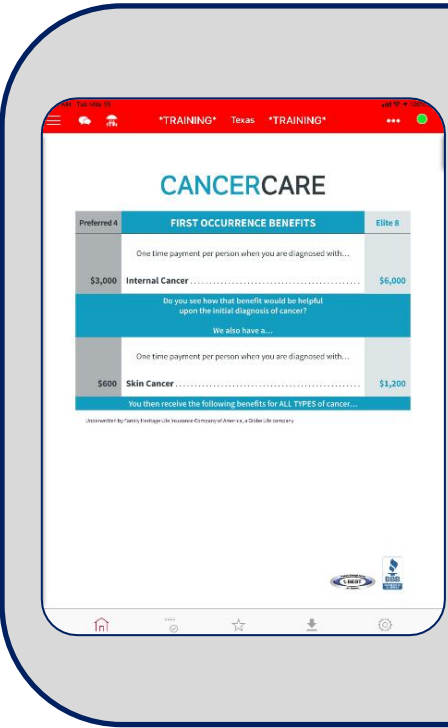
**It will take just a few more minutes to show you how that works and answer any questions you have.**

**The hardest part of my job is catching up with families/people who qualify. There are only two times people think about (Cancer/Heart/Accident) insurance: one is when I'm talking with them, (pause) and when do you think the other time is? (wait for response) Exactly, after it happens. And unfortunately, we never know what tomorrow might bring.**

**So, John- if you like it we can get you enrolled today. If not, that's totally fine too- just tell me "No". The only favor I ask is that you just let me know one way or the other when we're done...Is that fair? (Eye contact, nod and wait for confirmation)**

# ePRESENTATION; FEATURES, BENEFITS, AND ADVANTAGES

*\*Be sure to trace the words on the page/screen with your pen/stylus.*



*With CancerCare you have several choices of coverage. We have the top two shown here, but since most people want the best protection- I am going to explain the Elite benefits on this side.*

*We have First Occurrence benefits; There is a one-time payment per person when you are diagnosed with internal cancer of \$6,000.*

*Do you see how that benefit would be helpful upon the initial diagnosis of cancer?*

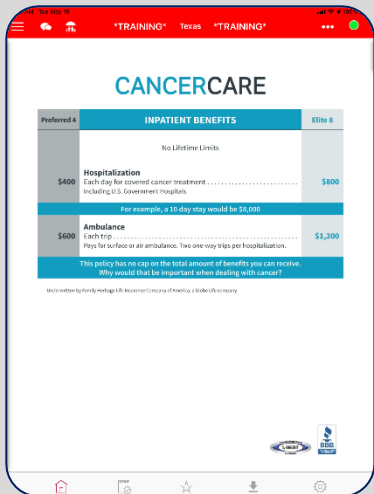
*“Q”- What do you think you would use that money for?*

*We also have a one-time payment per person when you are diagnosed with skin cancer of \$1,200.*

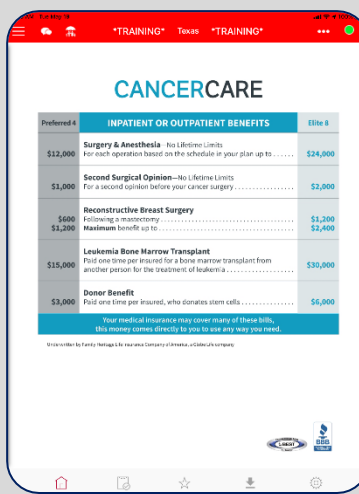
*You then receive the following benefits for ALL TYPES of cancer...*

## HIGHLIGHT A FEW FEATURES, BENEFITS, AND ADVANTAGES ON EACH PAGE

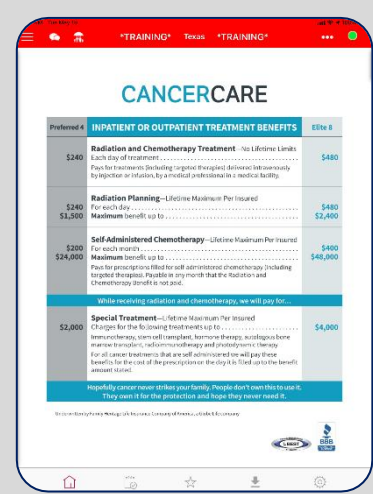
*\*ALSO, BE SURE TO READ QUESTIONS OR TRANSITIONAL STATEMENTS AT THE BOTTOM OF EACH PAGE*



*This policy has no cap on the total amount of benefits you can receive. Why would that be important when dealing with cancer?*



*Your medical insurance may cover many of these bills, but this money comes directly to you to use anyway you need.*



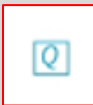
*Families value these benefits because it helps provide the quality care they want as opposed to what they can afford. Wouldn't it be nice to have that option?*

**Our Wellness Benefit has no lifetime limits and pays per insured an annual maximum of \$240.**

Preferred 4	WELLNESS BENEFIT	Elite 8
\$120	Wellness Benefit—No Lifetime Limits ("except HPV) Pays per insured up to an annual* maximum of .....	\$240
<b>Schedule of Benefits</b>		
\$120	Colonoscopy	\$240
\$96	Breast Ultrasound   Flexible Sigmoidoscopy   Barium Enema   Human Papillomavirus Vaccine   Transvaginal Ultrasound	\$192
\$72	Mammography   Urine Cytology   Sputum Cytology	\$144
\$60	Pap Smear   PSA (prostate screening)   CA 125 (ovarian screening)   CEA (colon screening)   Fecal Occult Blood Specimen	\$120
And if you are terminal, we also have a...		
\$100	Hospice Service Benefit Each day	\$300
\$18,000	Maximum benefit up to .....	\$36,000

**For example; if you were to have a: Colonoscopy you would receive \$240, a Breast Ultra Sound you would get \$192, a Mammogram would be \$144, and for a Pap Smear or PSA you would receive \$120!**

**And if you are terminal, we also have a Hospice benefit of up to \$36,000.**



**“Q”- When I met with \_\_\_\_\_, they liked having “No Lifetime Limits” the best. \_\_\_\_\_ liked the fact that the money was paid directly to them the best. What you have seen so far, which one of those appeals to you the most?**

**“Q”- Why is that important to you?**

**COVER “ALL” THE FEATURES, BENEFITS, AND ADVANTAGES ON EACH PAGE**

**\*ALSO, BE SURE TO READ THE TRANSITIONAL STATEMENTS AT THE TOP & BOTTOM OF EACH PAGE**

Where You Get Treated For Cancer Can Increase **Your Chance of Survival**

The National Cancer Institute has designated numerous hospitals as specialized cancer centers.\*

**OUT-OF-TOWN TRAVEL**  
Expenses such as transportation, food, lodging, and time off work can be expensive.

Preferred 4	TRANSPORTATION & LODGING BENEFITS	Elite 8
<b>No Lifetime Limits</b> The following benefits are payable for transportation & lodging over 80 miles from home for covered cancer treatment.		
\$2,500 40¢	<b>Patient Transportation—No Lifetime Limits</b> Charges for your plane, train or bus round trip up to .....	\$2,500 60¢
Includes up to 3 appointments with a physician before your treatment begins.		
\$2,500 40¢	<b>Family Member Transportation—No Lifetime Limits</b> One member of your immediate family when the Patient Transportation Benefit is used. Charges for your plane, train or bus round trip up to .....	\$2,500 60¢
For each mile by car .....		
If the Patient Transportation Benefit is used for a covered child, we will pay this benefit for both parents. Family Member Transportation by auto will not be paid when the family member travels in the same car with you.		
\$100	<b>Family Member Lodging—No Lifetime Limits</b> When a member of your immediate family requires lodging, we will pay... Charges per night up to (60 nights per confinement) .....	\$200
Families value these benefits because it helps provide the quality of care they want as opposed to what they can afford. Wouldn't it be nice to have that option?		

# CANCERCARE- LIMITATIONS & EXCLUSIONS

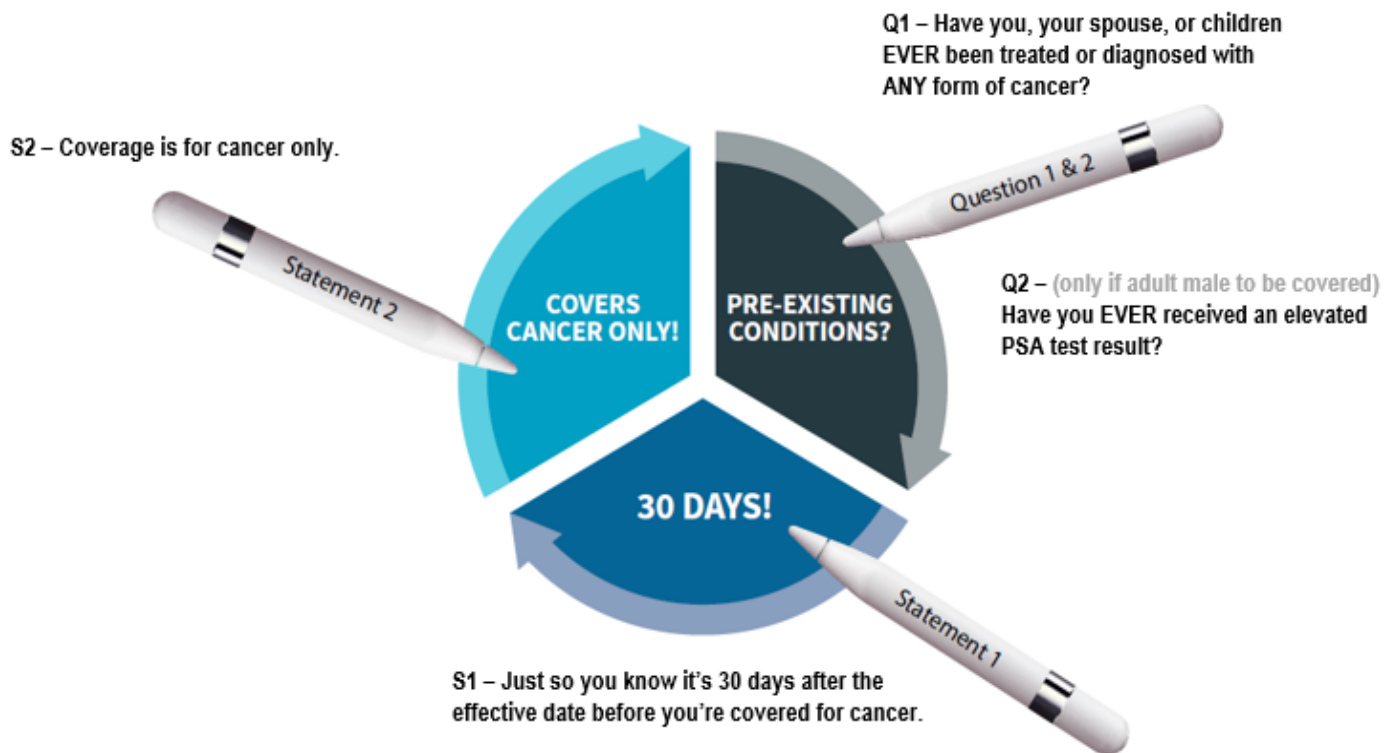
(Q= Question/ S= Statement)

When presenting to prospects:  
Ask the questions (Q1/Q2).  
Give the statements (S1/S2).  
All while tracing the corresponding sections of the diagram with your stylus!

**THE RESULT IS:  
A MORE CONFIDENT AGENT, AND  
A MORE CONFIDENT PROSPECT!**

## CANCER Limitations and Exclusions

- ▶ Persons with a prior history of cancer and those diagnosed within 30 days of the coverage effective date will not be covered.
- ▶ Persons with a history of non-melanoma skin cancer are covered for all types of cancer except skin cancer. Persons with a history of any melanoma cancer will not be covered.
- ▶ Persons previously diagnosed with an elevated PSA (Prostate-Specific Antigen) Test result will not be covered for prostate cancer or its metastasis.
- ▶ This plan covers losses resulting from cancer only. Cancer does not include premalignant conditions, conditions with malignant potential or pre-leukemic conditions.



**\*\*PLEASE NOTE: THE ABOVE IS ONLY AN EXAMPLE\*\*** of how an agent could potentially communicate the policy limitations & exclusions to a potential prospect. Based on the prospects responses, the agent may need to go into more detail with any applicable or relevant information. Not all states/policies are the same. Refer to your Product Guide, Sample Policy, and all related materials and resources for state/policy specifics. Be sure to follow all established state/corporate policies, procedures, and guidelines.

# INTENSIVECARE

**\*Be sure to trace the words on the page/screen with your pen/stylus.**

**In most states the ICU policy is a stand-alone policy and can be sold by itself, however there are a few states where it is a "Rider" and must be added to another policy. Be sure to check your state for specific details.**



**In addition to Cancer, there are many events that can affect your family financially; heart, stroke, serious accidents, or other catastrophic illness wouldn't you agree?**

**That's why we offer an Intensive Care Plan with NO LIFETIME LIMITS, that would pay you or your spouse \$1,600/day for any reason in an Intensive Care Unit up to 30-days or \$48,000 per confinement and up to \$24,000 for covered children. This benefit also includes; Coronary Care Units, Pediatric and Neonatal Intensive Care Units as well.**

**If the confinement was due to a "Vehicular Accident" (automobile, bus, truck, train, or commercial airplane) then the benefits would double to \$3,200/day for you or your spouse up to \$96,000 per stay/up to \$48,000 for covered children.**

**Readmission 30-days after discharge begins a new hospitalization period.**



**We also have a benefits that pay cash directly to you for; confinements in a Step Down Unit as well as transportation in a ground or air ambulance.**

**In addition, if injured in an accident and the injury causes death within 90-days of the accident, an Accidental Death benefit would be paid of \$20,000 for your or your spouse and \$10,000 for covered children.**

**This money comes directly to you to use any way you need. The benefits begin immediately on your effective date!**

# INTENSIVECARE- LIMITATIONS & EXCLUSIONS

(Q= Question/ S= Statement)

Ask your prospects the questions (Q1/Q2).

Give the statements (S1/S2).

All while tracing the corresponding sections of the diagram with your stylus!

**THE RESULT IS:**

**A MORE CONFIDENT AGENT, AND**

**A MORE CONFIDENT PROSPECT!**

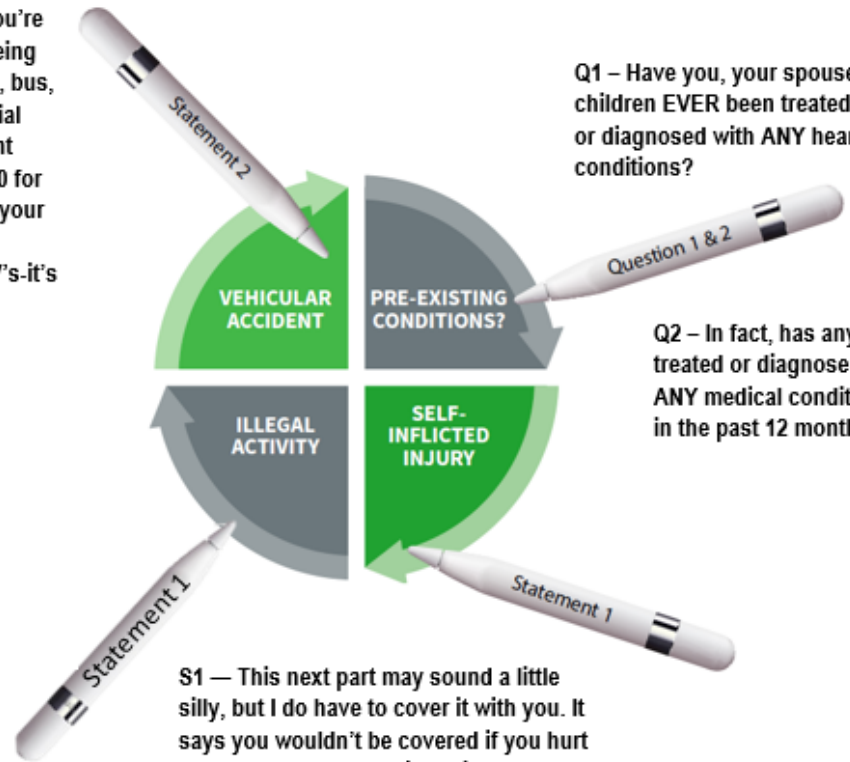
### INTENSIVE CARE Limitations and Exclusions

- ▶ Persons with a previously diagnosed or treated stroke or heart condition:
  - Will not be paid ICU Benefits for a heart/stroke related hospitalization.
  - Will be paid benefits for up to 7 days of ICU or step-down unit hospitalization not related to a heart condition.
- ▶ Benefits will not be paid for a loss incurred during the 12 month period following the coverage effective date for any accident or sickness which relates to a pre-existing condition. A pre-existing condition is any sickness, illness, disease, injury or condition (including those diagnosed before birth) which was diagnosed by a physician or for which you received treatment or consulted a physician within the 12 month period prior to your effective date.
- ▶ This plan does not cover hospitalizations or losses resulting from:
  - A hospitalization or loss which began before your effective date.
  - Injuring or attempting to injure yourself, or a covered spouse or child intentionally, regardless of mental capacity.
  - Committing or attempting to commit suicide, regardless of mental capacity.
  - Committing or attempting to commit a felony, or being engaged in an illegal occupation.
  - Being intoxicated or under the influence of any narcotic or other illegal substance, unless taken on the advice of a physician and according to a physician's instruction.
- ▶ The Vehicular Accident Benefit covers accidents resulting from riding in, operating or being struck by an automobile, bus, truck, train, or commercial airplane. This benefit does not include accidents resulting from riding in, operating or being struck by an all-terrain vehicle (ATV), motorcycle, tractor or other farm equipment, construction equipment, boat or other water conveyance, private airplane or glider.

**S2** — The “Vehicular Accident Benefit” means that if you’re riding in, operating or being struck by an automobile, bus, truck, train, or commercial airplane- the confinement benefit doubles to \$3,200 for the ICU. Just remember your covered for anything; motorcycles, boats, ATV’s-it’s just the regular \$1,600 confinement benefit.

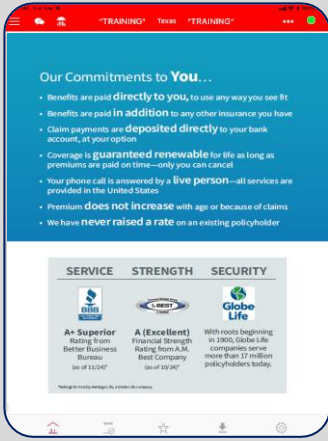
**Q1** – Have you, your spouse, or children EVER been treated or diagnosed with ANY heart conditions?

**Q2** – In fact, has anyone been treated or diagnosed with ANY medical conditions in the past 12 months?

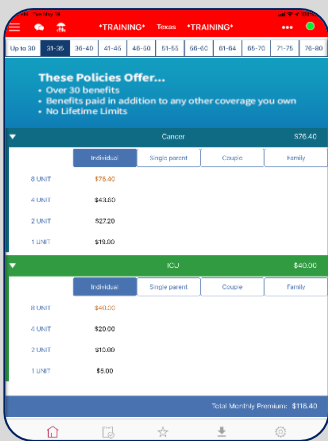


**S1** — This next part may sound a little silly, but I do have to cover it with you. It says you wouldn’t be covered if you hurt yourself, other people intentionally, or commit a crime. I know you would never do this, but being intoxicated, drinking and driving, or using illegal drugs wouldn’t be covered either.

**\*\*PLEASE NOTE: THE ABOVE IS ONLY AN EXAMPLE\*\*** of how an agent could potentially communicate the policy limitations & exclusions to a potential prospect. Based on the prospects responses, the agent may need to go into more detail with any applicable or relevant information. Not all states/policies are the same. Refer to your Product Guide, Sample Policy, and all related materials and resources for state/policy specifics. Be sure to follow all established state/corporate policies, procedures, and guidelines.



**Our Commitments to YOU...**  
(cover all the bullet points that follow)



Age Categories...

**If you don't mind me asking... what age category do you fall into/which one of you is the younger spouse? What age category do you fall into?**

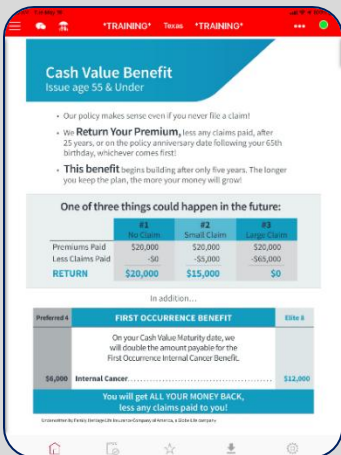
PRICE BUILD-UP (build the value and belittle the cost)

**These Policies Offer...**

**Over 30 benefits,**

**Benefits paid in addition to any other insurance you own, and No Lifetime Limits.**

**YOU GET ALL THAT PROTECTION FOR JUST...**



**\$128 for the Elite Family Policy and only \$61 for the Preferred, but you have several different choices and I will come back to this in just a second\*. First I want to explain the VERY BEST PART about how our policy works and what everyone really loves is that...**

Cover the AGE & STATE appropriate Money Back Benefit:  
Cash Value, Return of Premium, or Survivor Benefit.

\*It is important to note that the prospect is not picking a level of coverage at this point. We are providing a quote that shows a range and options just to let that part settle in for a little while so they can get more comfortable with the idea of “cost” before we actually close in a few minutes. Meanwhile, we swiftly (and without pause) transition to covering the Money Back benefit!

Here, on the “Coverage Calculator” we quote Elite and then Preferred. Later, on the “Rate Calculator” (during the close) we will reverse rates to Preferred and then Elite.

# CLOSE

## T.A.C. (TRANSITION...APPLICATION...CLOSE)

\*\*FOR AN ADVANCED CLOSE OR WHERE TIME IS OF THE ESSENCE (B2B); SIMPLY SKIP STEP 1 OR 2 AND BEGIN WITH STEP 3!

### Step 1- WIN-WIN

### TRANSITION

*"Most people agree it's a win-win situation. If you have a major claim, we could pay your family thousands of dollars, and if you don't, you get all your premiums back. In fact, the only way you lose is if you don't have the policy when you need it."*

### Step 2- NAMES LIST

*"As you can see everyone likes it for different reasons"*

(Share what several clients liked best & why it was important to them)

### Step 3- WHAT...WHY...HOW?

*"Some families like having no lifetime limits best and some like that the money is paid directly to you. Now that you have seen the entire policy; WHAT appeals to you most?"*

*"I think that's exactly why everyone has been getting this."*

*"WHY is \_\_\_\_\_ so important to you?"* (Elaborate on what they liked best)

*"HOW would you feel knowing that \_\_\_\_\_?"* (Why what they liked is important)

*"That's exactly what this is for!"*

### Step 1- SIMPLE APPLICATION

### APPLICATION

*"What everyone really likes about the way we do business is that the Application is pretty simple. I just need your name, address, date of birth, and a few basic facts...that's about it. Sure is nice having a simple form, isn't it?"*

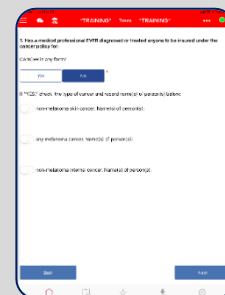
### Step 2- OPEN THE eAPP

*"But before I can even offer you the coverage, I need to ask you some questions to see if you qualify."*

\*You want to open the eApplication on the word "COVERAGE"

### Step 3- QUALIFY THE PROSPECT

- Ask your prospect all the required qualifying questions
- Record their answers accurately and record their name if needed
- Explain any Limitations & Exclusions that are relevant to their answers or condition



*"Great! You do qualify. In order to get the application process started, I just need to find out if you get your mail at home or at the post office?"*

### CLOSE

(It is critical that you close by putting your head down with your eyes and stylus fixed on the address field after you ask the above question. Stay closed and don't speak- you are tentatively waiting for a response...just wait!)

If they tell you where they get their mail, then proceed with filling out the rest of the eApp as shown below. If they give you an objection, then proceed with the Objection and Response System.

# eAPPLICATION- Basic Information

Complete the sections in the order they are marked below

*\*Be sure to refer to your Mobile Start Up Guide and Mobile FAQ's for more information*

IMPORTANT: Check which person is proposed to be the Policyowner. (If no box is checked the Applicant will be the Policyowner.)

Applicant

Applicant First Name: Skylar \*

Applicant Middle Initial: W


Applicant Last Name: Byrne \*

Male  Female \*

Applicant Date of Birth: 01/01/1978 \*

Applicant Age: 40

Spouse's Name (If Family or Married Couple Coverage)

Spouse 

Spouse First Name: marda

Spouse Middle Initial: L

Spouse Last Name: Byrne

Male  Female

Spouse Date of Birth: 02/02/1984

Spouse Age: 34

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**Applicant Address**

Number and Street: 123 Main St \*

Zip: 75070 \*

City: McKinney \*

County: Collin \*

State: TX \*

Phone Number: (817)-555-1212 \*

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**Additional Info**

Policyowner Email Address: abc@gmail.com \*

Beneficiary Full Name: Thomas Byrne \*

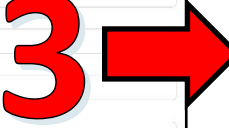
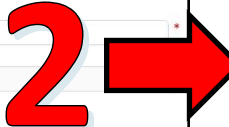
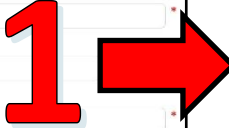
Beneficiary Address: 321 Maple St, Dallas, TX

Beneficiary Relationship: Brother


Applicant Employee ID:

Applicant Employer Name: ABC Cable

Spouse Employer Name: ABC Dental



Then continue by getting the APPLICANT/POLICY HOLDER information; legal name and D.O.B. **NOTE-** when you type in the date of birth that the age populates automatically, and that WORKS OFFLINE!

Simply use the toggle to designate who the "Policy owner" will be (the Applicant will be the one who's signature is required. 

Fill in the APPLICANT ADDRESS SECTION completely noting the required fields throughout.

**NOTE-** if you are ONLINE, when you enter a valid zip code and then tap on the next field; it auto-populates the city, county, and state! Talk about user friendly and fast!

Move on the ADDITIONAL INFO SECTION Be sure to enter the applicants valid email address because this will help you with the solidification process later.

**NOTE-** in the extremely rare exception when a client doesn't have an email address, you will need to use the one we have provided, [MobileSales@Globe.Life](mailto:MobileSales@Globe.Life) (Mobile FAQ's #19; pg. 6); we have provided so that you can advance to the next section as it is a required field. **NOTE-** if you enter the email above, you must also leave them with a paper version of the **Mobile Conditional Receipt**.

If all the required information has been entered, then tap "Next" to proceed and it will save all the information!

# eAPPLICATION- Coverages & Banking Information

**PREMIUM PAYMENT MODE:**  
 Monthly / ACH    Semi-Annual    Annual \*

**CANCER COVERAGE**   Premium: 91.30  
 Coverage Level:  8 UNIT    4 UNIT    2 UNIT    1 UNIT  
 Coverage Type:  Individual    Single parent    Couple    Family

**ICU COVERAGE**   Premium: 56.80  
 Coverage Level:  8 UNIT    4 UNIT    2 UNIT    1 UNIT  
 Coverage Type:  Individual    Single parent    Couple    Family

**TOTAL PREMIUM:** 148.10

\*Displaying rates for 34 year-old applicant

\*Select Monthly ACH as default in order to show rates

**For the cancer coverage the Preferred is \$50 and the Elite is only \$100. Which is the best choice for you/your family?** (Tap coverage & type)

**For the ICU coverage the Preferred is only \$30 and the Elite is only \$60. Which is the best choice for you/your family?** (Tap coverage & type)

**Now the cancer coverage is \$\_\_\_ and the ICU is \$\_\_\_ so all that protection is only \$\_\_\_. That's pretty reasonable isn't it?**

**There are three easy ways people can choose to take care of this. Did you want to do it once a year, twice a year, or simply monthly like most folks?**

Be sure to nod your head as you say the last option.

**FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA**  
**INITIAL PAYMENT AND ACH AUTHORIZATION**

I (we) hereby authorize Family Heritage Life Insurance Company of America (FAMILY HERITAGE) to deduct:

\$ 86.80

representing my first premium on my insurance application. This payment will be processed immediately upon the receipt of this form in Family Heritage's office.

**For Monthly Payment Customers**

I (we) further acknowledge that this same amount will be deducted from my (our) account each month. I (we) request that such deductions be drawn from my account on the

15 (Note: the 29th, 30th, and 31st are not available dates)

day of each month. These monthly deductions will generally begin in the month following my initial premium payment.

**For Semi-Annual or Annual Payment Customers**

I (we) further acknowledge and understand that subsequent premium billings will be in the form of a direct bill. These billings will require me (us) to pay the premium by check.

Draft From:  Checking    Savings \*

Set future initial draft date?

Is the Applicant the Account Holder?  Yes    No \*

Account in the name of: Skylar Byrne \*

(Print Name as Shown on Bank Document)

ACH Routing #: 111000025 \*

Name of Bank and Branch: BANK OF AMERICA, NA   \* Other Bank

City: Dallas \*

State: TX \*

Account #: 8675309 \*

**FOR TRAINING USE ROUTING #  
111000025**

Select the monthly draft date (1<sup>st</sup>-28<sup>th</sup>), unless the payment method is Semi-Annual or Annual. If it is, then the initial payment will be drafted and the subsequent payments will be billed through the mail.

**Would you like to take care of that on the 1<sup>st</sup> or the 15<sup>th</sup>?  
Would you like to care of that through savings or checking?**

**NOTE:** You have the ability when absolutely necessary to set a "future initial draft date." You can set this date anywhere between 3-10 days in the future so that you can sign them up and still submit it today! **KEEP IN MIND THIS IS THE EXCEPTION NOT THE NORM!** If it is determined that it is being used as a frequent business practice, the agent may lose the ability to use it. Refer to FAQ #32 (pg.6) for more information.

If the account holder is the same as the "Applicant" check YES and it will populate the name as it was entered previously. If it is not the same name, person, or is a third-party; then check NO and type it in the correct name of the authorized bank account holder.

**NOTE:** If it is a third-party, then you must type the relationship to the Policy Holder in the comments section later.

**NOTE:** If it is a business account, type in the name of the authorized user and not the name of the business. Type the name of the business in the comments section later.

If you're working online when you type in a valid routing number, it will auto-populate the name of the bank! Type in the city, state, account number, and tap next to proceed!

# eAPPLICATION: FINAL STEPS

## MARKETING QUESTIONS

The questions will vary by state.

Ask the questions from your state product and mark them accordingly

Note: by marking yes to the “marketing purposes” you will now be able to enter them into the Families for Protection at the Shopping Cart screen!

## FORMS REVIEW

Now we see all the information has been placed onto the application for review!

Explain each form and what is on it them. Make sure the prospects understands and verifies all the information before they sign.

## SIGNATURES

**APPLICANT:** The signature must be typed exactly as listed above the signature line. The applicant must be physically present unless using the R.S.V.P. method.

**AGENT:** Only the agent who is registered to the FHD Mobile App (by agent number) can sign for the agent and it must be typed exactly as seen above the signature line!

## SIGNATURE REVIEW

Now that the eAPPLICATION is complete.

Show the client that their signature has been applied to all the appropriate forms!

Make sure not to skip this part!

## SPECIAL INSTRUCTIONS

This is where you would put any additional information that is required or helpful for the Home Office to process the eApplication.

Refer to the Mobile Start Up Guide pg. 39 for examples & instructions



To complete the eApplication the agent must tap the “NEXT” button to place the client’s application in their very own Shopping Cart!

This is where you will want to enter them and their reasons for enrolling into the Families for Protection (names) list.

Now you can add more coverage or share the “Opportunity to Make Tomorrow Better”!

\*Remember to go to the “My Applications” tab To submit the application as soon as you’re online!

**CONGRATULATIONS...ANOTHER FAMILY PROTECTED!**

## **SOLIDIFICATION**

It is important to leave your new client feeling good about their decision. It is also important to explain the next steps and provide them with the brochures and contact information.

### **EXPLAIN THE NEXT STEPS**

*Now Betty and Joe, here's how this works. I am submitting this application to Home Office right now (press submit). Most applications are reviewed and approved within a week from when they are received. Once your application is approved, the IntensiveCare coverage will go into effect, and that's when your 30-day waiting period (if applicable) will start for the CancerCare policy.*

### **CONDITIONAL RECEIPT CONFIRMATION**

*You should receive your policy from the Home Office in about 3 weeks and it will have your effective date on it. Let's go ahead and verify that Home Office has received your application. If you would, please grab your phone so we can verify your received your confirmation email.*

During the brief time they are getting their phone/checking their email – you can PREPARE a “THANK YOU” email (directly from your iPad) that includes the brochures for the appropriate coverage.

### **THANK YOU EMAIL WITH BROCHURES**

Once they've checked and verified that the confirmation email has been received; *Great! I'm also going to send you a “thank you” email with your brochures (or leave them paper copies or both) to ensure you have my email address. Most people feel it's really important to keep my name and phone number in a permanent place. While you've got your phone out, let's do that now! I'm usually listed under “C” for cancer.* Give them the home office number (440-922-5200), and your own.

*Well I'd better get going. But before I do, remind me again what you liked BEST about this policy. You said it was Sense of Security correct?* (or whatever they said) – Type this answer into the SUBJECT line of your “thank you” email and/or on the brochure if you are leaving a physical copy.

(While typing, keep them engaged by asking) *Ok, why do you like that part of the policy?* (This can be added, where appropriate, in your “thank you” email). *Congratulations you've made a GREAT decision because that's exactly why a lot of families in this area have decided to go ahead and own this policy.*

### **FEEDBACK & CUSTOMER REVIEW**

If you are able to submit the application instantly and follow the above outline, it also provides you an opportunity to walk your client through the feedback survey and encourage them to leave a positive review while you are still with them. This will help you to develop your reputation within that community. It is much more likely that they will complete the short survey and leave a review while you are there than once you have left!

If you are not able to submit the application instantly, be sure to modify the script above accordingly and explain the next steps clearly to your client.

## REFERRALS- Sales/Recruiting

The very best sales professionals focus their energies on the activities that yield the greatest results with the least amount of time and effort expended. They work smarter; not necessarily harder.

### ASK FOR THEIR HELP

- *I was hoping you could help me out with something?*
- *Could you help me out with one last thing?*
- *I was wondering if you would do me a favor?*

### LAYER THE QUESTIONS

- *Who is the next person you can think of?*
- GET ALL THE NAMES FIRST!
- Then go back and get the rest!

### REWARD THEM WITH GRATITUDE

- *Thank you so much!*
- *I really appreciate it!*
- *This is super helpful!*

After you finish solidifying the sale, say:

*You know Joe and Betty, most people like this policy so much they think of 10 to 12 other people that would probably want to hear about this. \_\_\_\_\_ thought of 9 families, \_\_\_\_\_ thought of 7 families and \_\_\_\_\_ thought of 11 families.*

*People think of names of folks they work with, close friends, people in their cell phone or address book, people in their neighborhood, parents from school, people they go to church with and everyone wants me to make sure I see their family and relatives.*

*Who is the closest family members or relative that live in this area?*

*(Record name & relationship.) Who's the next relative you think of?*

Continue to get the names of all the relatives in the area, then say:

*OK, most people know 5 or 6 close friends that would be interested in hearing about this. Most of the time these close friends are in folk's contact list on their cell phone. Who's the first close friend you think of?*

## ALL YOU NEED FOR SUCCESSFUL REFERRAL RECRUITING IS A GOOD TIP!

After a prospect gives you Pre-Approach at the approach or Referrals after a presentation, thank them afterwards, and transition as follows...

**T**

**TRANSITION-** *"I really appreciate your time. By the way..."*  
(need to have a natural transition to create a pressure release)

**I**

**INSPIRE-** *"...we have two career openings, who do you know that would like to earn \$40-\$60,000 in their first year provided they qualify?"*  
(create a great value proposition to entice engagement)

**P**

**PROMPT-** Break eye contact, head down, stylus to tablet, and wait for a response.

### One of three things will happen:

- **They give you names.** Write all the names down, then collect contact information.
- **They don't know anyone.** Use Memory / Name jogger approach...
  - *"It might be someone who's looking for change..."*
  - *"It might be someone who's working part-time..."*
  - *"It might be someone who's just finished school..."*
  - *"It might be someone who's not being paid what they're worth..."*
- **They ask for more information.**
  - **TRANSITION-** *"I am really glad you asked..."*
  - **INSPIRE-** Provide all or some of the following:
    - *"We help families and businesses address one of the leading causes of bankruptcy in America when facing a serious illness or injury."*
    - *"We invest in our people by offering ongoing corporate training and leadership support, no college degree or experience is necessary."*
    - *"Our Sales Professionals make a great living with the prospect of becoming tomorrow's leaders with rapid advancement through the FHD Career Track."*
  - **PROMPT-** break eye contact, head down, stylus to tablet, and wait as you say...
    - *"Most people think of family and friends, local folks right here in the community, and even people from work or at church. Who is the first person you could think of?"*

**\*Have business cards and additional material available to give if a prospect wants to get back with you or share your info with others.**

## OBJECTION & RESPONSE SYSTEM

### ACKNOWLEDGE THE OBJECTION

FEEL...FELT...FOUND

*I understand how you **FEEL**. In fact, a few people **FELT** the same way at first, until they **FOUND** out what this could mean to their family. In fact, here's a claim recently paid by our company to the \_\_\_\_\_ family*

### PROVIDE ADDITIONAL INFORMATION



Read an IRA (claim) out loud that relates to the prospect's question and/or objection



### EMOTIONAL CLOSE

*It's not like they planned on using it (pause)...it just happened. Fortunately, they were prepared.*

*I truly hope that you or any member of your family are NEVER diagnosed with cancer (pause)... but you never can tell...isn't that true?*

*And if someone in your family were ever diagnosed as having cancer, I KNOW that you would want them to have the very best treatment ...right?*

*We both know that getting the best treatment can make a BIG difference, but can be pretty expensive....right?*

*If all this policy did was give you the ability to get the kind of treatment that you wanted, instead of that which you can afford, it would be well worth having...wouldn't it*

*So why take a chance, especially when you know that if you never need it you could get all your money back. Does that make sense?*

### CLOSE AND STAY CLOSED

NEW information can lead to a NEW decision! You have helped your prospect work through their questions or concerns, allowing THEM to change their mind.  
**Great, did you say you get your mail home or the P.O.?** (Pen/eyes on the address field)

## THREE PHASES OF LEARNING

### MEMORIZE

We tend to sound scripted, it feels a little uncomfortable, and we struggle with remembering and using the right words.

IT'S OKAY!

DON'T FORCE IT!

IT WILL COME WITH REPETITION!

### INTERNALIZE

You are able to find the right words with more consistency, scripts start to sound more natural, and can be delivered with more confidence.

GOOD JOB!

KEEP IT UP!

STICK TO THE SCRIPT!

### PERSONALIZE

The words you have memorized and internalized can now be delivered with ease and comfort. This is when the scripted words are said with your voice...your personality!

NOW YOU CAN FOCUS ON ADVANCED SELLING TECHNIQUES!

REMEMBER...  
IT'S NOT JUST  
WHAT YOU SAY,  
BUT HOW YOU SAY IT!

- ✓ REPETITION IS THE INSTIGATOR OF SUCCESS!
- ✓ ANYTHING WORTH DOING, IS WORTH DOING BADLY (at first)!
- ✓ LEARN, PRACTICE, and IMPROVE...THEN REPEAT!