Take Away / Assume the Sale

Directly after your client responds positively to any of your options…

> ***"I don't want to get you too excited about this plan just yet.*** **(Insurance Company)** ***is not easy to get approved with. I need to ask you some questions to see where you stand (begin medical questions in application with no pause).***

Alternatively,

> ***NOW in order to QUALIFY, I have to ask you some medical questions, if the answer is NO, you don't have to stop me, BUT if the answer is YES you have to be 100% honest with me, the more info you give me the faster the process will go, fair enough?***

Application

'Joe', 'Sally' in order to qualify for the insurance one thing the insurance company will require is a physical examination in which they'll send a nurse out the home. They pay for the whole thing but they would be testing you both for AIDS & HIV. You're not going to have a problem with that, right?

So now I need to ask you some basic medical questions to see if you qualify. If the answer is no you don't need to stop me, but if you have had any of these symptoms you just need to be 100% honest. OK.

When asking any question in the application, be thorough and concerned about them qualifying for the plan. Take the application is this order:

- Health Questions
- General Activities Questions
- Beneficiary Information
- SS / D.O.B.
- Occupation / Income / FIF QUALIFICATION
- HIPPA Form Signed / HIV Form Signed
- Application Signed (Everything is True and Correct)
- EFT Form Signed (See EFT Script)
- Collect Check (See Ask for Check Script)

Start with the easy questions and forms, then progress towards the check / signed EFT & Void Check

End Application

This is an application for insurance and what it states is that everything you've told me is true and correct to the best of your knowledge and that it's ok for us to release this information to the insurance company and the insurance company only. So we can get you approved.

I need you to OK it here.

HIPPA - I need you to OK it here.

HIV – I need you to OK it here.

Like I said before, the insurance company will require a physical examination. It's required that you fast for at least 4 hours beforehand, so no food, juice or coffee. It's best to have this taken care of on your day off first thing in the morning, that way you can go ahead and eat directly afterwards. What day and time works best for you?

Bank Draft

There are two ways to pay for your insurance monthly or annually. Which do you prefer?

With all insurance company's they do not have a direct billing system, so you're going to pick the day of the month that you want the bank to send the money to the insurance company. Most of my customers pick the 1st or the 15th. Which do you prefer?

I need you to OK it here.

Check with Application

Just like every company out there (Ins Company) accepts their premiums payments 2 ways: Monthly or Annually?

Which works best for you? (No EFT needed for annual)

If Monthly - If you would prefer to pay monthly, (Ins Company) uses the EFT system so your bank sends the payments to (Ins Company), but this will not take place until 1 month after you get approved.

Remember I mentioned (Ins Company) is difficult to get approved with right? They require the 1st month's premium up front with the application so that if you qualify, they have the premium to place the policy inforce.. (NO PAUSE) so I'll need a check for $_____ made out to (Ins Company) (NO PAUSE) I am writing you a conditional receipt which binds coverage during the qualification process (Write out receipt). You will be covered conditionally during the underwriting process while I work to get you and 'Sally' your policy.

If client objects: 'Joe' the $_____ per month is affordable right? If it's not, that's okay, just tell me now so I can find you a new plan. Okay, great!