The Three C's

Work life insurance

Earlier you had told me that you have $___ through work. It's good that you have that coverage through work, but you can't take that coverage with you if you were to leave or lose your job. That's why it's so important to have a personal plan. Wouldn't you agree?

Personal Life insurance

You had also told me that you do have personal life insurance, right?

Ok great, so any recommendations I have for you this evening will integrate with what you already have, I will need to take a quick look at that policy. Can you go ahead and grab that for me? (Wait for them to get the policy).

Before I take a look at this policy, some people say this company is good this company is bad. It's not true, every company in this country has one thing in common; they all pay. But just like any other business, some companies are more competitive and some have stronger finances. But they all pay.

This is the wisest decision you've made for your family and don't let anyone tell you otherwise. (Briefly review the policy info)

There are 3 things you need to be concerned about with life insurance.

1. Cost, how much you're currently spending on the policy.
2. Coverage, how much YOU'RE actually covered for.
3. Cash, if the policy has any.

If for the same amount of cost, I can significantly increase your family's benefits or
For the same amount of coverage, I can save you a significant amount of money
Would you have any objection to doing business with me today?

Ok great, the way we go about doing this, I will take the policy back to office, do a cross analysis all the companies out there. When I come back only 1 of 2 things are going to happen;

1. I found in my research that we can significantly improve your families benefits or
2. What you have is in your best interest and we'll look into supplementing your coverage.

Does that process seem fair enough?

Great! *(Reset the appointment for 2 days out and hand business card)*

Policy Pickup

The Three C's

If I can show you how, for the same amount of money that you are spending to significantly increase your coverage, or to give you the same amount of coverage for much less, that would be something you would want to take advantage of, wouldn't it?

There are only three things you need to be concerned about regarding your insurance.

1. Coverage - which is the amount of insurance you have.
2. Cost - how much you're paying on a monthly basis. And
3. Cash - how much money you will receive back.

Process

Now this is the way the process will work. I'm going to go back to my office, research your policy, get a current illustration from the insurance company, analyze it, and then, I'm going to shop you around with a number of companies. When I come back, there are only two things that are going to happen. One is, during my research, I found that it is in your best interest to keep what you have and we can look at supplementing your coverage or two, I CAN significantly improve your situation. At that point, it's all talk, meaning we'll fill out an application for insurance set up a time for your physical, send in the first month's premium, and thirty days from that point, we'll find out one of two things.

One, is that something in your health has changed, and you need to keep what you have, or two, we were able to get the coverage approved and WE CAN give your family significantly more benefits. Now, does that whole process seem fair enough?

Receipt

Set Date for return within 2-3 days