

Date of Application: _____ Full Name: _____ Gender: _____

1 WHO YOU ARE / WHY YOU'RE HERE:

(Client First name) _____? Hello _____, My name is (Arthur) - I'm **giving you a call back** from the

FEX: BenefitCenter. I am the assigned Underwriter to take care of your State Approved Burial & Final Expense options.
MTG: Mortgage Protection Department- regarding your home loan for (loan amount/ @ home address)...

FEX: (You wanted to learn how to **leave money behind** to a loved one if you were to **get sick or pass away...**)

MTG: (It's that program to **make sure your family keeps the home- instead of giving it back to the bank if you were to get sick or pass...**)

We are doing everything **virtually over the phone now**. It should take about 7 to 10 minutes to get those options to you... And the last 2-3 minutes to submit your coverage. _____ **Are you currently working**, retired, or disabled?

(Start one-call-close. If client is busy- schedule a follow up call within 24 hrs; have them repeat appointment time back)

Okay: DO ME A FAVOR & get a pen and paper so you can write down your policy options and info.
I'll wait for you to find one... Let me know when you are ready.

You ready? Once again- I want to **formally introduce myself.** *My name is (Arthur).*
*I also want you to write down my (NPN # **and/or** cell phone number.)* It's _____

2 SETTING THE TABLE: (optional: Send a text/digital business card)

I am a non-captive 1st tier Broker- that means I have access to the top 30 A-Rated carriers **like: Aetna / CVS / Mutual of Omaha** to name a few. We will **shop ALL OF THEM together** to see who has the best rates for you **based on your Health & Age.**

- My job is really simple... I just have to ask a couple **Health & Finance** questions to throw into the system so we can determine your eligibility status.

*At that point, the computer will spit out a few options... you can **choose which inheritance you want to leave behind...** Sounds fair?

3 FINANCIAL INVENTORY / FINDING THE "WHY"

...So, before we begin- I want you to tell me **what exactly** are you trying to accomplish today, _____,?

- Alleviate **Financial Burden / Leave extra money behind** when that time comes?!?... Fill me in...

- **IF SOMETHING WAS TO HAPPEN TO YOU YESTERDAY,** who do you want to leave the check to?

(Beneficiary): _____

- **Relationship:** _____. Do you remember his/her **D.O.B.? (Beneficiary)** _____

- Wow, okay... **So this isn't even about you** really huh? ... It sounds like you want to **Make sure** that _____ is protected **even if you're not here,** is that right, _____?

(🏠 MORTGAGE PROTECTION ONLY)

Move in Date:	Loan Bal	Term
Int. % Rate:	Home Value	Equity
Monthly Payment (PITI):	Add'l Payments?	Loan Title Trust?

3 FINANCIAL INVENTORY (continued)

Full Name:		
❤️🔥 Clients Why:		
Beneficiary's Name(s):		
Beneficiary's Relation & DOB:		
Married / Single:		
Gender:		
Client's Age/DOB:		
✉️ Email:		
🏠 Home Address:		
☎️ Phone:		
💰 Monthly Net Income:		
★ Anything that acts like Insurance? 401K/IRA/Stocks/Other Policies?		
🏦 Bank Name? Direct Express?		

4 UNDERWRITING (Health Inventory)

“-Okay sounds good. Now they have a couple medical questions **to see which company you actually qualify for** and who will give the **best rates. I need you to be 100% honest** about your health...”

(Write down all Prescriptions / Medical History Below)

HEART - Attack, Stroke, Cardiomyopathy, Congestive Heart Failure, Stents, Bypass, AFib, Angioplasty, Angina, Valve Disease
LUNGS - Asthma, COPD, Emphysema. **LIVER** - Cirrhosis, Hepatitis A/B/C, or Failure **KIDNEY** – (Dialysis), Failure
MISC - High Blood Pressure, Cholesterol, (Diabetes - Pills / Insulin / Neuropathy / Diabetic Coma / Insulin Shock / Amputation), Tumors, Cancer, Pain Meds, Lupus, Parkinson’s, Anxiety, Depression
KNOCKOUTS - Alzheimer, Dementia, ALS, Terminal Illness, Dialysis, HIV/AIDS, Organ Failure, Assisted Living Facility, Hospice, Organ Transplant, Confined In Wheelchair Or Hospital Bed

4 UNDERWRITING (cont'd.)

Smoker / Non-Smoker?		
Height ↑ / Weight:		
Primary Physician?		
Hospital address / #		

5 QUOTING (Usually 2-3 Options.)

Now- they have a **whole bunch of financial questions**, but I've been doing this for (years)... and I've noticed **no one knows your finances** better than you. **After all the bills are paid** at the end of the month... about **how much can you set aside** for your policy? -\$50 to 80, 100 Bucks a month? **120 to 200?** _____ - GIVE ME AN IDEA. What is most important is **making sure this to blends right into your budget** just like the standard telephone, internet, or utility bill.

So, I'm **submitting your quote profile** now. We **don't need any blood or urine**: we are just going to submit a request to the **M.I.B.** (Medical Information Bureau). That's the company that holds any records of:

- Any Hospital visits or Medications prescribed / refilled to you within the past 7-9 years.○
* *On any pill bottle, there is a **series of numbers** on the top right that is reported to the MIB.
- Your report will determine which tier of insurance you may qualify for.

...I'm still comparing your health profile to the Database; **Give me a minute or two please, okay?**

Use FFLQUOTE.COM: GIVE 2-3 OPTIONS DEPENDING ON BUDGET

-Okay _____ I'm back. I have a **FEW GOOD options** for you...

Get out that piece of paper again **so you can write down your policy options, okay?**

-FIRST- **let's take down a couple quick notes** to take down about your policy:

- You will have **Guaranteed Coverage**- Which means **you will never** have to worry about losing your policy **even if you get really sick in the future** -as long as your monthly premiums are taken care of.
- Also, your policy Includes **LIVING BENEFITS**: Terminal Illness / Critical / Chronic (*TERMINAL ONLY IN CA*)
- **Whole-Life Policies Build Cash Value**- Which means you can use it as an **emergency** savings account.
- AND THE BEST PART: **The Rates Never Increase**: Which means you always have the same level pricing and rates will never go up because of your age

6 CLOSING QUESTION: (Assume the sale)

I'm going to **give you 3 Different options** (Just Like the Olympics: Bronze, Silver, and Gold). PLEASE, write them down and **leave space in between** each option *(Give Face Value, Premium, & explain benefit)*

"Out of those 3 options, **which Policy would you prefer to leave** behind to _____?"
(Silence is king: let them decide)

7 Final E-APP Questions: (Almost Finished!)

Okay perfect. I think that is a good choice! The **majority of my clients** fall within that policy range that you chose. We are Almost DONE; I just need **2-3 MORE MINUTES** & I will be out of your way! We're on the last section... It's the **I.D. Page to make sure you are who you say you are**. The first question is:

Mother's Maiden Name?		
City & ST place of birth:		
Driver's License #:		
Social Security #:		
Bank Routing:		
Bank Account:		

8 SEAL THE DEAL: (I'm your agent for life!)

Excellent. **I will do my Due Diligence** for you and finish your profile.

Sometime they require a digital signature to complete the request...

Do I have permission to give you a call back in 10 to 15 minutes if they ask for a digital signature? It will be sent to your email or text if they need one. I'll call you back with good news, bad, or indifferent, okay?

-At this point, **WE ARE COMPLETE**. Once you are approved, **I am your life agent forever**. That means you **don't have to call anymore #1800's for help**... Just call me direct going forward, okay _____?

It takes **about 1-5 business days** for them to fully accept your request.

I would approve you immediately if you could, but it's not up to me...

We still need to wait for underwriter to look at your MIB Report and give us the **official stamp of approval**.

...So, until then... we are just playing the waiting game.

"So, keep a look out on your bank account **within a week or so** to see if you have been approved. **When they draft your account, IT'S A GOOD THING.**"

After they draft your account, you they will send over the tangible policy with all the information we covered today in the mail. That should take another 5-7 business days.

-Also, If the carrier **decides to deny you** due to a discrepancy in your health report, they will **send me a notification** so we can pivot to another company. **But don't worry**; I'm a broker so you are in good shape.

-Here's my **personal cell phone** number: (xxx)xxx-xxxx. Store it in your phone contacts.

I appreciate you for trusting me to be your life agent. Also, **Thank you for your patience** today. **Take Care.**

Date of Application: _____

Full Name:		
Clients Why:		
Married / Single:		
Gender:		
Client's Age/DOB:		
Email:		
Address:		
Phone:		
City & ST place of birth:		
Driver's License #:		
Social Security #:		
Monthly Net Income:		
Acts Like Life Insurance?		
Smoker / Non-Smoker?		
Height / Weight:		
Primary Physician?		
Hospital address / 📞#		
Policy Selected		
Beneficiary's Name(s)		
Beneficiary's Relationship:		
Beneficiary's DOB:		
Mother's Maiden Name?:		
Bank Name/ Direct Express:		
Bank Routing:		
Bank Account:		
Health Notes:		

Client Notes: