

# Growing Your Leads Division



**GLOBAL**  
FINANCIAL IMPACT

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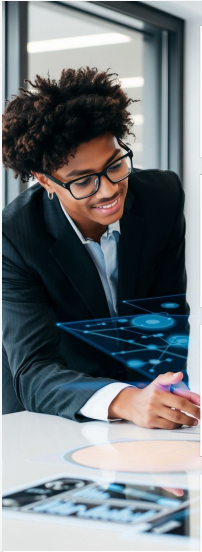
**40**

Annuity Leads Scripts

# GFI System Flow



# HOW TO BUILD LEADS Into Your Base Shop



01

## Identify An LDM (Leads Division Manager)

An LDM is a key person in charge of guiding those in your Base Shop and getting them signed off as CLT's.

02

## Identify 3 To 5 Agents In Your Base Shop

We recommend you choose agents who are already CFTs with proven closing ability, but who haven't learned how to generate on their own.

03

## Weekly Leads Base shop Accountability Call

It's important to meet weekly and strategize in order to improve the conversion ratios.

04

## Have The Agents Buy 100 Leads (Minimum)

Before you invest time into training an agent, make sure that they've purchased leads so your time is maximized.

05

## Master Scripts & Objections

Have the agents role play the scripts and objections until they are confident. Pay attention to tone and cadence.

06

## Have Agent Shadow 10 Live Client Presentations

Have the agents shadow 10 live client presentations in order to see exactly what to do and what to say in a live interaction.

07

## Confirm Agents Are Dialed In On Illustrations

If an agent is slow or doesn't know how to use the company illustration software, it can lead to missed client opportunities.

08

## Make Sure Each Agent Has 2 Daily Dial Sessions

Each agent should have 2 dedicated time slots in their calendar every day during which they make a minimum of 200 calls per session.

09

## Set Up The CRM & Upload Leads

It's important to make sure every agent has a CRM and knows how to use it. Without it, the purchased leads will fall through the cracks.

10

## Have Them Start Making Calls (LDM Helps As Needed)

The best way to get good, is to start. The sooner an agent can start making calls, the faster they will begin seeing success.

11

## Track The Ratios & Metrics To Learn & Improve

Track everything. The leads you use, the conversion ratio of those leads, and your metrics. This makes it easier to improve.

12

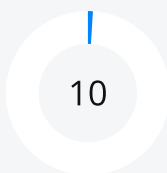
## Duplicate The Process

Have those that dial in the process first, train and mentor the others in your Base Shop who want to be in the leads division.

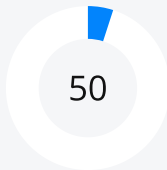
# CERTIFIED LEADS TRAINER

## By The Numbers

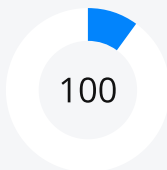
A Trained CLT That Is Willing To Work Is Expected To Produce A Minimum of 120,000 Points Per Year.



10 Licensed Agents x 120,000 Points Per License  
= 1,200,000 Points Per Year



50 Licensed Agents x 120,000 Points Per License  
= 6,000,000 Points Per Year



100 Licensed Agents x 120,000 Points Per License  
= 12,000,000 Points Per Year



250 Licensed Agents x 120,000 Points Per License  
= 30,000,000 Points Per Year



500 Licensed Agents x 120,000 Points Per License  
= 60,000,000 Points Per Year



1,000 Licensed Agents x 120,000 Points Per License  
= 120,000,000 Points Per Year

# CLT IN PROGRESS

## CERTIFIED LEADS TRAINER

CLT In Progress is a program ran by the Base Shop LDM (Leads Division Manager) and is designed to take a trainee from a dependent licensed agent to a producing agent making a minimum of \$10,000 per month. It is very important that whoever you enroll into the LDM position is extremely competent in leads and knows what they are doing. If not, your agents will not experience success.

## CLT In Progress

01

### CLT Introduction Call (Group Call)

- ☐ Confirm The Agent Is Appointed With The Right Carriers
- ☐ Review The Leads Training Schedule
- ☐ Provide All Scripts & Have Them Start Practicing On Their Own
- ☐ Assist Agent In Buying Leads (Must Be Completed By Step 2)
- ☐ Add Agent To CLT In Progress Group Chat
- ☐ Enroll Agent Into Leads Bootcamp Training (Must Be Completed By Step 2)
- ☐ Schedule A Dial Session To Shadow

02

### Shadow 10 Client Lead Presentations

Help the new agent get set up in the zoom dial room in order to shadow those who are writing business. Do not go on to the next step in CLT In Progress until the 10 client lead presentations have been shadowed and you confirmed that they were.

03

### Role Play The Sales Process, Scripts, & Objections With LDM

- ☐ Role Play Scripts
- ☐ Role Play Script With Objections
- ☐ Submit Mock Application

04

### CRM Setup & Complete First 48 (With LDM To Step In As Needed)

- ☐ Import Leads To CRM
- ☐ Begin Dial Session #1
- ☐ Submit A Minimum of 3,600 In Target Premium

05

### Performance Targets

- ☐ Submit 3,600 In Target Premium In The First Dial Session
- ☐ Submit 3 Sales In The First Week
- ☐ Make \$10,000 In The First Month

# CLT IN PROGRESS

## The Duplication Framework

The Person With The Most Producing CLTs Will Always Win!

01

### Watch It (Leads Video Bootcamp)

- ☐ Agents observe high-energy presentations in a structured setting.
- ☐ Exposure to top leaders running live presentations.
- ☐ Big-picture vision builds belief in the system & process.

02

### See It (Live On Zoom)

- ☐ Agents watch leaders run real appointments on zoom.
- ☐ Step-by-step breakdown of scripts, tonality, & objections.
- ☐ Interactive space to ask questions and see the process up close.

03

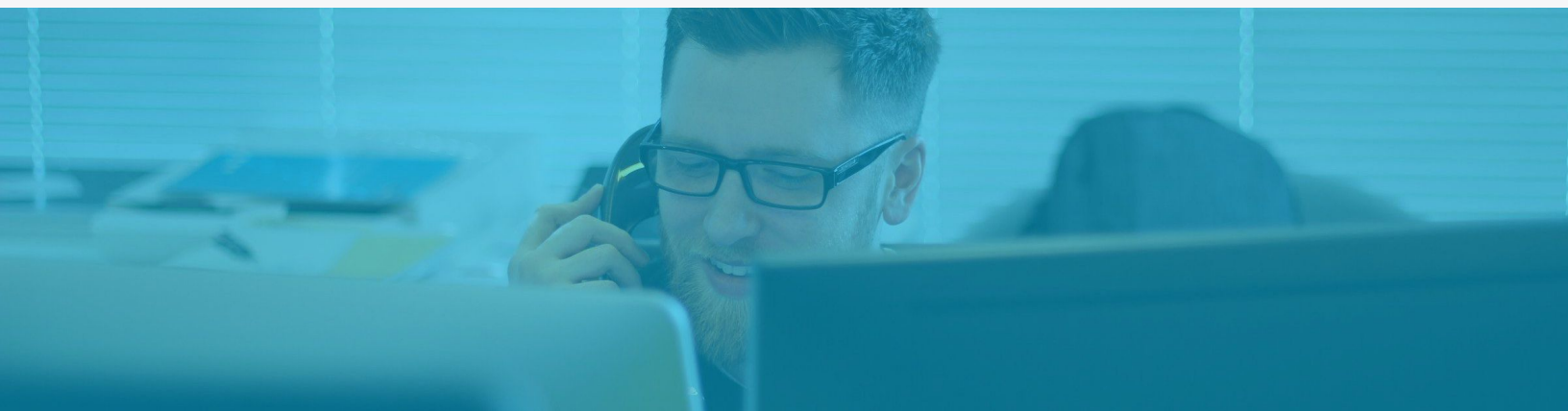
### Try It (Role Play)

- ☐ Role play closes, objections, & presentations with leaders.
- ☐ Step-by-step breakdown of scripts, tonality, & objections.
- ☐ Interactive space to ask questions and see the process up close.

04

### Do It (First 48)

- ☐ Agent dials real leads and runs real appointments within 48 hours
- ☐ Immediate action creates results and momentum.
- ☐ LDM / Leaders step in to reinforce training and close gaps.



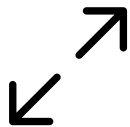
Watch It → See It → Try It → Do It → Duplicate It

# TIPS WHEN Calling Leads



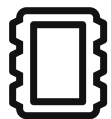
## Use Instant Approval & Guaranteed Issued Products

The more friction there is in the sales process for a client, the less likely they are to move forward.



## Two Systemized Dial Sessions Per Day (Minimum)

Everyday make sure to have two 200 call dial sessions. Leads is a contact sport. The more contacts you make the more likely you are to succeed.



## Buy A Minimum of 100 Leads Per Week

In order to be successful in leads, it's important to know that it's a numbers game. You will need to buy a minimum of 100 leads per week in order to become successful.



## Know How To Handle The Common Objections

About 25% of your leads will be easier discussions. The other 75% will require you to know and understand how to handle objections.



## Life Insurance Is An Emotional Sale

Leverage the scripts we have in place and make sure to walk people down the road of pain.



## Make Sure To Have Your CRM Set Up

On average it will take 7 to 12 contacts to get someone on the phone. So without a CRM, the leads you are buying will fall through the cracks.

---

YOU DON'T HAVE TO BE GOOD TO START,  
BUT YOU HAVE TO START TO GET GOOD.





# PAY ATTENTION TO HOW MANY **Presentations You Do**

With leads it's not just about how many people you get on the phone,  
but how many presentations you give.

A presentation is the process of understanding the client's needs, making a recommendation, going over the numbers, presenting a quote, and asking for the sale. Below you will find the minimum number of presentations that you will want to give as a Part Timer and Full Timer in order to be successful.

## **Part Time**

### **12 Presentations Per Week**

As a part timer, your goal should be to give a minimum of 12 presentations every week (the more the better). This will ensure that you earn income and will also help you get to a point where you can financially afford to go full time.

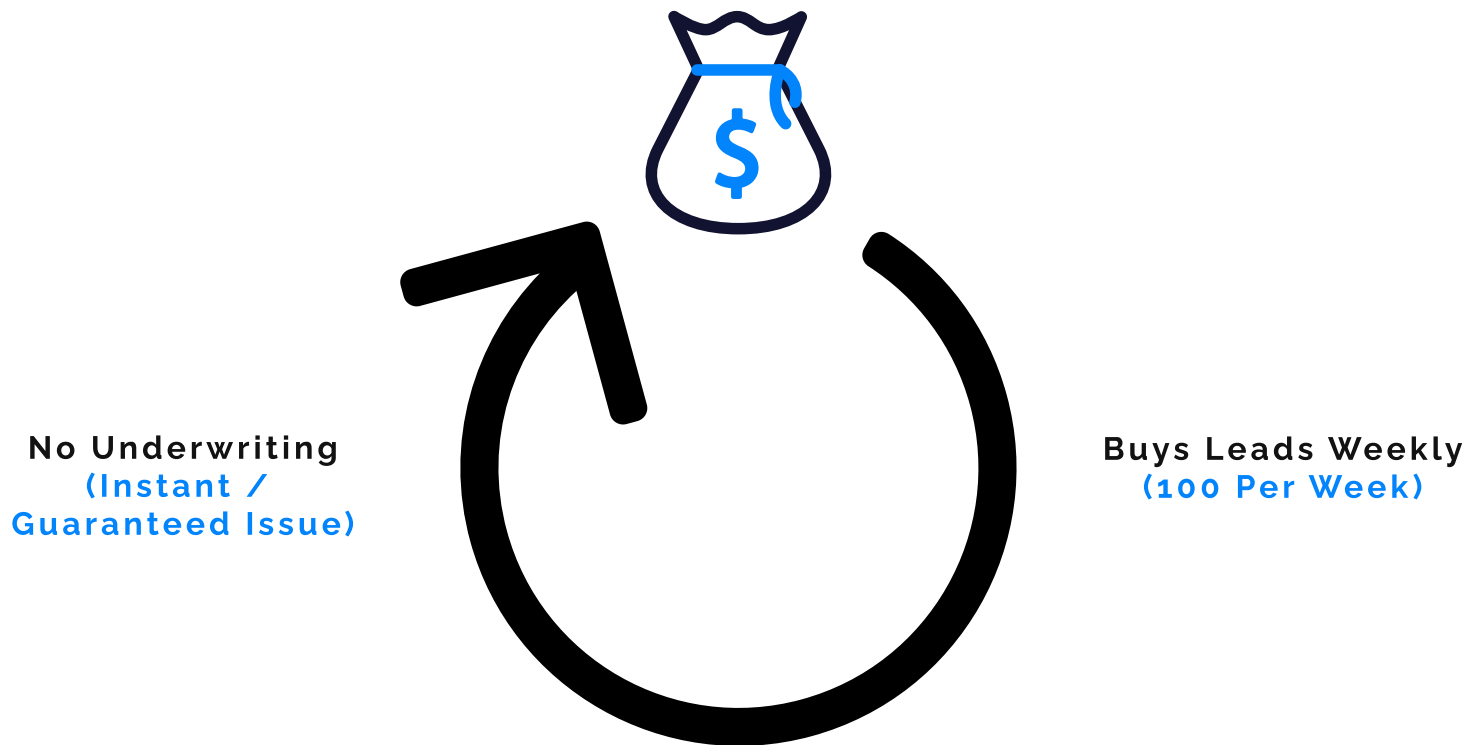
## **Full Time**

### **25 Presentations Per Week**

As a full timer, your goal should be to give a minimum of 25 presentations every week. This will lead to you earning consistent income. The more presentations you do, the more families you will help, and the more profitable you will be.

# Circle Of Life

IT TAKES MONEY TO MAKE MONEY



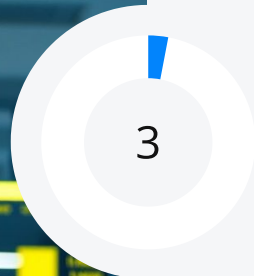
## Presentations

Goal: 25 Presentation Per Week

300 Calls = 2 Presentations = 1 Sale

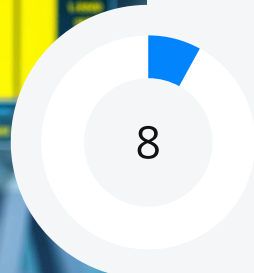
One of the big mistakes agents make is that they only buy leads one time, and when they don't get immediate results they think that leads do not work. It's important that all agents know that it is a numbers game and the ratios are the ratios. If you buy enough leads and make enough calls, it's not a matter of "if" you succeed, but "when" you succeed.

# THE FORTUNE Is In The Follow Up



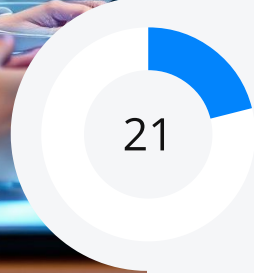
## Day 3

A percentage of your leads will close and move forward by day 3.



## Day 8

A percentage of your leads will close and move forward by day 8.



## Day 21

A percentage of your leads will close and move forward by day 21.

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THE MORE CALLS YOU MAKE,  
THE BETTER CHANCE YOU HAVE AT SUCCEEDING IN LEADS

# INSPIRATIONAL MARKETING & Leads Schedule

8AM - 10:30AM

LEADS DIAL SESSION 1 - Your Goal Should Be To Make 250 Phone Calls

10:30AM - 3PM

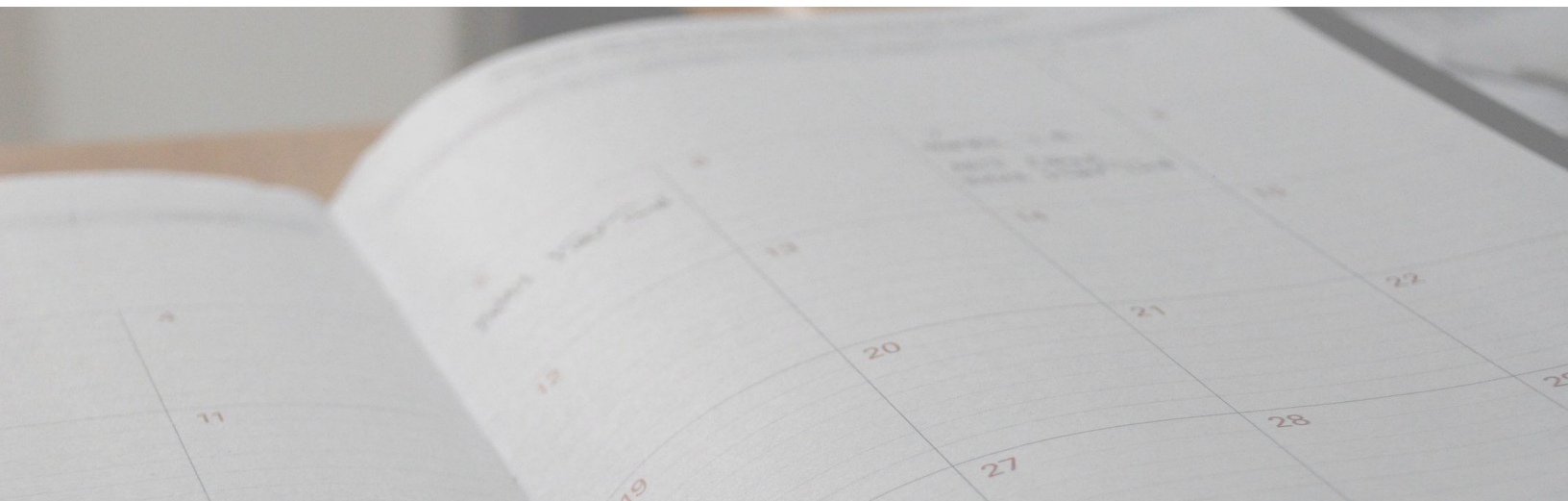
Recruiting Interviews | Onboarding's | Power Hour (PropHog & Lists)

3PM - 5:30PM

LEADS DIAL SESSION 2 - Your Goal Should Be To Make 250 Phone Calls

5:30PM - 8PM

Field Trainings | Personal Financial Reviews



# CONTACTING LEADS:

## Leads Call Schedule

### Day 1

#### CONTACT 1

- Text Once
- Immediately Triple Dial (3 Calls Back-to-back)
- Text Once

#### CONTACT 2

- Immediately Triple Dial (3 Calls Back-to-back)

### Day 2 to Day 3

#### CONTACT 1

- Text Once
- Immediately Triple Dial (3 Calls Back-to-back)

#### CONTACT 2

- Immediately Triple Dial (3 Calls Back-to-back)

### Day 4 to Day 7

#### CONTACT 1

- Text Once
- Immediately Triple Dial (3 Calls Back-to-back)

#### CONTACT 2

- Immediately Triple Dial (3 Calls Back-to-back)

### Week 2

#### CONTACT 1

- Text Once
- Immediately Triple Dial (3 Calls Back-to-back)

#### CONTACT 2

- Text Once
- Immediately Triple Dial (3 Calls Back-to-back)

### Week 3

#### CONTACT 1

- Text Once
- Immediately Triple Dial (3 Calls Back-to-back)

#### CONTACT 2

- Text Once
- Immediately Triple Dial (3 Calls Back-to-back)

### Week 4

#### CONTACT 1

- Text Once
- Immediately Triple Dial (3 Calls Back-to-back)

#### CONTACT 2

- Text Once
- Immediately Triple Dial (3 Calls Back-to-back)

### Week 5

- Give Leads To Your New Agents To Get Practice

# CONTACTING LEADS:

## Text Message Schedule / Script

### Day 1

#### **Text 1:** **(Introduction)**

"Hi [Name], this is [Your Name] following up on the request you made about life insurance options. I'll be giving you a quick call in a few minutes—make sure to pick up. It will only take 2 minutes!"

### Day 2 to Day 3

#### **Text 1:** **(Follow Up Reminder)**

"Hi [Name], I'm circling back on the request you made for life insurance coverage. I'll be calling shortly to go over your options. Talk soon!"

### Day 4 to Day 7

#### **Text 1:** **(Persistent Follow Up)**

"Hi [Name], I've been trying to reach you to review your request for coverage. It's important we connect so I can make sure you have what you need. I'll be calling again today—please answer if you can!"

#### **Text 2:** **(After 1st Triple Dial)**

"Just tried reaching you to go over your request. I'll try again shortly. If now's a better time, you can call/text me here: [Your Number]."

### Week 2

#### **Contact 1:** (Second Week Touchpoint)

"Hi [Name], I'm still holding your request for life insurance options. I'll be calling again today to make sure you're taken care of. Let me know if another time works better."

### Week 3

#### **Contact 1:** (Scarcity/ Deadline Push)

"Hi [Name], I wanted to make sure you didn't miss out on the insurance request you sent in. I'll be giving you a quick call today to get this wrapped up—should only take a few minutes."

### Week 4

#### **Contact 1:** (Final Attempt)

"Hi [Name], I've made multiple attempts to connect regarding your life insurance request. I'll be calling today for a final follow-up. If I miss you, please call me back at [Your Number]."

### Week 5

#### **Contact 1:** (Transfer To New Agent)

"Hi [Name], this is [Agent Name] on behalf of [Your Company]. I'll be your new contact regarding the life insurance request you made. I'll be calling today to get this set up for you."

***"THE SUCCESS YOU ARE  
LOOKING FOR IS IN THE PHONE  
CALLS YOU ARE AVOIDING."***



# Life / Final Expense Script

Hi \_\_\_\_ ? Hi this is (NAME) calling about the request that you filled out for more information on life insurance. You listed your Date of Birth as \_\_\_\_\_. Is that correct?

Ok, Perfect! We are doing everything virtually, so I'll have you off the phone in a sec. Go ahead and grab a pen and paper so we can get this taken care of, just let me know when you're ready.

I want you to write down my information:

- My name is (NAME)
- My state producer number is ....

The state just requires me to leave that with you for your records.

Now what's got you looking for the life insurance?

## POWER QUESTIONS:

Have you been trying to get this set up for awhile now or am I the first person you've been able to talk to about this?

(If they've been shopping) Were you not able to get approved on the coverage or not able to find something that made sense financially? What's got you still looking?

Now before we get started is there anyone else that needs to be involved in this process or will you be making the final decision yourself?

Will this coverage be for you or a spouse as well?

## EXPLAIN THE PROCESS

So the way this works is very simple. Everything is based on age and health so I'm going to ask you a few medical questions and, depending on how you answer those, it will give me a good idea of which companies to select.

Once we pull up some options for you, we will look to see which company is offering you the best rate. And at that point we will prepare an application to see if we can get you approved for coverage.

Now, once we find a product that meets your needs and is also affordable, is there any reason that you would not submit an application today?

Perfect, let's dive into your medical background.



# Life / Final Expense Script

## INVENTORY SHEET

Do you have any pre existing conditions? Cancer, stroke heart attack, high blood pressure or diabetes? Anything like that?

Are you taking any prescriptions for anything on a daily basis?

Any surgeries in the past 10 years? Are you a smoker?

Now it's asking me, Are you working full time or are you retired? (\*\*If on SSI : Ok and that's being deposited into your bank account like most people or do they put that on your direct express card?)

Okay and its asking for an estimate on your monthly income, what would you estimate that to be?

And your home- do you own or rent?

It's asking how much are you paying per month on your home/rent?

\*Do you have anything that would act like life insurance- 401k, Roth IRA, Annuity, or significant savings?

## FIND WHY & PAINT THE PICTURE

Now people typically fill this out for 1 of 3 reasons:

- 1) To cover their funeral and final expenses
- 2) To cover large loans like maybe a mortgage
- 3) For legacy purposes or income replacement

What is your main concern?

Do you prefer a burial or cremation?

Ok and as of right now if something happened to you today, who is responsible for handling your funeral?

Are they local?

Could they be here quickly to take care of things?

Are they working full time?

Ok, so it sounds to me like the reason you filled this out was because the last thing you would want is for something to happen to you and then \_\_\_\_\_ have to figure out how to \_\_\_\_\_.

# Life / Final Expense Script

## PICK A PRODUCT

Alright, so I have put your information into the system and we have some options here. This type of coverage is called \_\_\_\_.

(Choose coverage type below and read)

### **WHOLE LIFE (61-80)**

Now luckily, you're still in the age range to be able to qualify for this. That's a big deal because this is the most popular type of coverage. Whole life is a plan that lasts your whole life. The important thing about this is if we can get you approved today you won't ever have to deal with life insurance again. Now the reason it's so popular is because the way it works is kind of like a savings account. So, any money you ever spend on this program is still your money. A portion of the money grows with a cash value and earns a small interest rate. So, 5, 10 years from now if you have an emergency and you need to tap into the account, you have the option to do that. So that money can become accessible. Does that make sense?

### **TERM (18-60)**

Now luckily, you're still in the age range to be able to qualify for this. This is a big deal because this is the most popular type of coverage. With this plan you get a lot more coverage for a cheaper price. Now the important thing about this plan is if we are able to get you approved, it locks in your rates. So, you don't have to worry about the price going up every 5 years. It will stay the same the entire time. Does that make sense?

### **CASH BACK TERM (45-60)**

Now luckily, you're still in the age range to be able to qualify for this. This is a big deal because this is the most popular type of coverage. It comes with a 100% guarantee. It will last 30 years. Now during that time, if anything happens to you, it pays a death benefit to your family. If you outlive the policy, the insurance company returns 100% of every dollar you spent on it. And lastly it has built in living benefits which means if you have any critical, chronic, or terminal illnesses, things such as heart attack, stroke, cancer, this will pay out to you while you're still living if you are unable to work. So, this would replace your income. With this plan you have greater flexibility, which is why it is popular. Now if we are able to get you approved, it locks in your rates. So, you don't have to worry about the price going up every 5 years. It will stay the same the entire time. Does that make sense?

So I have some good news. You do qualify for up to 40K/450K worth of coverage. I know that's a little bit more than what you were looking for but I want to share all of your options with you, okay? So we'll start there and then work our way down to more affordable options. Make sure you have that pen and paper ready so you can write down these options.

# Life / Final Expense Script

## THE PITCH

(3 Options) Pitch coverage and then value. Go through their options and give them the monthly price AFTER you have went through all the coverage and death benefit amounts.

- Coverage Amount 1
- Coverage Amount 2
- Coverage Amount 3

### Coverage Amount 1:

This plan is for people who are already saving and understand the importance of life insurance and want to lock in the maximum amount of coverage so that they can save money. Because the older you get, the more expensive life insurance becomes. Now this option comes with a built in Funeral & Final expense benefit, but it also provides cash value for Income Replacement. Obviously, it's very tough to go from 2 incomes to 1. And it's impossible to go from 1 income to none. So, this will give \_\_\_ the ability to continue their standard of living until they figure out the next steps. Next to this option go ahead and write down (price).

### Coverage Amount 2:

Now this is one of the most popular plans. This is for people who want to take care of their family but have a more strict budget. This plan covers both the Funeral and Final expenses. Now the reason it's called Funeral AND Final expenses is because most of the time we don't just die in our sleep. We usually end up in a hospital bed racking up medical bills on our way out. So, this will cover the funeral plus any medical bills that pop up in the mail 3 months later. Next to this option go ahead and write down (price).

### Coverage Amount 3:

Lastly, this is the starter program. This was built for people on fixed incomes or unemployment. It was created because it is more affordable and provides the minimum coverage for final expenses so you don't leave that burden on someone else. So this plan here will just cover the (funeral/cremation) in full. Next to this option go ahead and write down (price).

# Life / Final Expense Script

## THE CLOSE

Now, like I said before. Unfortunately, I don't make the final decision. The insurance company does that. So we still have to submit your application to see if you can qualify for this. But if you are able to qualify, would you want to leave your family with \_\_\_\_ or \_\_\_\_?

Ok, I'll try my best to get you approved. The application only takes about 5 minutes and we will know immediately if you're approved or not. And just to explain to you how the application process works, we will enter your basic demographics: Name, height and weight, contact information. They are going to verify your medical records that are attached to your social, just to verify you are as healthy as you say you are. We will then get the approval and select your beneficiary which is who the money will go to if anything happened to you.

And lastly we will enter your payment information, the routing and account number you will want the policy premium to be drafted from. So I'll pull that up now, go ahead and spell your first and last name for me for the recorded line.... (BE CONFIDENT) (Complete the E-App)

## E-APP PIT STOPS

Social Security Number:

So I'm going to put you through the verification process now. Please answer loud and clear for the recorded line.

- Are you a US citizen?
- What city and state were you born in?

And like I said you don't have to do any medical exams or blood work. They are going to use your social security number to check your medical records. So go ahead with your social?

### ***Effective Date:***

Perfect, so the way this works is the 1st payment will come out within 1-3 business days so that you're immediately protected.

Will that (price) be in your account? • (If not, proceed to find out their pay schedule and find a date that works. Sooner the better)

### ***Banking:***

And then who do you bank with?

What state did you open this account in? (Google routing number, DO NOT ASK)

Ok and of course all banks are partnered with the insurance companies, so it shows the routing number as \_\_\_\_ . Can you please verify that for me? Ok and what's the account number?

# Life / Final Expense Script

## CEMENT THE SALE

Okay, everything looks great on your application. Now, I haven't submitted this yet. Before I do, I want you to know that I take my job very seriously and they do grade me on my quality. My intentions today were to find an affordable plan that you could maintain into the future so that when the time comes, your family will be taken care of.

So just to confirm, do you fully understand what we reviewed today, which is (coverage amount) of coverage for (price) per month? And that's going to be something you're able to maintain each month moving forward, correct?

Perfect and again the first payment will be starting on (effective date).

So (Client Name) do I have your permission to submit this?

Perfect.

## *Approved:*

Congratulations, it looks like you have been approved! Now, grab that pen and paper, I want you to write a few things down. I come along with the policy so make sure you save my number and give it to (Beneficiary) so that they can call me if anything happens or if you simply need to make any changes with your policy.

My direct line is: ...

Carrier Name:

Coverage Amount:

Type Of Coverage:

Monthly Price:

Policy Number:

Collect Referrals + Collect Review: [NEXT PAGE](#)

# Mortgage Protection Script

Hi \_\_\_\_ ? Hi this is (NAME) calling about the request that you filled out for more information on life insurance. You listed your Date of Birth as \_\_\_\_\_. Is that correct?

Ok, perfect! We are doing everything virtually, so I'll have you off the phone shortly. Go ahead and grab a pen and paper so we can get this taken care of, just let me know when you're ready.

I want you to write down my information:

- My name is (NAME)
- My state producer number is ....

The state just requires me to leave that with you for your records.

Now what's got you looking for mortgage protection?

Have you ever had mortgage protection in the past?

Perfect, you are aware of how it works correct?

Great, so you're aware that in the situation of a terminal illness, such as cancer, stroke, heart attack or becoming fully disabled due to an accident or actually passing away this is the money that will cover the full, partial, or equity built in the home correct?

## POWER QUESTIONS:

Have you been trying to get this set up previously or am I the first person you've been able to talk to about this?

(If they've been shopping) Were you not able to get approved for coverage or not able to find something that made sense financially? What's got you still looking?

Now before we get started is there anyone else that needs to be involved in this process or will you be making the final decision yourself?

Will this coverage be for you or a spouse as well?

## EXPLAIN THE PROCESS:

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Once we pull up some options for you, we will look to see which company is offering you the best rate. And at that point we will submit an application to see if we can get you approved for coverage.

Now, once we find a product that meets your needs and is also affordable, is there any reason that you would not submit an application today?

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# Mortgage Protection Script

## INVENTORY SHEET

Do you have any pre existing conditions? Cancer, stroke heart attack, high blood pressure or diabetes? Anything like that?

Are you taking any prescriptions for anything on a daily basis?

Any surgeries in the past 10 years?

Now it's asking me, Are you working full time or are you retired? (\*\*If on SSI : Ok and that's being deposited into your bank account like most people or do they put that on your direct express card?)

Okay and its asking for an estimate on your monthly household income, what would you estimate that to be?

\*If married, how much of the income is your spouse's?

It's asking, how much are you paying per month on your home?

It's asking, do you know about how much equity you have built up in the home?

How many more years do you have left on the mortgage payments?

If you were to pass away today what would (Beneficiary) do to keep up with the mortgage payments?

## FINDING THE WHY/ PAINTING THE PICTURE

Now, who is going to be the one dealing with the home when you pass away?

*(PAINT THE PICTURE ON LOSING THEIR INCOME & PAYING MORTGAGE)*

Now I am assuming you're like most people & the reason you were looking into this insurance is to ensure your family isn't left with the burden of the mortgage/mortgage payment or be in danger of losing the home in a foreclose, is that correct?

Most people want to ensure their family can continue their standard of living when you pass away or get sick when your income is lost from the household. I'm assuming the same is true for you, correct?

# Mortgage Protection Script

## PICK A PRODUCT

Alright, So I have put your information into the system and we have some options here. This type of coverage is called \_\_\_\_.

**(Choose coverage type below and read...)**

### **Term:**

Now based on everything you've told me up to this point you may be able to qualify for the mortgage protection which will cover your entire home. Does that make sense?

### **Whole Life (Equity Protection):**

We can look into covering the entire mortgage but that's going to be like another mortgage payment and I'm assuming that's not what we want to do correct? I'm assuming your spouse is like most people and when you pass they plan on downsizing, getting rid of the home and selling it for what it's worth, correct?

Well, for most people in your situation what I would recommend is called Equity Protection. What this will do is buy them time. It will pay your mortgage for X amount of months allowing them time to mourn, put the home on the market, sell it for what it's worth and down size.

Does that make sense?

## THE PITCH

### **Mortgage Protection:**

(3 Options) Pitch Coverage, Value, then Price. Go ahead and write down:

- **Coverage Amount 1** (More than the Mortgage)
- **Coverage Amount 2** (The amount of the Mortgage exactly)
- **Coverage Amount 3** (75%-50% of the mortgage)

### **Equity Protection:**

(3 Options) Pitch Coverage, Value, then Price Go ahead and write down:

- **Coverage Amount 1** (2 years of mortgage paid)
- **Coverage Amount 2** (1 year of mortgage paid)
- **Coverage Amount 3** (6 months of mortgage paid)



# Mortgage Protection Script

## Mortgage Protection

### **Coverage Amount 1:**

This first option I wouldn't necessarily recommend, but I am required to go thru all your options, okay? This option is for people whose goal is to leave behind the absolute most they can. So not only would they cover the entire mortgage, but the rest would be kind of like a life insurance policy leaving behind \_\_\_ to your loved ones when you pass. If you were to go this route you would just be setting aside \_\_\_ per mo/ just \_\_\_ per week/.

### **Coverage Amount 2:**

Now this next option is probably the most popular option. Reason being, this is still for people who want to leave quite a bit of money behind, but they are on a little bit of a tighter budget. So this would still cover your mortgage in full. So if you were to go this route you would just be setting aside \_\_\_per mo/ \_\_\_per week/.

### **Coverage Amount 3:**

Lastly, this is for people who are only concerned with covering the mortgage up to (50 or 75%) allowing within the future hopefully the mortgage would've dropped down or at least help your loved one with the mortgage being a lot more affordable. So if you were to go this direction you would just be setting aside \_\_\_ a mo/ just \_\_\_ a week/.

## Equity Protection

### **Coverage Amount 1:**

This first option I wouldn't necessarily recommend, but I am required to go thru all your options, okay? This option is for people whose goal is to leave behind the absolute most they can. So this option would cover you up to 2 years worth of time allowing your spouse to mourn your loss, get the house and get it cleaned up for what it's worth, giving your beneficiary more than enough time. If you were to go this route you would just be setting aside \_\_\_ per mo/ just \_\_\_ per week/.

### **Coverage Amount 2:**

Now this next option is probably the most popular option. Reason being, this is still for people who want to leave quite a bit of money behind, but they are on a little bit of a tighter budget. So this option would cover you up to 1 year worth of time allowing your spouse to mourn your loss, get the house cleaned up for what it's worth, giving your beneficiary more than enough time. So if you were to go this route you would just be setting aside \_\_\_per mo/ \_\_\_per week/.

### **Coverage Amount 3:**

Lastly, this is for people who are only concerned with covering the mortgage up to 6 months giving your beneficiary time to clean up and sell the home for what it's worth and getting that equity out. So if you were to go this direction you would just be setting aside \_\_\_ a mo/ just \_\_\_ a week/.

# Mortgage Protection Script

## THE CLOSE

Now, like I said before. Unfortunately, I don't make the final decision. The insurance company does that. So we still have to submit your application to see if you can qualify for this. But if you are able to qualify, would you want to leave your family with \_\_\_\_ or \_\_\_\_?

Ok, I'll try my best to get you approved. The application only takes about 5 minutes, and we will know immediately if you're approved or not. And just to explain to you how the application process works, we will enter your basic demographics: Name, height and weight, contact information. They are going to verify your medical records that are attached to your social security number, just to verify you are as healthy as you say you are. We will then get the approval and select your beneficiary, which is who the money will go to if anything happened to you.

And lastly we will enter your payment information, the routing and account number you will want the policy premium to be drafted from. So I'll pull that up now go ahead and spell your first and last name for me for the recorded line.... (BE CONFIDENT) (Complete the E-App)

## E-APP PIT STOPS

Social Security Number:

So I'm going to put you through the verification process now. Please answer loud and clear for the recorded line.

- Are you a US citizen?
- What city and state were you born in?

And like I said you don't have to do any medical exams or blood work. They are going to use your social security number to check your medical records. So go ahead with your social?

### ***Effective Date:***

Perfect. So the way this works is the 1st payment will come out within 1-3 business days so that you're immediately protected.

Will that (price) be in your account? • (If not, proceed to find out their pay schedule and find a date that works. Sooner the better)

### ***Banking:***

And then who do you bank with?

What state did you open this account in? (Google routing number, DO NOT ASK)

Ok and of course all banks are partnered with the insurance companies, so it shows the routing number as \_\_\_\_\_. Can you please verify that for me? Okay, and what's the account number?

# Mortgage Protection Script

## CEMENT THE SALE

Okay, everything looks great on your application. Now, I haven't submitted this yet. Before I do, I want you to know that I take my job very seriously and they do grade me on my quality. My intentions today were to find an affordable plan that you could maintain into the future so that when the time comes, your family will be taken care of.

So just to confirm, do you fully understand what we went over today, which is (coverage amount) of coverage for (price) per month, correct? And that's going to be something you're able to maintain each month moving forward, correct?

Perfect and again the first payment will be starting on (effective date).

So (Client Name) do I have your permission to submit this?

Perfect.

## *Approved:*

Congratulations, it does look like you have been approved! Now, grab that pen and paper, I want you to write a few things down. I come along with the policy so make sure you save my number and give it to (Beneficiary) so that they can call me if anything ever happens or if you simply need to make any changes with your policy.

My direct line is: ...

Carrier Name:

Coverage Amount:

Type Of Coverage:

Monthly Price:

Policy Number:

Collect Referrals + Collect Review: [NEXT PAGE](#)

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YOU DON'T HAVE TO BE GOOD TO START,  
BUT YOU HAVE TO START TO GET GOOD.

# COLLECT REFERRALS

## From Every Client

### 1) Collect beneficiaries & contingents (don't make it an option)

*- If beneficiaries or contingents are under 18*

Mr & Mrs client, there is currently over \$10 billion in unclaimed life insurance benefits sitting with life insurance carriers because the loved ones of the insured had no idea that a policy like the one we are getting for you today was in place. If God forbid something did happen to you, the guardian of your children would control the death benefit proceeds in order to support your children. This means it's very important that we share with them how this works because obviously your kids wouldn't know to contact us....

So who would you like us to put down as an emergency contact? (Answer)

And do you want me to just go over the name of the company and the policy number with them, or the full policy? (Regardless of answer it creates a new sales opportunity.)

- Have the client send emergency contact a text to let them know someone will be reaching out.

### 2) Collect beneficiaries & contingents (don't make it an option)

*- If they put the beneficiaries as their spouse or significant other*

Mr & Mrs client, there is currently over \$10 billion in unclaimed life insurance benefits sitting with life insurance carriers because the loved ones of the insured had no idea that a policy like the one we are getting for you today was in place. If God forbid something happens to both you and your spouse, it's important that at least an emergency contact knows that you have something in place and that this policy exists, or else this policy could go to waste.

So who would you like us to put down as an emergency contact? (Answer)

And do you want me to just go over the name of the company and the policy number with them, or the full policy? (Regardless of answer it creates a new sales opportunity.)

- Have the client send emergency contact a text to let them know someone will be reaching out.

# COLLECT REFERRALS

## From Every Client

### 3) Collect beneficiaries & contingents (don't make it an option)

*- If beneficiaries or contingents outside of their spouse or kids*

Mr & Mrs client, there is currently over \$10 billion in unclaimed life insurance benefits sitting with life insurance carriers because the loved ones of the insured had no idea that a policy like the one we are getting for you today was in place. If God forbid something did happen to you, and your beneficiaries or contingents are not aware that this policy exists.... This entire account could end up a waste, which I'm sure you wouldn't want to happen.

So do you want me to just go over the name of the company and the policy number with them? or the full policy? **(Regardless of answer it creates a new sales opportunity.)**

**- Have the client send emergency contact a text to let them know someone will be reaching out.**

### 4) After writing the sale & submitting the application

*- Keep in mind you already used 1 of the 3 scripts above when gathering beneficiary information*

One last thing, and I'll get you off the phone here. On a Scale of 1 to 10 how well did I do for you today? **(10)**

And out of everything we put in place for you today, what would you say is the most important thing we took care of? **(They Answer.)**

Obviously I'm going to reach out to your beneficiaries, but other than that I'm sure there are other people in your life that you feel would really benefit from what we were able to do for you today. Is there anyone else you think we could really help?

**- Collect the referrals**

### 5) Check in & follow up with existing clients

*- Every 3 months check in and follow up with existing clients to ask if they know anyone else that you can go help.*

# Asking For Referrals

## Make Sure To Ask For Referrals Right After You Close

I appreciate the opportunity to be able to help you. Can I ask you... in your mind, how do you feel I've been able to help you the most?

(They answer)

With that in mind, who do you know that might be struggling with [THEIR ANSWER]?

(Once they've suggested a friend or business associate, ask for more information.)

Can you please tell me a little bit more about this person and why you feel I could help them?

(Collect more info about the referred person.)

Well, how do you think it would be best to approach them? Do you feel like you should communicate to them first that I will be calling, or do you think you should set up a group text?

(They answer.)

What do you think you should say?

(They answer.)

Can I suggest something to you? What if you talked about some of the challenges or worries you had, and how we've been able to solve those, and then just let them know I'll be reaching out.

(They will think it's a great idea and that's when you give them what to say via phone or text.)

# Teach The Client What To Say

[Give prompt below]

## Text Message Script (Referrer to Prospect):

“Hey [PROSPECT'S NAME], I wanted to send you a quick text because I’ve been working with a financial professional that has been able to help me with setting up (Life insurance / Mortgage Protection / My Finances).

They were able to help me and brought me so much peace of mind, and I really think that if you sat with them, they could do the same thing for you.

I asked them to reach out to you and they promised to treat you with the same respect they treated me with.

They’re going to shoot you a quick message or call soon—just a heads-up.

Trust me, you’ll love what they have to say. Let me know how it goes!

## Phone Call Script (Referrer to Prospect):

### **Opening:**

“Hey [PROSPECT'S NAME], I wanted to give you a quick call because I’ve been working with a financial professional that has been able to help me with setting up (Life insurance / Mortgage Protection / My Finances).

They were able to help me and brought me so much peace of mind, and I really think that if you sat with them, they could do the same thing for you.

I asked them to reach out to you and they promised to treat you with the same respect they treated me with.

They’re going to shoot you a quick message or call soon—just a heads-up.

Trust me, you’ll love what they have to say. Let me know how it goes!

# Calling Referrals

## Make Sure To Call Right Away

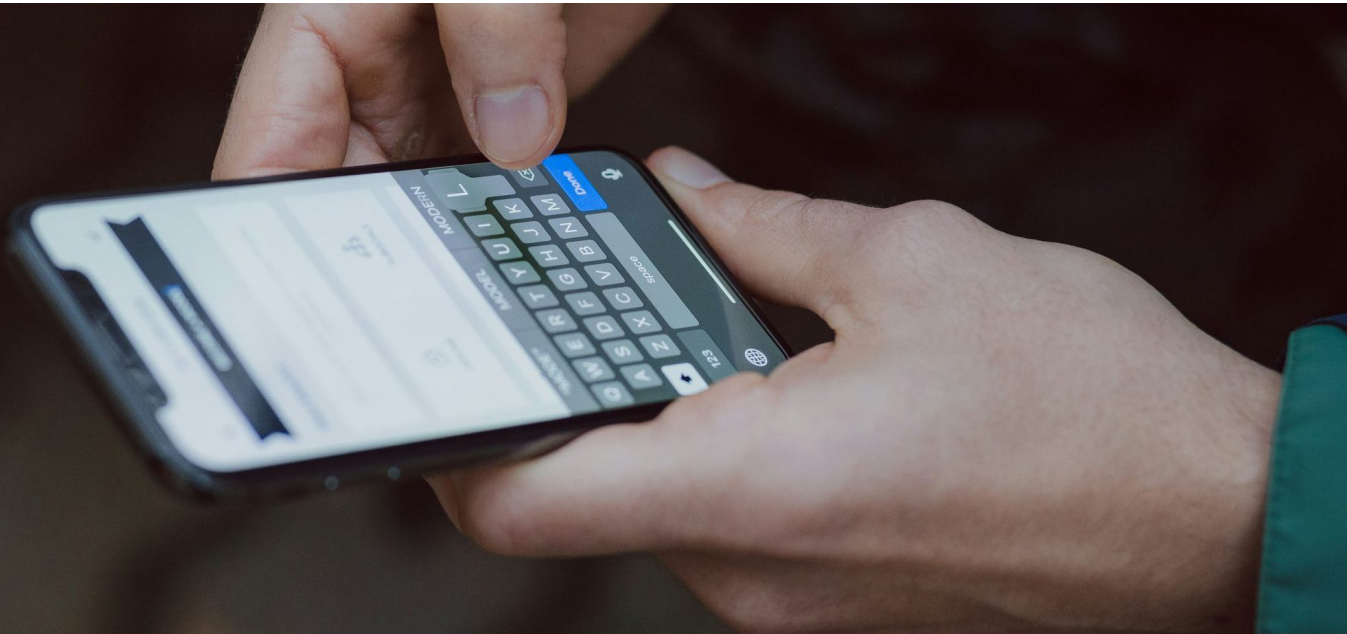
Hi, is this [NAME]? This is [YOUR NAME]. A mutual friend/business associate of yours, [REFERRALS NAME], suggested I call you. I recently helped them with XYZ and they thought you would really benefit from what we did for them. Did you talk to them about it?

(They say yes.)

Amazing, and out of everything you guys talked about. What would you say intrigued you the most?

(They answer.)

\*\*\*\* Based on their answer - find out what they need, the reasons they would want it, what causes them the most financial stress, and then offer them a solution.



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YOU DON'T HAVE TO BE GOOD TO START,  
BUT YOU HAVE TO START TO GET GOOD.



The top right corner of the page features several overlapping, semi-transparent geometric shapes, including triangles and parallelograms, in various shades of blue.

***"SUCCESS NEVER FEELS LIKE  
SUCCESS AS YOU'RE BUILDING IT"***

# Common Objections

## Objection 1: *"I'm not interested."*

Not interested in what?

(Wait for response.)

I completely understand. So my job is to give you the information you requested. Now what you do with that is completely up to you, but I am required to give it to you. It's so we can release the liability on our end as per state regulations. So do me a favor, grab a pen & paper, and I'll give you some information so we can get these calls to stop, is that fair?

## Objection 2: *"I never filled anything out."*

No worries, (NAME). We actually find that family members fill this out for their loved ones from time to time, looks like the request came in from.....

Okay and we have your address here as....?

Ok perfect. I'll have you off the phone shortly here.

So, I'm the case manager assigned to your file [here at the benefits center in Tennessee]. We're just calling to let you know that we processed that request for you.

Since we are doing everything over the phone now, I do want to give you my information. That way you know who you're talking to.

So go ahead and grab a pen and paper and we can get this out of the way, okay?

# Common Objections

## Objection 3: *"I got coverage already."*

Oh okay, that's, perfect!

That's exactly why I'm calling to make sure you've received that policy packet in the mail. Have you received that yet?

Okay perfect. Let me update your file here so you can stop getting these calls, but while I do that, just want to verify some information just to make sure I'm talking to the right person. So you mentioned your DOB was..... is that correct?

Okay and I have your address here as.... is that correct?

Which one of our companies did you end up going with?

What was the coverage amount?

And how much are you setting aside every month for that? Do you remember when you got this policy?

And did the sales rep tell you what type of coverage you have?

Okay and let me ask you a question [Name]. Is there any reason why you went with one of our secondary companies?

That company is usually for someone who has had major conditions like heart attack, stroke, cancer. Have you had anything like that in the last 6 months? And are you a smoker?

Okay, give me a second here so I can update this for you and get you off the phone okay? (PRICE CHECK)

[name]? One last question here, did the sales rep go over the fact that you can get the same coverage for \_\_ cheaper a month?

Because it does look like you're overpaying for that policy. Not a problem, I can fix this for you. Grab a pen and paper and I'll get this updated for you.

# Common Objections

## Objection 4: *"I'm just shopping around."*

That's awesome, (NAME)! I'm glad to hear that you're taking the necessary steps to put the protection in place for your family. I actually have access to over 30 different carriers, so we would be able to shop around today for you. So do me a favor, grab a pen and paper and we can get this started, okay?

## Objection 5: *"Just give me a quote."*

Hey (NAME), I wish I could just give you a quote, but life insurance isn't just something you can buy. You do have to qualify before we can begin to give you numbers. Now lucky for you I am your case manager, which means I do have an active license with the state and I do have access to the 30 highly-rated insurance companies in the state. So go ahead and grab a pen and paper, and we can see what that looks like, okay?

## Objection 6: *"Angry Prospect."*

Not a problem, (NAME). I completely understand your frustration. I'd also be annoyed if I had people blowing up my phone, but if I can be completely transparent with you, I'm just here to give you the information you requested. Now what you do with that information is up to you, but I am required to give you the information you requested and release the liability on our end as per state regulations. So go ahead and grab a pen and paper, and we can get this out of the way. That way, you stop receiving these calls, okay?

## Objection 7: *"Last Resort."*

Sorry I'm just a bit confused here, I have the request, I have all your information, but you're saying you don't want it. So what was your main concern when you initially filled out this request online?

# Common Objections

## Objection 8: *Social Security Number Rebuttal*

*What do you need that for?*

For your application.

### *Social Pushback X2*

Well (NAME) insurance is based off of 2 things... your age and your health. These are non-medical plans, so luckily they don't require you to do bloodwork or exams, but they do look at your medical records. So unfortunately they would have no idea who you were unless there was a social security number on file to identify you and your medical records. And I'll make sure you get a copy of this application sent over before we get off the phone that way you have it for your records as well. So what's your social?

## Objection 4: *Banking Information Push Back*

*What do you need that for?*

For your application.

### *Banking Information Pushback X2*

I can definitely see where you are coming from... but the good news is, you have already been pre approved, and in order for the protection you are looking for to kick in, this information would be needed.

But like I mentioned before, nothing will come out of your account until the effective date that you chose. If I was asking for your debit card number I can definitely see why you would be concerned. That's something you do not want to give out.

But the account and routing number are the same numbers that you would find on the bottom of a check, which are designed to be handed out. So I promise your information is safe and secure. So to confirm, the routing number is \_\_\_?

# Life Lead Conversion & Compensation

*100 Leads At \$20 Per Lead = \$2,000*

*Average Target Premium = \$1,680*

## 7% Lead Conversion:

7 Clients X \$1,680 = 11,760 Points

11,760 X 80% Persistency = 9,408 Net Points

**Fa 45% = \$2,233 (After Lead Cost)**

**Sa 50% = \$2,471 (After Lead Cost)**

**Md 60% = \$3,644 (After Lead Cost)**

**Emd 85% = \$5,996 (After Lead Cost)**

## 10% Lead Conversion:

10 Clients X \$1,680 = 16,680 Points

16,680 X 80% Persistency = 13,344 Net Points

**Fa 45% = \$4,005 (After Lead Cost)**

**Sa 50% = \$4,672 (After Lead Cost)**

**Md 60% = \$6,006 (After Lead Cost)**

**Emd 85% = \$9,342 (After Lead Cost)**

# Life Lead Conversion & Compensation

*100 Leads At \$20 Per Lead = \$2,000*

*Average Target Premium = \$1,680*

## **15% Lead Conversion:**

15 Clients X \$1,680 = 25,200 Points

25,200 X 80% Persistency = 20,160 Net Points

**Fa 45% = \$7,072 (After Lead Cost)**  
**Sa 50% = \$8,080 (After Lead Cost)**  
**Md 60% = \$10,096 (After Lead Cost)**  
**Emd 85% = \$15,136 (After Lead Cost)**

## **20% Lead Conversion:**

20 Clients X \$1,680 = 33,600 Points

33,600 X 80% Persistency = 26,880 Net Points

**Fa 45% = \$10,096 (After Lead Cost)**  
**Sa 50% = \$11,440 (After Lead Cost)**  
**Md 60% = \$14,128 (After Lead Cost)**  
**Emd 85% = \$20,848 (After Lead Cost)**

# Annuity Leads Script

[NAME?]

Hey there, my name is [YOUR NAME].

I'm following up with you because it looks like you went online and requested some information on secured retirement options. You completed a short quiz.

Do you remember that???

*(Wait for response.)*

Awesome. Well like I said my name is [YOUR NAME] out of [YOUR CITY, STATE]

I want to ask you a few questions to make sure these secured accounts would even be a fit for you...also give you the opportunity to ask any questions you might have...

**Now before we get started, let me quickly share with you what I do for my clients...**

1. Mitigate fees
2. Mitigate risk
3. Create a plan so don't outlive your money
4. And make sure you don't lose money to market losses

**So, what has got you looking into different options?**

*(Let Them Tell You.)*

Now what's important about working with me is that I'm an independent broker here in the state of [YOUR STATE], and that means that I am not captive to any one particular company. I have no quotas, and I do not look out for the best interest of a company. I look out for the best interest of my clients.

I mean, if I worked for Fidelity, I'd tell you that Fidelity is the best thing around because that's all I could offer you....

So I've learned after **many years of helping clients**, that most people entering into retirement are looking for safety.

Safety in Income  
Safety in Growth  
Safety in Legacy

**This is what I specialize in and will deliver for you.**



# Annuity Leads Script

Ok, so here is our process for helping clients...

First, this phone call, what we are going to try and do is learn a bit more about you to create what we call a generic profile...

Essentially...

Who you are?

What do you do?

What does your current retirement plan look like?

And what are your retirement goals?

Once we create this generic profile, **(btw we don't need any sensitive information from you to create your profile)**, but once we have it, I can go and do my job.

What I do from there is take your information and go shopping on your behalf...

I have access to over **30 highly rated financial institutions** and programs to help my clients.

I will look for strategies that are unique to your goals and come back to you with some numbers and ideas.

We usually do this over zoom within 48 hours of this call.

At that point you'll have enough information to make an educated decision on whether or not a Secure Retirement Account is for you or not.

Fair Enough?

**Well, let's start here....**

Ok, so if I may, I am going to work through a generic list of questions to get a good grasp on where you are regarding retirement ...

# Financial Needs Form

The purpose of this document is to help your Retirement Strategist create a generic profile about your current financial situation. While we do NOT need any sensitive information like account numbers or personal data, giving as much information as possible will help us to create a roadmap to retirement.

Client Name \_\_\_\_\_ (DOB) \_\_\_\_\_ Spouse Name \_\_\_\_\_ (DOB) \_\_\_\_\_  
City/State \_\_\_\_\_ Dependents \_\_\_\_\_ Email Address \_\_\_\_\_  
Client Occupation \_\_\_\_\_  
Number of Years w/ Company \_\_\_\_\_  
Spouse Occupation \_\_\_\_\_  
Number of Years w/ Company \_\_\_\_\_

## **Types of Retirement Accounts (Client & Spouse)**

401k Account Value: \_\_\_\_\_  
Contribution% \_\_\_\_\_ Match % \_\_\_\_\_  
Dollar Amount \_\_\_\_\_  
403B/TSA/TSP (Teachers) \_\_\_\_\_  
457 (Deferred Comp) \_\_\_\_\_  
IRA(Roth/SEP) \_\_\_\_\_  
CD/Money Markets \_\_\_\_\_  
Investments – Stocks/Crypto \_\_\_\_\_  
Savings \_\_\_\_\_  
Annuities \_\_\_\_\_ Surrender \_\_\_\_\_  
Pensions \_\_\_\_\_

## **Life Insurance (Client & Spouse)**

Death Benefit \_\_\_\_\_  
Term/Whole/UL \_\_\_\_\_  
Cash Value \_\_\_\_\_  
Monthly Premium \_\_\_\_\_

## **Home/Real Estate**

### **Primary Home**

Value \_\_\_\_\_  
Balance of Loan \_\_\_\_\_

### **Investment Properties/Land**

Value \_\_\_\_\_  
Balance of Loan \_\_\_\_\_

## **Notes**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## **Planning for Retirement**

### **Current Income**

Combined Net Income \_\_\_\_\_  
Social Security (Client) \_\_\_\_\_  
Social Security (Spouse) \_\_\_\_\_  
Pension \_\_\_\_\_  
Pension \_\_\_\_\_  
Rental Income \_\_\_\_\_  
Monthly Fixed Cost (Mortgage/Rent, Cars, utilities) \_\_\_\_\_

### **Retirement Income**

Social Security \_\_\_\_\_  
Social Security \_\_\_\_\_  
Pension \_\_\_\_\_  
Pension \_\_\_\_\_  
Qualified Account \_\_\_\_\_  
Non-Qualified Account \_\_\_\_\_  
Rental Income \_\_\_\_\_

Retirement Age (Goal) \_\_\_\_\_  
Will client need to draw income from FIA? What year?  
\_\_\_\_\_

# Annuity Leads Script

Well [NAME], based on our conversation, I really believe the Secured & Guaranteed retirement accounts would be a good fit for you and your family.

## Let's do this:

I will put some numbers together to show you some good options based on what we have talked about today, so that you have some specifics to look at. It will take me a day or two to put that together for you, and then we can circle back, so you can review the options."

I want to be clear that my 3 objectives in looking for the right strategy for you is:

Protection Against loss  
Responsible Growth  
Guaranteed Income for life

## Let me confirm some information from you:

Email address  
DOB

(Schedule next appointment.)