



GLOBE LIFE LEAD ZOOM SCRIPT

A1: INTRO Hi **(Name)**, great to see you! Can you hear and see me, okay? Thanks for taking the time to meet, **(Name)**. Just to get a sense of where you're at, how long have you been thinking about life insurance coverage, or what brought you to explore options with us? **(take notes)** I'm excited to walk you through how Globe Life can help. My name is **(Your Name)**, and my goal today is to find a policy that fits your needs, fills any coverage gaps, and works within your budget. Before we get started please grab a sheet of paper and a pen I like for all my clients to have my direct cell phone in case anything happens to you.

A2: SET UP / TRANSITION

Today, I'll Walk you through:

- Your personalized policy options, including coverage amounts and costs.
- A few exclusive benefits we offer that we have found make a big impact on our policyholders.
- Answers to any questions you or (Beneficiary) have.

By the end, you'll have a clear picture of how we can protect your family without stretching your budget. At the end of the day, we want to help fill any coverage gaps you may have without taking food off your plate. Sound good?

A3: Establish Credibility & Value

At Globe Life, we've been protecting American families for over 100 years, serving over 16 million policyholders, including the US veterans, 47k American unions, firefighters, police officers, and teachers. We're unique because we've partnered with labor advisory boards to design affordable, comprehensive packages tailored for everyday Americans. Our focus is supplemental insurance—think of it as a safety net that complements any existing coverage to protect your family's financial future. Together, they developed a simple, powerful idea called the **dollar a day philosophy**. Have you heard of it before?

No worries, let me explain. The **dollar a day philosophy** says you can protect your family's future by setting aside just a **few dollars a day** for life insurance. Whether you're a veteran, union worker or a high paid executive, this approach works because it's affordable—I'm sure you'd agree, right?

Think about it: bills, mortgage, and other liabilities don't disappear when we pass, right? This few dollars a day investment ensures your family is covered without changing your lifestyle.

Based on that, I'll show you how the dollar a day philosophy translates into your insurance coverage, sound fair?

A4: Needs Analysis

To move forward, I'll need to ask a few quick medical questions to confirm you can qualify. Sound good? **(ask medical questions)**

Before I look at all the possible plans in the state, they have me put your monthly income into the state suitability calculator, and what that does is prevent anyone from applying for a plan that's not affordable. After that, they're going to give us back the state guidelines for the monthly premium, which we're required to stay BELOW for the possible plans. So let me plug that in the state suitability calculator here...What is your monthly income?

Calculation: Monthly Income x 2.5% (.025) = State Recommendation

Build plans..

Ask them what other insurance policies they have (if you don't know yet)

IF RETIRED - build out enhanced and basic

Let me see if it will let me move forward...

(People want what they can't have)

START SHARING SCREEN

B1: The Benefits

(Name), now let's dive into the heart of what Globe Life has created for you: a **custom insurance policy** tailored to your unique situation. This isn't something you'd find on the open market—it's exclusive to our members, designed with input from over 84 union leaders, firefighters, police officers, and teachers' associations. My job is to walk you through it so you see exactly how it protects you and **(Beneficiary)**.

You might already have life or health insurance, and that's great. But this policy is different—it's not just standard coverage. It combines life insurance, supplemental health benefits, all in one package. Think of it as a complete safety net, built to fit your budget using the Dollar a Day Philosophy we just discussed.

Does that sound like the kind of protection you're looking for, **(Name)** and **(Beneficiary)**?

Great, let's go over the specifics of your policy, starting with the Hospital Benefits

B2 A71 GET HURT GET PAID BENEFITS

(Name), Another key part of your Globe Life policy: our **Hospital Benefits**, designed to keep you financially secure if you're injured.

We know you are likely to have solid health insurance to cover medical costs, but what happens to your income when you're in the hospital? Bills like your phone, car payment, or electricity don't stop, right? ... Exactly, Globe Life understands that missing work can create stress, and sometimes people avoid getting injuries checked because they can't afford to take time off.

That's where our Hospital Benefits step in. If you're hospitalized—whether from an injury on or off the job—this policy pays you **cash benefits** to replace lost wages. You can use that money to cover bills or whatever you need, so you can focus on getting healthy without worrying about finances. It's like a financial safety net to encourage you to seek care and protect your household's stability.

So, How these hospital benefits are set up is when you get hurt **ON or OFF** the job the Globe Life wants to incentivize you to go get your injuries looked at.

With this Emergency room benefit, when you need to go to the ER, go ahead and go, you're going to be sent **\$X** just for going and getting it looked at.

Now if you have to stay overnight in the hospital for further testing or maybe you need surgery you are going to be sent **\$X** for up to 365 days. We always tell our members to stay as long as you need to, to make a full recovery to return back home healthy.

With The ICU benefit, you're going to be sent **\$X** amount each day you're there for up to 14 days, the reason it is capped out at 14 days is because when it comes to intensive care especially at that 2 week mark, it is either going one way or the other. Either you're on the path to recovery or things are going south.

Does that sound like a benefit you'd find valuable, **(Name)** and **(Beneficiary)**? Any questions about how it works?

B3 FREEDOM OF CHOICE

SHOW FOC CERTIFICATE

This is a Freedom Of Choice certificate, how it works is when you pass. The natural next step is a family member goes down to the funeral home and the funeral business is like any other business they're going to want to know how they get paid before they're going to do anything for the family.

So when your (beneficiary) goes down and talks to the funeral director. The funeral director is going to say something along the lines of "I'm sorry for your loss but how are you going to pay us today" so if you qualify all your loved one has to do is present the FOC certificate. From then on, all your funeral and final expenses are taken care of. Family can go home and mourn properly.

The intention behind this is pretty clear, Globe Life understands that funerals are incredibly expensive especially with inflation and they want to make sure that **financial burden doesn't fall back on the family**. They want to make sure the family isn't starting GoFund me pages, dipping into savings or going into debt.

Have you ever seen someone ask for money on Facebook after an accident happened?

Globe Life recognizes that you have a life insurance policy in place; however, most policies take 6 months to pay out. To address this gap, Globe Life introduced the Freedom of Choice benefit, which provides a payout right away. This ensures your family has immediate support to cover funeral costs and final expenses without the burden of waiting or causing a financial strain on the family.

So for you **X** is allocated to your FOC, now if your Funeral and final expenses were only **X** the rest would just go to your beneficiary, it's not a **"use it or lose it"** situation. Also, it acts as a financial asset. So, if times ever get hard you can pull cash value from the policy if you need to. . **"Do you see how quick and easy this is going to make everything down the road for your family after you pass?" ANY QUESTIONS ON Freedom of Choice benefit?**

B4 ACCIDENT BENEFITS (working people only)

Next is more like your standard life insurance, your Accident benefits,

The accident benefits are in place because **Globe Life understands when most folks pass during their working years it is due to an ACCIDENT**

So God Forbid we lost you due to accident **x** amount will go to your beneficiary

Next is the auto accidents, which is sadly the most common form of accidents.

Next is common Carrier. **This is a lot more common today with uber and lyft**, but this is any sort of fair you pay for. Like Uber, Lyft, Bus, Train, Plane, or taxi. In the event you pass away due to one of these your beneficiary will receive X in the event of your passing.

Can you see how beneficial this will be for your family after you pass?

Any questions on your accident benefits?

B5 PAYCHECK PROTECTION (working people only)

Next, is your paycheck protection. What this ensures is that when you pass your beneficiary still receives your monthly paycheck for **x months** after passing. This is put in place for you guys because when we're gone we still leave financial liabilities behind - they don't leave when we leave - so mortgage payments, car payments, student loans, hospital debts etc. get left to our loved ones. This paycheck protection takes care of all liabilities you leave behind as well as gives your family a grace period so they can properly mourn and grieve and not have to sell assets or rush out to get 2nd and 3rd jobs in the meantime.

Can you see how beneficial this will be for your family after you pass?

Any questions on your paycheck protection benefits?

B6 RECAP So, it's going to be little bit harder to qualify for these because there is such a comprehensive range of coverage for you guys.

So, to recap, all your hospital coverage - if you get it hurt, you don't have to worry about income, bills or finances. Your only concern is recovering and returning back to work healthy.

Your FOC to take care of all your funeral and final expenses

As well as your accident benefits and paycheck protections to ensure your paycheck keeps coming into the household. **(non-senior)**

"DO YOU SEE WHY EVERY SINGLE AMERICAN NEEDS THIS COVERAGE EVEN THOUGH MOST AMERICANS ALREADY HAVE SOME SORT OF COVERAGE IN PLACE?"

C1 CLOSE

(Name), let's bring it all together. Based on your Dollar a Day Philosophy, your recommended policy equates to approximately 5 dollars a day and is a monthly benefit deposit of \$150/month.

This secures your coverage and all the benefits we've discussed—Hospital Benefits, FOC, Accident benefits & the paycheck protection.

The best part? This policy is permanent and portable. It stays with you if you change jobs, retire, or even if you face a serious illness like cancer—no one can cancel it or raise your rates. But here's the key: locking in now ensures you get these rates at your current age and health, because this is the youngest and healthiest you'll ever be.

Now, **(Name)** and **(Beneficiary)**, some members have bigger families or more financial responsibilities and ask if they can set aside 7 dollars a day, you most certainly can do that. Some members ask if they can start with the recommended and add more later -there is of course, a qualification process if we can get you qualified, **do you want to apply for the recommended like most members, or did you want to do the comprehensive?**

IF THEY SAY YES...Transition as you build out the E App

If they don't want to move forward....

"At Globe Life spends a lot of time and energy putting together the best package for you. It's pretty rare that we don't have a customer move forward with these benefits because they are exclusive benefits that are custom tailored to you.

When it does happen, we typically find it is due to 1 of 3 reasons.

- I didn't explain the benefits well enough.
- You didn't see the value in them.
- It just comes down to an affordability issue.

Which one do you fall into **(Name)?**"

I am glad you told me that it was an affordability issue,

AFTER THEY SIGNED THE E APP.

Congratulations, (name), on securing your family's future! At Globe Life, we go beyond life insurance, offering additional benefits tailored to enhance your policy. Working with over 47,000 unions, firefighters, police officers, and teachers, we've crafted these benefits to make a real difference for you and your loved ones.

C4 AD&D (Accidental Death & Dismemberment)

First things first, This is the AD&D policy that is put in place for you. This will cover you for accidental death on or off the job as well as dismemberment - meaning losing an arm..leg, hand or eye. This is for \$2000, all you have to do is fill it out and mail it to the waco address in the top right hand corner.

For you **(Beneficiary)** Globe Life's Motto is we take care of the members first, family afterwards. Therefore **I can get you a \$2000 policy as well**, you'll fill it out and send it to the Waco address in the right hand corner.

(TEE UP FOR PLUS LEADS)

(TIE-DOWN - ANY QUESTIONS?)

Share Screen

C5 "AIL Plus Program: Health Savings Card"

Now, let's talk about a fantastic benefit included with your Globe Life policy: the **Health Savings Card**, part of our AIL Plus Program. This card is designed to help you save on medical expenses that your regular health insurance might not fully cover.

Here's where the Health Savings Card comes in. It's a supplemental benefit that helps reduce those out-of-pocket costs. For example, it covers:

- Read the examples on the card

Members save 10-85% on healthcare products and services from thousands of providers nationwide. In order to get this activated just go to this website mybenefits.aillife.com and use the access code AILPLUS. If you have any questions call 1-800-495-1213

If you are tech savvy you can download the mobile app. Or if you would like you can print this off and have it in your purse or wallet.

The key is to keep it handy—so you don't forget to use it at the doctor, pharmacy, or dentist.

Does that sound like something you'd use, (Name) or (Beneficiary)? Any questions about how it works?

C6 "Family Info Guide & Will Kit – Included Free"

Next, let's talk about another valuable benefit included with your Globe Life policy: our **Family Info Guide & Will Kit**. This is designed to help you protect your family's future by documenting your wishes clearly.

(Name), do you and (Beneficiary) currently have a will set up?

- *If yes:* Great, when was it last updated? *(If outdated):* Perfect, our Will Kit can help you keep it current.
- *If no:* That's actually really common. A lot of folks don't have a will because hiring an attorney can cost thousands of dollars.

Here's how Globe Life helps: we provide this Will Kit completely free with your policy. It's a simple guide to help you write down your wishes—things like who gets what, who cares for your kids, or how your assets are handled. We've made it easy to be thorough so nothing's left unclear.

What sets us apart is that we'll check in with you every year to make sure your will stays up-to-date. Life changes—new kids, new home, new priorities—and we want your will to reflect that without the hassle or cost of a lawyer.

This kit gives you peace of mind, knowing your family won't face confusion or disputes if something happens.

Skip to page 7.

(Now explain each section based off the title. Until you get to last page then say below)

On the last page, this is where you'll get it signed and dated and **NOTARIZED**.

Most customers go down to their local bank to get it notarized. Who do you bank with locally?

Any questions on your will kit?

C7 SPONSORSHIP PROGRAM (PEOPLE ICON HP PRO)

At Globe Life, our mission is to prioritize our members and their families. You can extend all the benefits we've discussed to your loved ones. We take this commitment seriously, striving to protect as many family members as possible by including these valuable benefits.

(show the free benefit package)

You can extend these benefits to your loved ones. This is around a \$8,000 benefit package that is completely free for them because they have an IN through you. There is the AD&D policy, Will kit, AIL Plus Card and even Child Safety Kits.

In order for them to qualify they just have to be over the age of 18 and cannot be in trouble with the law.

EXAMPLES:

- What does your brother do for work? Construction? That's a pretty dangerous job, We'll get that AD&D policy activated for him.
- What about Mom & Dad, Do they have Wills set up?
- You said your sister has kids? How many? We'll get 3 Child safe kits sent out.
- Is anybody on here Union as well, Perfect I'll pull their card and get their annual benefits sent out.

After you have gotten all the plus leads.

Okay sounds great, I will make sure to get these benefits activated for them. What will happen is the system will send a text message with you, me and the family member letting them know these benefits will be sent out to them. If you could just respond letting them know this is real and not just coming from a random (your state) phone number.

REPORT CARD>>>

AFTER YOU GOT THE PLUS LEADS AND IT'S OVER!!!!

C7 SOLIDIFICATION So the next step after today is that the home office is going to call and verify everything. It will come from a 408 or 435 #. The first premium will be deducted within the next week, and your policy will be mailed to you within the next 6-8 weeks even though you're covered from today forward.

So, If I reach out in the next couple weeks it's because I need something, so make sure that you save my number in your phone and know I'm only calling you if there's something that I need.

Do you have any questions for me?

No? Okay great!

So in the line of work I do, I get several different kinds of calls. The best call that I get is when a member of your family wants to take advantage of benefits and so we are able to protect that family member. The next call I get isn't that good because somebody's calling and something bad has happened, either they're in the hospital or there's been a fatality. They're calling so that they can get their benefits lined out. It's not a good call because somebody's lost a loved one but at least they're covered financially and they don't have to worry about the financial burden being put on the family. The next call is the worst call and that's when the (beneficiary) calls and says they lost their loved one. When I go to look up the policy, I notice that for whatever reason the person decided to allow the policy to lapse. Now I have to tell that person I'm so sorry for your loss, in addition to that, there's zero coverage because for whatever reason they allowed the policy to lapse. So if you ever get in a situation where money's tight please contact me immediately so we can find a solution because the last thing you want to do is put your family in that situation. Sound fair?