



PAVET LEAD ZOOM SCRIPT

A1: INTRO

Hey ____ I'm (NAME) nice to meet you! As I mentioned on the phone I'm going to be reviewing some very important information about your Veterans benefits today but before I get going, for quality control purposes can you please grab a sheet of paper and pen for me so you can jot down my name, cell phone number and agent ID please?

A2: Set Up / Transition

You are probably wondering why I am here? I don't know if I told you on the phone (JOHN), but I am actually the representative that takes care of the permanent benefits for veterans. We don't just take care of your benefits through your service organization we do the permanent benefits for the firemen, the police, and all the labor unions. What they mean by permanent is that everyone has benefits through work but when you leave your job, change careers, or retire your benefits go away. The permanent benefits fill in all the gaps you don't already have through work so whenever you do change jobs or retire, you get to take these with you, and they do not expire! Make sense now?

They have us meeting for two reasons:

1. Issue your burial and will kit for veterans.
2. Explain and activate your permanent benefits through Globe. I am going to let you know right now, it is going to be hard to qualify for those.

Now, I'm going to put examples of everything up on your screen for you to follow along with. When we are finished, all this will be emailed to you, so there is nothing for you to memorize or write down. Does that sound fair?

While I get this set up let me ask you what sparked your interest in requesting this info?

START SCREEN SHARE TURN OFF CAM

A3 Health Saving Card AIL+

Here is the health savings card. This is no cost and it can give you discounts on vision, prescriptions and dental. Here is the 1-800# that you can call to find out if they work with your providers. If they do, go ahead, and register and they will send you a card so that you can start receiving discounts. Pretty nice benefit, huh?

A4: AD&D CERTIFICATE

Now, this is your (\$AMOUNT) accidental death and dismemberment certificate, it is noncontributory and nonparticipating. Which means it has already been taken care of for you. Now, we need to designate your primary and contingent beneficiary. (Gather names, relation, and numbers)

A5: FAMILY INFO GUIDE

Now, this is your family information guide. This is not intended to replace a will, but it is very important for you to fill out. The reason why is that they have found that members benefits are not being used for one of three reasons: Their family doesn't know what they have, their family doesn't know where they are, or the family doesn't know the company that they are through.

This family information guide eliminates all three.

Vital statistics & Historical Data: This is everything your family will need to fill out for your death certificate.

Spouse Vital Statistics & Historical Data: You will put that here. Veterans Information: This is where you put your branch of service, place of discharge, and DD-214 form.

Persons To Be Notified: (Collect min of 6 people outside the household) When something happens to you, let me ask you who will be in charge of taking care of your final arrangements?

They rec 3-6 each because people move, change ph. number or God forbid pass away. Let's start with (XXX), who's next?

Financial Institution Information: I'm assuming you have a checking or savings account? Okay great. You want to put that here, that way the person to be in charge knows what accounts they need to close.

Last Will & Testament: This will be the place where it is located once you have that drawn up.

Estate Information: This is for any life insurance, group medical coverage, the company, policy number, and the coverage amount. Now, let me ask you, do you have life insurance through work or the VA? Is that a 5-, 10-, or 20-year term?

Okay, anything that you have that is temporary be sure to write that down in pencil because it will change, or it will expire.

Now, provided you can qualify for your AIL benefits today, you can write those down at the top in pen, because it will stay with you for life. Remind me to go over that with you.

Finally, Funeral Instructions: Let me ask you, have (either of) you given any thought to what you want done, meaning earth burial or cremation? Be sure to put that in here. Now provided you are able to qualify, Globe has a certificate called the Freedom of Choice that takes care of either earth burial, cremation, as well as final expenses. I'll be sure to cover that with you before we finish up today. Make sense so far?

A6: LAST WILL & TESTAMENT Now, this is your no-cost legal will kit. These are the writing instructions to prepare your Legal Will. Once you complete it, you will want to go to americawills.com/willkit and enter promo code: willkit2023 and that will make the preparation of your will completely at no-cost to you as a veteran. Pretty nice, huh?

A7: 3 FACTS ABOUT YOUR VA BURIAL BENEFITS

Now, they asked that I review with you 3 important facts about your VA burial benefits, to back up and fill you in on what you and your family are entitled to. Now, I don't know if you know this but over 1,700 hundred veterans pass away daily, and generally there is little to no veteran government benefits for funeral or cremation services. Now, your VA benefit book is over 67 pages, but they condensed everything down for you to the 3 most important facts that you need to know pertaining to your burial benefits and they have me cover that with you.

Read Point 1 and then say: So basically, you can fill out the forms, and if there is space available you can be buried or interred in the national cemetery.

Read Point 2 and then say: The easiest way to look at this, is everything before the cemetery gates your family is responsible for. Everything after the gate, they will take care of. Does that make sense?

Read Point 3 and then say: Does all of that make sense? Did you even know any of this?

A8: SPONSORED VETERANS & REFERRAL (____) because you have an in with the veterans, they're allowing you to extend your no cost benefits package to the people you're closest to.

So, what they'll be receiving is the health savings card, an exclusive will, their own AD&D policy and family info guide all at no cost, but the people you choose, they do have to qualify! They need to be 18 years or older and can't be in trouble with the law... sorry if I took everyone you know lol! Most members just sponsor in their persons to be notified list. The only question that I have is there anyone on this list you don't want to activate?

(Three-way text set up)

Well, it's obviously very important that they know what you were able to do for them and that they know who I am as well. So, what they have us do is send out a group text...

The text is going to do 2 things: One, this is going to act as an electronic receipt that entitles them to activate the benefits. Two, it's going to let them know what you were able to do for them today. As I send these group texts to your sponsors, it is really important for you to reply with a "thank you" so they know you are extending these private benefits. Does that sound fair?

So, we have two major problems... 1st My schedule is full of all the veterans that I am seeing & I don't know how much longer I will be in the area. 2nd is communication. Because your friends and family don't have my phone number saved, and we don't have time to play phone tag. If we don't see them today or tomorrow, there's a strong probability that we're not going to be able to see them! So, out of

this list who are the top 3 you want me to make a priority? Let's start with (first candidate name). I'm going to do you a favor and give them a call so we can fill them in and save them a spot on my schedule.

CALL FIRST REFERRAL

(If they don't answer leave VM) - Hey (name) this is (Name) with American income. I'm sitting here with your (relationship, name) (say hi guys). They were able to extend you an exclusive benefit package, they just want me to help activate them for you. Give me a call at (leave your number). Talk to you soon!

IF THEY DO ANSWER: Hey (name) this is (name) with Globe I am sitting here with your (relationship, name) SAY HI! Perfect so American income does all the permanent benefits for the veterans and because (name) has an in with the veteran service organization he was able to extend you some of his permanent benefits to you so you want to make sure to thank them! Great so They just wanted me to simply help activate your benefits for you. Will you and your spouse be home in about 30 minutes? Perfect I'll send you the zoom link once I am done with (name/relationship). If not home- okay so what I can do is squeeze you in at ____ or ____ which one is better?

B1 TRANSITION TO READ OFF LETTER

Now ____ before I go any further, I have to read you off this disclaimer we read off to all veterans. It simply explains how the enrollment process works, I'll summarize it to save time. Basically, what its saying is once I explain the benefits, if they fit a need, make sense, you can medically qualify they simply ask that you enroll today during your service period, and service periods run once every year. On the flip side if I'm going through these benefits and they don't make sense, don't fill a need of maybe you can't medically qualify they simply ask that you NOT apply, either way yes or no that decision needs to be made today in fairness to all the other members waiting to be seen, the good news is you own these benefits, you control these benefits so you can adjust them at any time so there is no risk, make sense?

B2 NEEDS ANALYSIS

Now ____ This is by far the most important part of your No Cost Benefits package. The **Safe Estate Software** is an exclusive tool to make sure that **ALL** of your affairs are in order. This has been proven to uncover any protection gaps that you weren't even aware of. This is the same software that we use for all of our vets.

So obviously (NAME) if you had gaps in your benefits that were potentially leaving you and your family in a serious financial disadvantage, I'm sure you'd at least want to know about it right? Exactly, so if the software finds any gaps it will simply just make some recommendations if it doesn't then it won't. To determine if there are any gaps, I just need to ask you a few quick questions....

Now ____ If the software makes recommendations you do need to qualify medically.

(Proceed to needs analysis, ask about life insurance, Aflac, cancer ins)

REC PLAN \$170-\$195 A MONTH / COMP PLAN \$200+ A MONTH

B3 DOLLAR A DAY CONCEPT:

Now, these benefit programs are set up on what is called "The Dollar a Day Philosophy." Now the reason why they chose just a dollar a day, is most people agree setting aside a few dollars a dollar a day isn't going to make or break anyone, I'm sure you'd agree. I'll go ahead and show you what most members do in your situation which is about \$2-\$3 a day each, and then we will go from there. Sound Good?

PRESENT PLAN

C1: A71-PROBLEM - "GET HURT, GET PAID" PLAN

The first major concern has to do with protecting your income in the event you were to get hurt. The group is fully aware that accidents happen, and they realize all members have great health insurance, but let's be honest, who does health insurance typically pay? (Let them answer) Right?! The hospitals and the Dr's. But no one is helping you cover your co pays, deductible and lost wages, right? Not anymore, the group in conjunction with GLOBE-AIL came up with the get hurt get paid plan. This is amazing, it will pay you up to \$__ per night hospital stay. EX: (Car accident 7 days over night = up to \$____ tax free.) Everyone in the household would be covered. It's not intended to make you rich, it's just very nice knowing that your income is covered in the event of an accident. I'm sure you'd agree, right?

C2 Freedom of Choice (WHEN THEY DIE, WE PAY THE BILL) (NAME) FREEDOM OF CHOICE (JOHN), The second area they're concerned with is your funeral and final expenses. I know it's not fun to think about, but when we die. Someone in our immediate family will have to go down to the funeral home and the funeral business is like any other business, they are going to want all the money on the spot before they do anything!

Most folks have traditional life insurance. The problem we're seeing is most companies can legally take up to 6 months to pay out. Which is a serious problem most are not aware of. Were you aware of that? (wait for response) So, if you qualify you will receive one of these. (Click freedom of choice on HPPRO screen) Have you seen one of these before? The group created The Freedom of Choice. The reason they call it the Freedom of Choice is because it is valid at all funeral homes, and it covers all of the immediate costs for cremation or burial. (explain benefit). (___) I'm sure you can agree having this in place will make thinks so much easier for your family if God forbid you were to pass away. Am I right?

Accidental Death (Working people/non seniors)

(JOHN) If you pass away from any accident you will receive (\$_____) on top of your freedom of choice. The only exception to that, is when you pass away from an auto accident it will (\$____). When it happens from a common carrier that means (bus, plane train, taxi, uber) anything you paid a fare for, you will receive an additional (\$____) again all on top of your FOC. The company wants to make sure

that each family has the most money possible in the event of an unexpected death. I'm sure you'd agree having an extra \$_____ pay out would make things so much easier at that time, am I right

C4 Paycheck Protection (WHEN THEY DIE, WE CONTINUE THEIR PAYCHECK)

(NON SENIORS)

The last concern is your paycheck. Now, (John) let's say you die tomorrow from a car accident or have a heart attack. Do your paychecks continue to come in and support your family? Of course not! When the paychecks are gone, the money stops coming in, but your bills are all still there. So, if you qualify, the group has set up the paycheck protection benefit so that when you die, (Mary), you will continue to receive (Johns) paycheck each month for at least one year. So what they have allocated is that when you die (JOHN), (MARY) will receive _____(\$) a month for _____ years. The reason you receive his paychecks for at least one year is because it takes a long time to adjust. Does that make sense? Perfect! Are you starting to see why all the members have this?

D1: MOST IMPORTANT QUESTION

Now (JOHN), when something happens to you, you would want it to go to your (MARY), right? And vice versa for you (MARY)? Now, probably the next most important question that they have me ask you, is when something happens to the both of you. Let's say in that bad car wreck, there will be a little over (\$XXX,XXX), that comes to the family for funeral and final expenses immediately. Who do you want that money to go to?

D2: TWO OPTIONS CLOSE (SHOW BENEFITS SUMMARY)

If you can medically qualify which options makes the most sense? It doesn't matter to them which option you choose; the most important thing is to get your foot through the door and lock in your age and health. So (client name) Did you want to do like most of the members and see if you can qualify for The Recommended Option? (Click / Explain plan) OR The Comprehensive Option (Click / Explain plan) Doesn't matter to us which option you choose as long as you choose one. Which one do you think makes the most sense for you and your family now?

D3: TAKE AWAY

Ok great choice! Well, (CLIENT NAME) unfortunately it's not your wallet that qualifies you, it's your health, so I need to ask you the medical questions to make sure you qualify. (read medical questions)

D4: ASSUMPTIVE CLOSE

Okay, I'm not the underwriter but based off what I what I'm seeing here it looks like you can qualify! So I'm going to set this up for you under one condition, you promise me if this ever becomes uncomfortable you reach out to me, because if I don't hear from you I can't help, promise?

Great! I just need you to get up once and grab your Driver's License, banking information, prescription list and I'll get started with the app.

TRANSITION TO EAPP

D5: Solidification

Before we jump off zoom, I just want to make sure that this ____ is going to be comfortable for you? How does everything feel? Okay great, is there any reason you see yourself canceling this on your family? Okay please don't ever cancel, because we can always adjust the price, I'm a phone call away!

DOCUSIGN

REBUTTALS

I WANT TO THINK ABOUT IT #1 "GET IT TO MONEY NEEDS & BUDGET"

I'm with you, I'm the same way I like to take some time and think about things like this too. However, like we said before in the read off letter they just ask that this decision be made today. I know how much you need these benefits, and I don't want to take anything away from you or your family. I'm sure if this program was offered to you for free, you'd jump at it right? So, it not a matter of you wanting to think about protecting your family, it sounds like it's a matter of is this \$____ a month comfortable for you right now, right? I'm glad you told me that because the last thing we want to do is put you in a tough situation financially. My job is to find out where your needs and budget meet and get you started from there, so let's try this.

(REDUCE BY 25% & RECLOSE:)

So, I went ahead and made some minor adjustments, we kept all the important pieces of it place, AND this is what it is right here (hover over price). So, let's get this approved 1st because we can always bump

it up later. Just promise me that if this ever becomes uncomfortable for you, please let me know because if we don't hear from you, we can't help you. Promise? So, go ahead and grab your driver's license and we will get this taken care of....

CAN'T AFFORD IT #1 "NEEDS AND BUDGET"

I'm glad you told me that because the last thing we want to do is put you in a tough situation financially. That's why they don't send a laptop out, they send me with it. My job is to find out where your needs and budget meet and get you started from there, so let's try this.

(REDUCE BY 25% & RECLOSE.)

Now to recap I was still able to keep all the benefits in place and this is what it is right here (hover over price) So, let's get this approved 1st because we can always bump it up later. Just promise me that if this ever becomes uncomfortable for you, please let me know because if we don't hear from you, we can't help you. Promise? So, go ahead and grab your driver's license and we will get this taken care of....

DROP CLOSE #2 "HELP NOT HURT"

No big deal I'm here to help you not to hurt you. The most important thing is to get your foot through the door but keep it comfortable. So let me see what I can do!

REDUCE BY 25% & RECLOSE.

Now to recap I was still able to keep all the benefits in place AND this is what it is right here (hover over price). Now I'm sure that's more comfortable for you right? (If Yes) All I need is your driver's license and we will get this taken care of... (if No proceed to drop close 3)

DROP CLOSE #3 "START SOMEWHERE"

I'm with you. The most important thing is that we get you started somewhere today. Once you're a policy holder we can always come back out and add the rest of the coverage later. So, let's do this.

REDUCE BY 25% & RECLOSE.

Now to recap I was still able to keep all the benefits in place AND this is what it is right here (hover over price). Now I'm sure that's more comfortable for you right? (If Yes) All I need is your driver's license and we will get this taken care of... (if No proceed to drop close 4)

DROP CLOSE #4 "LAST ATTEMPT."

I feel for ya...I really do... I would hate to leave, and you not at least have your insurability locked in. We're all one phone call away from becoming uninsurable. So, let's do this. Let's get your foot in the door on the minimum amount and you can call me back when things get better, and we can raise it.

REDUCE TO \$30-39 A MONTH & RECLOSE.

What this comes down to is about a dollar a day (hover over price) I'm sure we can set aside a dollar a day to make sure our family isn't setting aside \$_____ tomorrow, right? All I need is your driver's license and we will get this taken care of...

DON'T NEED IT #1 "NEEDS ANALYSIS."

I totally understand, sometimes I feel like I have plenty of insurance too. And in fact, already having some coverage shows responsibility. However, The Needs Analysis came up with a need of (----- ---) after it already took into your existing coverage. Let me ask you if this program was offered to you for free, you'd jump at it right? So, it not a matter of you not needing the coverage, it sounds like it's a matter of is this \$_____ a month comfortable for you right now, right? I'm glad you told me that because the last thing we want to do is put you in a tough situation financially. My job is to find out where your needs and budget meet and get you started from there, so lets try this.

(REDUCE BY 25% & RECLOSE.)

Now to recap I was still able to keep all the benefits in place and this is what it is right here (hover over price) So, let's get this approved 1st because we can always bump it up later. Just promise me that if this ever becomes uncomfortable for you, please let me know because if we don't hear from you, we can't help you. Promise? So, go a head and grab your driver's license and we will get this taken care of....