

# AGENT PLAYBOOK





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# SECTION 1

PAVET ZOOM SCRIPTS



HAVE EAPP AND HP-PRO APP OPEN AND READY

## A1: INTRO

Hey \_\_\_ I'm (NAME) nice to meet you! Like 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?

GIVE AGENT NUMBER & CELL

## 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 AIL. I am going to let you know right now, it is going to be hard to qualify, most people don't.

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 get 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?



MATERIALS



WARM UP  
FAMILY - OCCUPATION - RECREATION - ME  
GENUINE - SMILE - TALK ABOUT THEM  
BEST TIME TO DISCOVER REFERRALS

START SCREEN SHARE TURN OFF CAM

## A3 Health Saving Card AIL+



AIL PLUS PROGRAM

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?

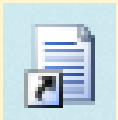


## PRESENT AD&D CERTIFICATE PDF



### A4: AD&D CERTIFICATE

Now, this is your (**\$AMOUNT**) accidental death and dismemberment certificate, it is noncontributory and non-participating. 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)



FILL IN PRIMARY & CONTINGENT BENEFICIARIES ON AD&D PDF

## GATHER NAMES, RELATION, AND NUMBERS

### A5: FAMILY INFO GUIDE



Family Info. Guide - VETERAN

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, there 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. **DO NOT FILL**

**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? **PAUSE**

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



FILL OUT "PERSONS TO BE NOTIFIED LIST"

USE BENEFICIARIES GIVEN EARLIER



## 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? **PAUSE**

**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, AIL 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?

DOWNLOAD DOCUMENT TO SEND LATER



### **A6: LAST WILL & TESTAMENT**



LAST WILL & TESTAMENT

Now, this is your no-cost legal will kit. This is the writing instructions to prepare your Legal Will. Once you complete it, you will want to go to [americawills.com/willkit](https://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



3 IMPORTANT FACTS



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

(John) 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.



## SPONSORSHIP PROGRAM

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!

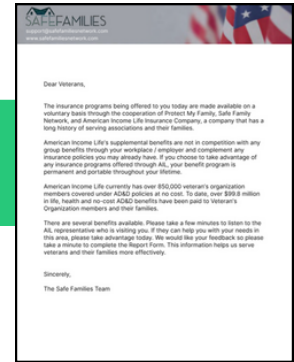


**IIF THEY DO ANSWER:** Hey (**name**) this is (**name**) with American Income I am sitting here with your (**relationship, name**) SAY HI! Perfect so American income does all the permanent benefits for the veterans and because (**name**) has an in with the veteran service organization he was able to 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 (**down close 2 times**)

## **CEMENTING REFS**

Some of your friends and family might have some questions about these benefits, please just have them call me directly to explain. Everyone's situation is different, not everyone qualifies for these benefits, and I wouldn't want you guys to have to answer these technical questions, that's my job! So I promise I will do my best to reach them, but if they come to you asking questions about the benefits, please just ask them to give me a call, sound fair? Ok great!

# B1: TRANSITION TO READ OFF LETTER



## NOTIFICATION LETTER Only show page 2

Now obviously American Income & (VFW, AMVETS, American Legion) realizes that ensuring you have access to \$828 dollars for burial allowance isn't enough to take care of your funeral, let alone all your final expenses, so they asked us to read this letter to each of the members. To back up and fill you in on what they have set up for you.

Now to save time I'm going to summarize the letter but basically what it's saying is that after I show you all the benefits, explain how they work, and answer any questions that you might have, if you qualify, they ask that ask you enroll today just in fairness to all the other members waiting to be seen. The good news is they set these benefits up to be a no brainer, you own these you control these and you can adjust them at any time. Make Sense? When I am finished, I'll have you fill out this report form that goes back to the (VFW, AMVETS, American Legion), so they know you got your benefits explained to you, and I did my job. Now, does that sound fair?



## B2: NEEDS ANALYSIS



Click on “NEEDS ANALYSIS”



(**JOHN**) This is by far the most important and most popular part with all our veterans, this is the personalized needs analysis survey. This is intended to help us identify gaps that could potentially be leaving you and your family in serious financial trouble. If it finds gaps, it will simply make some recommendations, if it doesn't find gaps then it won't. To determine if there are any gaps, I'll simply need to ask you a few questions and we will go from there. If it finds gaps you will need to medically qualify so, I'll start with some preliminary medical questions...



PRELIMINARY MEDICAL QUESTIONS



CONTINUE



FILL OUT NEEDS ANALYSIS



STOP SCREEN SHARING

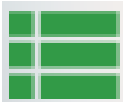


Click “PLAN GENERATOR” and build options





## Building Options



Click on "Plan Options"

Create 2 plans

- **Recommended**
- **Comprehensive**

PLAN OPTIONS ×

<input checked="" type="checkbox"/>	RECOMMENDED	
<input checked="" type="checkbox"/>	COMPREHENSIVE	
<input type="checkbox"/>	PLAN OPTION 3	
<input type="checkbox"/>	PLAN OPTION 4	

Recommended

\$150/month

Comprehensive

\$200/month

### B3: DOLLAR A DAY CONCEPT

Now, these veterans' 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 veterans 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 Veteran members do in your situation which is \$2.50 a day each, and then we will go from there. Sound Good?

## PRESENT PLAN



BENEFIT SUMMARY



RESHARE SCREEN

### 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?

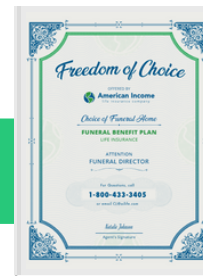


## C2 Freedom of Choice (WHEN THEY DIE, WE PAY THE BILL)

(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 each 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.

So (JOHN), when you die for any cause of death, (MARY) All you will do is take this certificate down to the funeral home and when they say I am sorry for your loss, but how are you paying for this today? You will hand this certificate to the funeral director and say my husband has The Freedom of Choice and from that point on everything is taken care of, and you can go home. Whatever is left will come back to the family tax free.

Now what they have allocated is \$\_\_\_\_ for your Freedom of Choice (JOHN) and \$\_\_\_\_ for your Freedom of Choice (MARY). Also, each child you have receives their own \$10,000 Freedom of Choice as well. They will have an option to increase it when they are older. I'm sure you can see having this Freedom of Choice put in place will make things much easier for your family at one of the worst times in their lives, right

**PROCEED FOR 59 & UNDER**

**SKIP FOR ANYONE OVER 60**

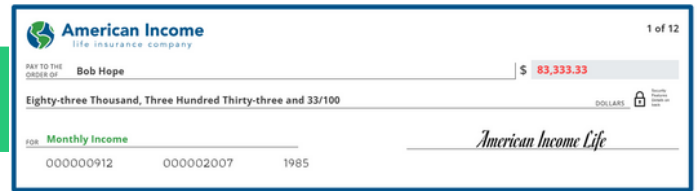
### **Accidental Death (Working people/non seniors)**

(**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?





## MONTHLY INCOME



PROCEED FOR 59 & UNDER

SKIP FOR ANYONE OVER 60

### 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?

## **C5 Protections (SOLIDIFIES WHY OUR INSURANCE IS DIFFERENT FROM THE OTHERS)**

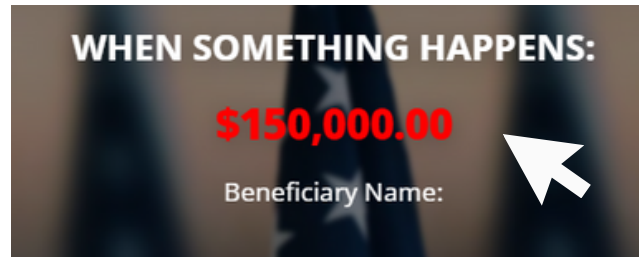
(JOHN) Not only do people enroll in this program because of the benefits and the fact that they cover everything in one, but because the program has an emergency fund. After 3 years, if things ever get tight financially, there will be some money to help pay for your program. There is a paid-up option when you turn 65 years old on your burial benefit. That means you can stop paying for it and keep it for the rest of your life. That's so important. Pretty nice, huh?

Also, there is a terminal illness rider, when you are diagnosed with a terminal illness and not expected to live more than 12 months, they are going to send you half of your coverage to you while you are living, the other half will come to your family when you're gone. Also, there is strike and layoff protector, when you're on strike they are going to take care of your contribution for up to 12 months and when you get laid off for up to 3 months! This is so important because when you are not working, you do not have to worry about losing this! Cool? (JOHN), most importantly the benefits are guaranteed and non-cancellable. This means that if they let you in, it doesn't matter what happens to your health, age, or habits after today, the benefits can never be taken away from you. Does that make sense? That is very important.

## D1: MOST IMPORTANT QUESTION



(Pre-Close. Hover over RED dollar amount)



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)



(SHOW BENEFITS SUMMARY)



If you can medically qualify which options makes the most sense? It doesn't matter to me 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

(read medical questions) 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.

## ASK MEDICAL QUESTIONS

### D4: ASSUMPTIVE CLOSE

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?

"I want to think about it"

"I can't afford it"

"I don't need it"

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: EAPP & CEMENTING 11 STEPS (VERY IMPORTANT)

1

Fill Out: proposed Insured information, Social Security, Driver's License, Occupation, Address, Phone Numbers, Email, & Beneficiary Names.

2

Circle either "(A), {B},{C}" based on the the insured(s) on the application.

3

Collect and enter bank information.

4

Ask medical questions and fill out doctors' information and any necessary medical addendums and any necessary medical addendums. 59 and under fill out APS VAAPS .

# 5

Walk the client through their post enrollment packet verbatim.

- What Comes Next
- Summary of Coverage
- Rated Risk Drawing
- Conditional Receipt



# 6

## SOLIDIFY

SOLIDIFY (client) Before we docusign I want to make sure you are 100% comfortable with this premium? Is there any reason why you'd cancel this on your family? Okay great! I just wanted to make sure before we finalize the protection.



You are 100% covered from the moment you docuSign so we please open up your email from American Income Life now. Click review documents, click I agree to terms and conditions, click start, click select signature styles, click adopt and sign, click sign, (they will need to sign in 3-4 dif spots), make sure they click finish and they will know they're finished when they get a confirmation page that asks them to download a copy for their records, tell them to click no thanks.



(They will need to sign in 3-4 different spots), make sure they click finish. They will know they're finished when they get a confirmation page that asks them to download a copy for their records. Tell them to click "no thanks".



Congratulate them and give them your cell phone number and customer service number.

Customer Service: 844-347-6001





## ZOOM DOMINO

Before I let you go (**name**) ... out of all the people you gave me, your (**brother**), your (**sister**) or your (**best friend**) which one do you think is available right now? (**Repeat**) your brother, your sister or your best friend? (**don't look at the camera**) (once they give you a name)

Great! Let's give them a call and explain it to them. (**Once they start calling**) actually (**name**) can you put it on speaker and I'll explain it to them for you...(**once the person answers**)

Hey John, this is Mark. I'm actually with your (relationship) (**name**) right now. Say hi (**name**)! (**Name**) you got our text earlier, right? Perfect! That's exactly why we're calling! We wanted to explain everything to you. (**Name**) are you familiar with zoom? Great! Let me send you a link and you can come hang out with us and we'll go over everything with you & answer all your questions.

(once you get them on zoom, let the other person go and present to that plus lead)

**GO BACK TO PAGE ONE WITH PLUS LEAD**

# PLUS LEAD ZOOM/SALES SCRIPT

HAVE EAPP AND HP-PRO APP OPEN AND READY

## A1: INTRO

Hey \_\_\_ I'm (**NAME**) nice to meet you! Like I mentioned on the phone I'm going to be reviewing some very important information about your benefits today that your \_\_\_ sponsored you into, 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?

GIVE AGENT NUMBER & CELL

## A2: Set Up / Transition

Like I told you on the phone I am the representative that takes care of the permanent benefits for veterans. Your \_\_\_\_\_ (**RELATIONSHIP**) \_\_\_\_\_ (**PERSON THAT SPONSORED THEM**) has an "in" with the veterans and because he/she is good standing he/she was allowed to give out all of his/her permanent benefits to you. As you can imagine AIL and the Veteran Service Organizations don't exactly know everyone's personal situation, but they've found that a lot of members and their family's do have very serious gaps in their personal benefits and estate planning. So, what they've done is set up a permanent benefits program for the members to help fill in this gap.

## They have us meeting for two reasons:

1. I have the no cost benefit package from (PERSON THAT REFERRED THEM). We will go through that first.
2. The most important reason that I am here is that I am going to see if you can qualify for all the exclusive veteran benefits that we were just talking about. I am going to let you know right now, it is going to be hard to qualify, most people don't.



MATERIALS



WARM UP  
FAMILY - OCCUPATION - RECREATION - ME  
GENUINE - SMILE - TALK ABOUT THEM  
BEST TIME TO DISCOVER REFERRALS

START SCREEN SHARE TURN OFF CAM

**A3 Health Saving Card AIL+**



**AIL PLUS PROGRAM**

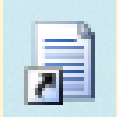
Here is the health savings card. This is no cost and it can give you discounts on vision, prescriptions and dental. Here is the 1-800# that you can call to find out if they work with your providers. If they do, go ahead, and register and they will send you a card so that you can start receiving discounts.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

## PRESENT AD&D CERTIFICATE PDF



### A4: AD&D CERTIFICATE

Now, this is your (\$AMOUNT) accidental death and dismemberment certificate, it is noncontributory and non-participating. 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)



FILL IN PRIMARY & CONTINGENT BENEFICIARIES ON AD&D PDF

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**Vital statistics & Historical Data:** This is everything your family will need to fill out for your death certificate. **DO NOT FILL**

**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? **PAUSE**

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



FILL OUT "PERSONS TO BE NOTIFIED LIST"

USE BENEFICIARIES GIVEN EARLIER

SAVE!



## 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.

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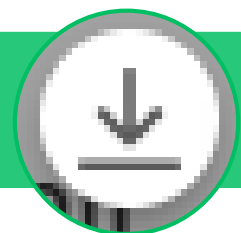


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Pretty nice, huh?

## A7: 3 FACTS ABOUT YOUR VA BURIAL BENEFITS



3 IMPORTANT FACTS



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

(John) 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.



### SPONSORSHIP PROGRAM



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!

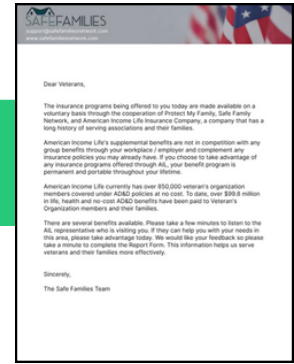
**IIF THEY DO ANSWER:** Hey (**name**) this is (**name**) with American Income I am sitting here with your (**relationship, name**) SAY HI! Perfect so American income does all the permanent benefits for the veterans and because (**name**) has an in with the veteran service organization he was able to 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 (**down close 2 times**)

## **CEMENTING REFS**

Some of your friends and family might have some questions about these benefits, please just have them call me directly to explain. Everyone's situation is different, not everyone qualifies for these benefits, and I wouldn't want you guys to have to answer these technical questions, that's my job! So I promise I will do my best to reach them, but if they come to you asking questions about the benefits, please just ask them to give me a call, sound fair? Ok great!



# B1: TRANSITION TO READ OFF LETTER



NOTIFICATION LETTER Only show page 2

Now obviously American Income & (VFW, AMVETS, American Legion) realizes that ensuring you have access to \$828 dollars for burial allowance isn't enough to take care of your funeral, let alone all your final expenses, so they asked us to read this letter to each of the members. To back up and fill you in on what they have set up for you.

Now to save time I'm going to summarize the letter but basically what it's saying is that after I show you all the benefits, explain how they work, and answer any questions that you might have, if you qualify, they ask that ask you enroll today just in fairness to all the other members waiting to be seen. The good news is they set these benefits up to be a no brainer, you own these you control these and you can adjust them at any time. Make Sense? When I am finished, I'll have you fill out this report form that goes back to the (VFW, AMVETS, American Legion), so they know you got your benefits explained to you, and I did my job. Now, does that sound fair?

## B2: NEEDS ANALYSIS



Click on “NEEDS ANALYSIS”



(**JOHN**) This is by far the most important and most popular part with all our veterans, this is the personalized needs analysis survey. This is intended to help us identify gaps that could potentially be leaving you and your family in serious financial trouble. If it finds gaps, it will simply make some recommendations, if it doesn't find gaps then it won't. To determine if there are any gaps, I'll simply need to ask you a few questions and we will go from there. If it finds gaps you will need to medically qualify so, I'll start with some preliminary medical questions...



PRELIMINARY MEDICAL QUESTIONS



CONTINUE



FILL OUT NEEDS ANALYSIS



STOP SCREEN SHARING

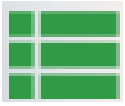


Click “PLAN GENERATOR” and build options





## Building Options



Click on “Plan Options”

Create 2 plans

- **Recommended**
- **Comprehensive**

PLAN OPTIONS ×

<input checked="" type="checkbox"/>	RECOMMENDED	
<input checked="" type="checkbox"/>	COMPREHENSIVE	
<input type="checkbox"/>	PLAN OPTION 3	
<input type="checkbox"/>	PLAN OPTION 4	

Recommended

\$150/month

Comprehensive

\$200/month

### B3: DOLLAR A DAY CONCEPT

Now, these veterans’ 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 veterans 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 Veteran members do in your situation which is \$3 a day each, and then we will go from there. Sound Good?

## PRESENT PLAN



BENEFIT SUMMARY



RESHARE SCREEN

### **C1: A71-PROBLEM - “GET HURT, GET PAID” PLAN**

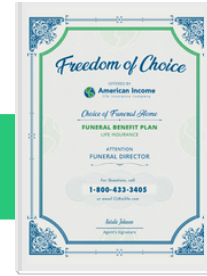
The first major concern has to do with protecting your income in the event you were to get hurt. The group is fully aware that accidents happen, and they realize all members have great health insurance, but let's be honest, who does health insurance typically pay? (Let them answer) Right?! The hospitals 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 life insurance. The problem we're seeing is they 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 each 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.



So (**JOHN**), when you die for any cause of death, (**MARY**) All you will do is take this certificate down to the funeral home and when they say I am sorry for your loss, but how are you paying for this today? You will hand this certificate to the funeral director and say my husband has The Freedom of Choice and from that point on everything is taken care of, and you can go home. Whatever is left will come back to the family tax free.

Now what they have allocated is \$\_\_\_\_ for your Freedom of Choice (**JOHN**) and \$\_\_\_\_ for your Freedom of Choice (**MARY**). Also, each child you have receives their own \$10,000 Freedom of Choice as well. They will have an option to increase it when they are older. I'm sure you can see having this Freedom of Choice put in place will make things much easier for your family at one of the worst times in their lives, right

**PROCEED FOR 59 & UNDER**

**SKIP FOR ANYONE OVER 60**

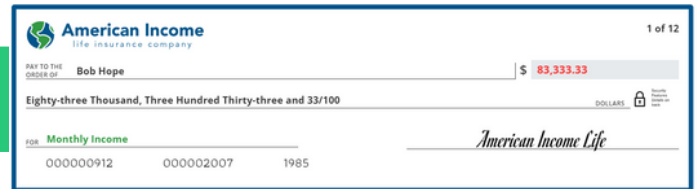
### **Accidental Death (Working people/non seniors)**

(**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?

**PROCEED FOR 59 & UNDER**

**SKIP FOR ANYONE OVER 60**

## MONTHLY INCOME



### **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?

## **C5 Protections (SOLIDIFIES WHY OUR INSURANCE IS DIFFERENT FROM THE OTHERS)**

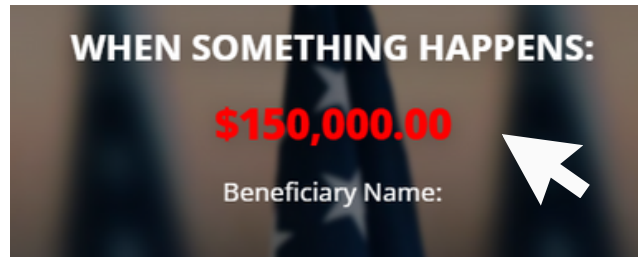
(JOHN) Not only do people enroll in this program because of the benefits and the fact that they cover everything in one, but because the program has an emergency fund. After 3 years, if things ever get tight financially, there will be some money to help pay for your program. There is a paid-up option when you turn 65 years old on your burial benefit. That means you can stop paying for it and keep it for the rest of your life. That's so important. Pretty nice, huh?

Also, there is a terminal illness rider, when you are diagnosed with a terminal illness and not expected to live more than 12 months, they are going to send you half of your coverage to you while you are living, the other half will come to your family when you're gone. Also, there is strike and layoff protector, when you're on strike they are going to take care of your contribution for up to 12 months and when you get laid off for up to 3 months! This is so important because when you are not working, you do not have to worry about losing this! Cool? (JOHN), most importantly the benefits are guaranteed and non-cancellable. This means that if they let you in, it doesn't matter what happens to your health, age, or habits after today, the benefits can never be taken away from you. Does that make sense? That is very important.

## D1: MOST IMPORTANT QUESTION



(Pre-Close. Hover over RED dollar amount)



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)



(SHOW BENEFITS SUMMARY)



If you can medically qualify which options makes the most sense? It doesn't matter to me 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

(read medical questions) 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.

## ASK 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?

"I want to think about it"

"I can't afford it"

"I don't need it"

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: EAPP & CEMENTING 11 STEPS (VERY IMPORTANT)

1

Fill Out: proposed Insured information, Social Security, Driver's License, Occupation, Address, Phone Numbers, Email, & Beneficiary Names.

2

Circle either "(A), {B},{C}" based on the the insured(s) on the application.

3

Collect and enter bank information.

4

Ask medical questions and fill out doctors' information and any necessary medical addendums and any necessary medical addendums. 59 and under fill out APS VAAPS .

# 5

Walk the client through their post enrollment packet verbatim.

- What Comes Next
- Summary of Coverage
- Rated Risk Drawing
- Conditional Receipt



# 6

## SOLIDIFY

(client) Before we DocuSign I want to make sure you are 100% comfortable with this premium? Is there any reason why you'd cancel this on your family? Okay great! I just wanted to make sure before we finalize the protection.



You are 100% covered from the moment you DocuSign so we please open up your email from American Income Life now. Click review documents, click I agree to terms and conditions, click start, click select signature styles, click adopt and sign, click sign.



(They will need to sign in 3-4 different spots), make sure they click finish. They will know they're finished when they get a confirmation page that asks them to download a copy for their records. Tell them to click "no thanks".



Congratulate them and give them your cell phone number and customer service number.

Customer Service: 844-347-6001



## ZOOM DOMINO

Before I let you go (name) ... out of all the people you gave me, your (brother), your (sister) or your (best friend) which one do you think is available right now? (Repeat) your brother, your sister or your best friend? (don't look at the camera) (once they give you a name)

Great! Let's give them a call and explain it to them. (Once they start calling) actually (name) can you put it on speaker and I'll explain it to them for you...(once the person answers)

Hey John, this is Mark. I'm actually with your (relationship) (name) right now. Say hi (name)! (Name) you got our text earlier, right? Perfect! That's exactly why we're calling! We wanted to explain everything to you. (Name) are you familiar with zoom? Great! Let me send you a link and you can come hang out with us and we'll go over everything with you & answer all your questions.

(once you get them on zoom, let the other person go and present to that plus lead)

**GO BACK TO PAGE ONE WITH PLUS LEAD**

# I WANT TO THINK ABOUT IT #1

## GET IT TO MONEY NEEDS & BUDGET

(Relax first...show visibly that you are relaxed...i.e. sit back in your chair and say, "that's fine".)

### **AGREE:**

I'm with you, I'm the same way I like to take some time and think about things like this too.

### **RESPOND:**

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 of 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 lets 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).

HOVER OVER PRICE

So, let's get this approved 1 st 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....



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

(Relax first...show visibly that you are relaxed...i.e. sit back in your chair and say, "I understand where you're coming from".)

**AGREE:** No big deal

**RESPOND:**

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 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](#))

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....

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

(Relax first...show visibly that you are relaxed...i.e. sit back in your chair and say, "I understand where you're coming from".)

**AGREE:** I totally understand, sometimes I feel like I have plenty of insurance too. And in fact, already having some coverage shows responsibility

**RESPOND:** 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

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....

# DROP CLOSE #2 “HELP NOT HURT”

## DROP CLOSE #2 “HELP NOT HURT”

**AGREE:** No big deal

**RESPOND:** 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).

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”

**AGREE:** I’m with you.

**RESPOND:** 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 lets 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**).

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”

**AGREE:** I feel for ya...I really do...

**RESPOND:** 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)

**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...



# SECTION 2

PHONES



# PAVET BOOKING SCRIPT

Hi **(MEMBER)?!** This is **(NAME)** with the Veterans division of Globe. I was calling regarding the veteran burial and will kit you requested in **(MONTH)**, using the security keyword **(WORD)**. Does that ring a bell?

## IF NO

No problem. I'll back up and fill you in. On **(date)** you requested info on a veteran burial and will kit using the security keyword \_\_\_\_\_. **(Client name)** are you a veteran? Is your mailing address still \_\_\_\_? And your email address is \_\_\_\_? Okay, perfect. I just need to set up a quick call to discuss what you're entitled to. **(proceed with rest of script)**

## IF YES

Okay perfect... **(client name)**. I just need to verify a few things. I have your mailing address as \_\_\_\_\_, And your email address is \_\_\_\_? All I need to do next is issue your no-cost benefits, and most importantly explain the updated VA burial benefits that you and your family are entitled to. It takes about 15-20 minutes depending on how many questions you might have.

**(MEMBER)** are you currently working, or are you retired? **(Mention spouse if married)**

Are you home right now?

I can do one of two things, we can take care of this out right now if you have 15-20 minutes for me, or we can set up a time later today, like I mentioned it won't take long either way as I'm very busy. Which would you prefer?

### **(Now)**

Okay great, toss me on speaker phone and I'll text you this ZOOM link really quick. (flip them on zoom) have you ever used ZOOM before its what all the Dr's and teachers use, it's pretty cool.

### **(Later)**

Okay great, it will be tight, but I have an opening between \_\_\_ and \_\_\_ OR between \_\_\_ and \_\_\_ which one is better? (BOOK EVERY 30 MIN)

### **(Neither)**

Okay no worries, but I will say I am very busy, especially with the number of veterans requesting to be seen so we need to get this taken care of sooner than later. What time of day is typically least hectic for you, morning, afternoon, evening? Ok I can do between \_- \_ OR \_- \_ tomorrow but if you don't mind, I'll have to give you the quick version. Which one works best? (BOOK EVERY 30 MIN)

### **(Set/Solidify Appt)**

This is your cell phone, correct?

Great. I'm going to send you a picture of My manager/myself and their/my credentials, date & time for your zoom meeting which again (Repeat day and time they are scheduled) and a link to your zoom meeting that's at the bottom of the text message.

Do you have a laptop or computer? (If YES) Let me send this to your email as well for easier access. (Verify Email) (Client's Name) Can you do me a favor? (Wait for response) Once I send you the reminder text. Can you be sure to text back and respond with the word "CONFIRM" or "Ok" so we know you received it? (Wait for response)

Make sure both you and (Spouse's Name) are both on the screen together, because the Veteran benefits apply to the both of you and (Their name) what was your branch of service? Now (Their name) they just ask as a U.S. (Branch) veteran, that if you book the appointment (Pause) to commit to the appointment. (Pause) The motto will always be no Veteran Left behind. Which means if you miss your appointment (Their Appointment time), that would be time we could be servicing another Veteran. Does that make sense? I'm sure you do not want to do a disservice to fellow veterans, right?

Okay great! We will see you and \_\_\_\_\_ Day & (Appointment Time)

And again look for that reminder text I'll send you here in 60 seconds, be sure to respond.

There is also a quick 30 second video you need to watch from National Adjutant Quartermaster Kim Deshano in the reminder text. That explains more about who we are and what we do to service veterans. There's a lot of things out there, so we want to make sure you know that we're endorsed, directly by each State Officer adjutant/Quartermaster.

**DON'T SAY THANK YOU**

# PAVET PHONE REBUTTALS

## **Can't you send this to me in the mail?**

Unfortunately I do not fit in the mail, my job is to issue out the veteran benefits you requested, go over the information and collect a report card at the end that goes back to your State Adjutant/Quartermaster. If this is not something you can do, I can just put down that you are declining the Veteran Benefits. What would you like to do?

## **I already know my benefits.**

Perfect, that will make my job much easier! This is just to get out everything they set up for you that you as a veteran are entitled to you can do whatever you want with that information.

## **I don't want to buy anything/I already have insurance.**

Perfect, that will make my job much easier! Remember these are benefits you already have. My job is to explain what you're entitled to, what you do with that information is entirely up to you

## **You're not trying to sell me anything are you?**

My job is to go over everything that you're already covered for and entitled to, what you do with that information is entirely up to you.

### **I don't have time right now.**

I understand, will you give me thirty seconds so I can tell you what I am going to do for you? That way you can decide if it is worth your time, is that fair?

### **I don't have internet.**

Do you have a cellphone? Or a nearby relative or friend with internet access?

### **I don't remember requesting anything/What is this about?**

On (date) you requested info about your veteran burial and will kit using the security keyword \_\_\_\_\_. My job is to get out the information to you and answer any questions you have.

### **I don't want to do this.**

Just to confirm, you don't want a representative to explain all the benefits to which you're entitled what you already have?

### **Why do we have to meet through zoom?**

Sure, so the company has actually operated serving our Veterans in person for the last 70 years. Zoom, Google Meet or Facetime, is the best way we can share the screen and go over the Veteran benefits that you requested, properly. Just like we were meeting in person.

### **Are you with the VA?**

No sir, we work in cooperation with VSO's in each state to issue out the veteran benefits you requested at the very end theirs a report card that goes back to your state officer so they know we served you as a veteran in the state of \_\_\_\_\_

### **Does my spouse have to be there?**

They ask that the spouse is present so that they are aware of any survivor benefits and what they need to do when they need help.



### **You're not trying to sell me anything are you?**

My job is to go over everything that you're already covered for and entitled to, what you do with that information is entirely up to you.

### **Does my spouse have to be there?**

They ask that the spouse is present so that they are aware of any survivor benefits and what they need to do when they need help.

## VOICEMAIL SEQUENCE

**Voicemail 1:** Hey (Member) (Agent) with AO Globe Life Veteran Service Division, I'm calling about the Veteran benefits you requested (date they requested it). You forgot to list your branch of service, and we do need to verify if you were honorably discharged in order to get this issued and activated. My number is (#\_\_\_\_\_)

**Voicemail 2:** Hey (Member) (Agent) here with AO Globe Life Veteran Service Division, working in cooperation with the (State) Veteran Service Organizations. Reaching about your Veteran Will Kit and Burial Benefits for Veterans you requested (Month Requested). You forgot to list your branch of service. We need to confirm your branch in order to get this issued and activated. It is time sensitive, so go ahead and give me a call back at (YOUR NUMBER) If I don't hear from you today. I will try again tomorrow.

**Voicemail 3:** Hey (Member), (Agent) here with AO Globe Life Veteran Service Division, working in cooperation with the (State) Veteran Service Organizations. Im calling to let you know they have received your request for your Burial and Will Kit for veterans, your Security Keyword you used for this request was \_\_\_\_\_. We will continue to try to reach out to you till your Veteran Burial & Will Kit you requested is issued. The number I can be reached directly at (YOUR NUMBER). Have a great rest of your day and I look forward to getting this out to you soon.

**Voicemail 4:** Hey (Member), (Agent) here with AO Globe Life Veteran Service Division, working in cooperation with the (State) Veteran Service Organizations. I left you a few calls and messages regarding your Veteran Burial & Will Kit as well as a copy of your request to your text message. Give me a call back or let me know what time works best morning or evenings to get in contact with you. My direct number is (YOUR NUMBER). We will continue to reach out until your veteran benefits you requested have been issued.

**Voicemail 5:** Hey (Member), (Agent) here with AO Globe Life Veteran Service Division, working in cooperation with the (State) Veteran Service Organizations. I've left you a message regarding your Veteran Burial & Will Kit as well as a copy of your request to your text message. Give me a call back or let me know what time works best morning or evenings to get in contact with you. My direct number is (YOUR NUMBER). We will continue to reach out until your Veteran Burial Guide & Will Kit you requested has been issued.

# SMbenefits Group Member (AIL)



Hi, (Client Name)? (Client Name), this is (Your Name) with AIL working in cooperation with your (VSO Name). How are you doing today?

The reason for my call is, a new benefit was added to your VFW Membership Package at no cost to you, called the “Burial and Will Kit for Veterans” which provides Last Will & Testament Preparation Services along with your \$2,000 death benefits, and I was just calling to verify your information.

Now, I have the best email to issue your new benefits to as (Verify Their Email Address). And you’re still at (Verify Their Address) is that correct? Perfect!

Now, your New Benefits covers you, a spouse, or any dependent children you might have. Does that apply to you? Okay great. (“So just you”... “So just you and your wife”... “So whole family then”)

Now, do you have a **laptop or tablet** available right now, or just your **smart phone** handy?

**Smart Phone:** Okay great, I am going to text you the link so you can access your new benefit portal. Which is easy to use and lets me share my screen so you can see your New burial and will kit for Veterans. Let me know when you receive it.

**Laptop/Tablet:** Okay great, I am going to email you the link so you can access your new benefit portal.

- Go ahead and click the link and let me know what you see.  
(Walk Through How To Download)
- Now go back to the email/text I sent you, click the link again.  
(Enter Password If Required)
- Join with video and use internet audio, now you should be able to see and hear me.

Hey (Client Name)! It's nice to put a face to the name and good job getting your benefits portal setup your a pro now at zoom. By the way is (Significant Other Name) there? If so we can get your burial and will kit issued right now!

**Available:** Great, go ahead and let (Significant Other Name) know we are going to meet right now and we will get started.

**Not Available:** No Problem, they actually have us work by appointment only, so we need to set a time that works best for both of us.

Now, (Client Name) are you still working or are you retired? What shifts are you and (Significant Other Name) working these days? Okay weekends too? Okay now that your portal is set up, I can get your new benefit issued to you 30 minutes from now at (Time) or later today at (Time). What works best for you and (Significant other Name)?

Okay great. I will make a note and give you a call back at that time to get your benefits issued through your portal you just set up.

Let me ask you, do you receive text messages or emails to this number? What I'm going to do is send you a copy of your notification letter and a video message from your state adjutant / quartermaster that way we will be on the same page when we meet. (Client name) is there any reason why you wouldn't be able to make this appt? Okay great because we want to make sure that no veteran gets left behind. Looking forward to speaking with you later at (time)!

# COMMON QUESTIONS & RESPONSES

## **What is the Burial & Will Kit For Veterans?**

It covers everything that you care covered for an entitled to from the VA, regarding burial, and also provides Last Will and Testament Preparation Services that save you as a veteran \$300-\$500 dollars.

Pretty Awesome Right?

## **I moved, and am no longer in that state.**

That's actually why I was calling, your membership type covers you regardless where you live. Let me give you your membership ID so you have it for your records.

## **I'm not a member of VFW anymore.**

That's actually why I was calling, a lot of members thought they only had a one time annual membership, when they actually had a lifetime membership, which obviously locks your member benefits in for life. Do you have a pen handy, I'll give you your membership ID so you have it for your records.

### **I already have my Will done.**

That's actually why I was calling, they realized that you may have done your will in the past. However it's recommend that veterans update their wills every 12 to 18 months to ensure their families get everything they are entitled to. This kit not only does that for you electronically, but it saves you \$300-\$500 dollars because you are a VFW member, and it's at no-cost to you.

### **I already have my Will done. I'm all set.**

That's actually why I was calling, our records show that your sponsorship program hasn't been activated. Because you are a Veteran and a member of the VFW you are allowed to extend your Last Will & Testament Preparation services to your family, they also recommend that veterans update their wills every 12 to 18 months, so we can get both done for you.

### **I don't need any life insurance.**

That's not a problem, that's actually why I was calling, our records show that your sponsorship program wasn't activated. Because you are a Veteran and a member of the VFW you are allowed to extend your death benefits out to cover your family and close relations at no cost. Were you aware of that?



**I already know everything about my VA benefits, I'm good.**

That's actually why I was calling, our records show that your sponsorship program wasn't activated. Because you are a Veteran and a member of the VFW you are allowed to extend your death benefits and Last Will and Testament services out to cover your family and close relations at no cost. Were you aware of that?

**I want to check with the VFW or my Post.**

It sounds like you have some questions as to why I'm calling, let me ask you, do you receive text messages or emails to this number? What I'm going to do is send you a copy of your notification letter and a video message from your state adjutant / quartermaster that way you have all the information right away.

# RC VET PHONE SCRIPT

Hi (MEMBER)?! Hi (MEMBER) my name is (Agent). I'm with the Veteran Division of Globe, working in cooperation with (STATE) (VSO).

How are you? Great! I'm calling because you recently received a letter about your Group Death Benefit and you filled out a 3x5 card naming your (beneficiary relationship, beneficiary name) as your beneficiary. Do you remember filling out that card?

## IF NO:

No problem, let me confirm the information that you wrote down. You wrote down your address as \_\_\_, Is that correct? Perfect! You also wrote down your Date of Birth as \_\_\_, Is that correct? Perfect!

## IF YES:

The reason I'm calling is that your benefits have been processed and it's my job to issue your Burial Guide but most importantly explain the VA burial benefits that you and your family are entitled to receive.

(MEMBER), are you currently working, or are you retired? Are you (and spouse) at home right now?

I can do one of two things, I can knock this out for yall right now if you have 15-20 minutes for me, or we can set up a time later today, like I mentioned it won't take long either way as I'm very busy.

Which would you prefer?

**(Now)**

Okay great, toss me on speaker phone and I'll text you this ZOOM link really quick. (flip them on zoom) have you ever used ZOOM before its what all the Dr's and teachers use, it's pretty cool.

**(Later)**

Okay great, it will be tight, but I have an opening between \_\_\_ and \_\_\_ OR between \_\_\_ and \_\_\_ which one is better?

**(Neither)**

Okay no worries, but I will say I am very busy, especially with the amount of veterans requesting to be seen so we need to get this taken care of sooner than later. What time of day is typically least hectic for you, morning, afternoon, evening? Ok I can do between \_- OR \_- tomorrow but if you don't mind, I'll have to give you the quick version. Which one works best?

## **(Set Appt)**

Please grab a sheet of paper and pen for me, write down my name, my agent ID and I'll be calling you (day, date, time).

(member) is there any reason why you wouldn't be able to make it at that time? Okay perfect (**MEMBER**) I do work by appointment only, but I'm going to try and be as accommodating to your schedule as much as possible. So please return the courtesy and make sure you're in a quiet place for our call, look forward to seeing you then! (Immediately text them id badge along with zoom info if not a flip)

# PHONE REBUTTALS

## **Can't you just mail it to me?**

Yes of course, any physical forms you need will be mailed to you; my job is just to find a time to walk you through the benefits over Zoom first just to answer any questions you and your spouse may have, it doesn't take long and we're super busy"

## **I already know my benefits.**

Perfect, that will make my job much easier! This is just to get out everything they set up for you that you as a veteran are entitled to.

## **I don't want to buy anything/I already have insurance.**

Perfect, that will make my job much easier! Remember these are benefits you already have. My job is just to find a time for your benefits delivery.

## **I don't have time right now.**

I understand, will you give me thirty seconds so I can tell you what I am going to do for you? That way you can decide if it is worth your time, is that fair?

### **I don't have internet.**

Do you have a cell phone? Or a nearby relative or friend with internet access?

### **I don't remember requesting anything/What is this about?**

Do you remember filling out that card? No? OK, just to confirm I'm talking to the right (Member) the information submitted is... Does this number receive text messages? Okay let me back up and fill you in, like I had mentioned Veteran Organizations in your area had set up these burial guides my job is to get out the information to you and answer any questions you have.

### **I don't want to do this.**

Just to confirm, you don't want a representative to explain all the benefits to which you're entitled what you already have?

### **You're not trying to sell me anything are you?**

My job is to go over everything that you're already covered for and entitled to. My job is just to find a time for your benefit delivery, like I mentioned it doesn't take long and I'm very busy.

### **Does my spouse have to be there?**

They ask that the spouse is present so that they are aware of any survivor benefits and what they need to do when they need help.

## **When you get a Vet's Voicemail:**

“Hi, my name is (Your Name) from AIL I handle your veteran AD&D benefit you requested. 'm calling you to let you know we have received your request, but it doesn't look like you listed your branch of service. It's very important you call me back ASAP at ### ###. I work late so feel free to give me a buzz at your earliest convenience. Have a great rest of your day, and I look forward to speaking with you.



# PLUS LEAD PHONE SCRIPT

Hi (Client name)?

(Client name) this is (your name) with GLOBE LIFE AIL. I handle your (relationship) (name of sponsor) benefits and the reason I'm calling is they sponsored you in to an exclusive no cost benefits package so, make sure you thank (him/her)! ok?

(Client name) they have your benefits package processed and I just need to activate it for you (and your spouse). It doesn't take long but it is very important.

But let me ask what's closest to you, your laptop, your tablet, or your smartphone?

Ok, I am going to send you the link to access your benefits. The link is for Zoom, which is the same platform all of the teachers are using right now. I will help you get it setup so you can access the benefits. Let me know when you receive it. (Proceed to walk through zoom)

**Yes:**

Ok great That's exactly why I'm calling, I have your special veteran benefits package here and I'm calling to verify the information (he/she) gave me. Now (he/she) said you are in (city/area), is that correct? (He/She) also said that your spouse's name is (spouse's name). Is that also, correct? Great, they have your benefits package processed and I just need to activate it for you (and your spouse). It doesn't take long but it is very important.

But let me ask what's closest to you, your laptop, your tablet, or your smartphone?

Ok, I am going to send you the link to access your benefits. The link is for Zoom, which is the same platform all of the teachers are using right now. I will help you get it setup so you can access the benefits. Let me know when you receive it. (Proceed to walk through zoom)

**(IF NOT AVAILABLE)**

Oh, not a problem, I actually work by appointment only.

Now what typically works best for you? Mornings, afternoons, or evenings? (Proceed to down close two times)

I can do (day) between (time) and (time) OR (day) between (time) and (time) which on is better?

(Set Appt)

Okay great, please grab a sheet of paper and pen for me, write down my name, my agent ID and I'll be calling you (day, date, time). (member) is there any reason why you wouldn't be able to make it at that time? Okay perfect (MEMBER) I do work by appointment only, but I'm going to try and be as accommodating to your schedule as much as possible. So please return the courtesy and make sure you're in a quiet place for our call, look forward to seeing you then! (Immediately text them id badge along with zoom info if not a flip)

# PLUS LEAD PHONE REBUTTALS

## **Can't you just mail it to me?**

Yes of course, any physical forms you need will be mailed to you; my job is just to find a time to walk you through the benefits over Zoom first just to answer any questions you and your spouse may have, it doesn't take long and we're super busy"

## **I don't want to buy anything/I already have insurance.**

Perfect, that will make my job much easier! Remember these are benefits are already yours. My job is just to show you what (name) sponsored you into.

## **I don't have time right now.**

I understand, will you give me thirty seconds so I can tell you what I am going to do for you? That way you can decide if it is worth your time, is that fair?

## **I don't have internet.**

Do you have a cell phone? Or a nearby relative or friend with internet access?

## **You're not trying to sell me anything are you?**

My job is to go over everything that you're already covered for and entitled to. My job is just to find a time for your benefit delivery, like I mentioned it doesn't take long and I'm very busy.

## **Does my spouse have to be there?**

They ask that the spouse is present so that they are aware of any survivor benefits and what they need to do when they need help.

## **When you get a Vet's Voicemail:**

Hi (**name**), this is (**name**) with AIL calling about the special veteran benefit package your (**relationship, name**) set up for you. I need to verify the information before we get this fully processed so make sure you call me when you get this. You can reach me at (your phone number) Talk to you soon!

# SECTION 3

UNDERWRITING



## **QUALITY AND UNDERWRITING GUIDELINES.**

If you have any underwriting questions always post on GroupMe or text upline.

Also email:

uw@aife.com

hiliana.ao@gmail.com

nsqualityao@gmail.com

**Sandy Cell** (Team Infinite Quality) (408) 430-3343

NON-SENIOR = 1-59 YR OLD (SUPER COMBO)

NOTE: IF APPLICANT IS A T2/T3 KEEP FACE AMOUNT UNDER 20K, T4 IS AN AUTO TRIAL.

STAY AWAY FROM FELONIES, MAKE SURE THEY HAVE A TRADITIONAL BANK OR CREDIT

UNION, NO META BANK OR PRE-PAID CARDS. ALSO PLEASE STAY AWAY FROM SAVINGS ACCTS AS THEY HAVE BAD RETENTION.

TRADITIONAL WHOLE LIFE STARTS BUILDING 4.5% CASH VALUE AFTER 24 MONTHS.



# Automatic Trial List

All applicants who have the following medical problems will have their application automatically trialed. Do not pick up any money with the application and upload the eApp as a trial.

**Addison's Disease**- Hospitalization within the last year is an automatic trial.

**Arrest** – Any drug, aggravated, or felony within 8 years of the application date. Any application with 2 drug or aggravated arrests ever is a trial. Misdemeanor arrest within the last year or misdemeanor arrest with probation within 2 years is a trial.

**\*Asthma** – The application will be trialed if the applicant was hospitalized due to asthma within 2 years of the application date.

**Autism and Asperger's** -all cases will be trialed.

**Benign Tumors** - All follow-ups to their doctor must be completed and the tumor must not be growing.

**Cancer** - The application will be trialed if the applicant had treatment for cancer within 5 years of the application date.

Breast or colon cancer within 10 years of the application date is an automatic trial. Lung or pancreatic cancer within 8 years of the application date is an automatic trial. This does not include basal or squamous skin cancer. Lung cancer and still uses tobacco is auto decline. Any applicant with a history of cancer who hasn't seen a doctor within 1 year, application will be trialed.

**Chest pains** - If the applicant has been to an emergency room or hospitalized within 2 years of the application date will be trialed. Within 5 years applicants must be okay with \$5 per thousand rating. Generally between 10-20k of insurance is advised.

**Chronic pain** - The application will be trialed if the applicant is prescribed 1 narcotic.

**Crohn's Disease/Colitis/Diverticulitis** - If surgery has ever been required or if the applicant has been hospitalized within 2 years the application will be trialed.

**\*Depression or Anxiety-** The application will be trialed if the applicant was hospitalized, disabled or missed time from work due to depression or anxiety within 4 years of the application date. Depression or Anxiety medication taken with pain medication is an auto trial.

**\*Diabetes-** The application will be trialed if the applicant takes 1,500 milligrams or more of any medication; Insulin dependent diabetics will be trialed automatically. Also, if an applicant has not seen their doctor within the last year or if their weight is a table 3 or higher submit the application as a trial. Any diabetic applying for over 100k will be trialed.

Generally between 10-20k of insurance is advised.

**Disabled-** If the applicant is currently disabled due to any illness or disease the application will be trialed.

**Down Syndrome-** all cases will be trialed.

**DWI's** - 3 or more DWI's ever, 2 DWI's and currently drinking, and 2 DUI's within 5 years are trials.

**Graves Disease**- Diagnosed within the last year is an automatic trial. Also, if the applicant has taken radioactive medication within 1 year the application is to be trialed.

**Heart Attack**- **The application will be trialed if the applicant has had a heart attack within 5 years of the application date. Any combination of smoking, high blood pressure, age or weight will contribute to our decision. Heart attacks before age 45 are an auto trial. Between 10-20k of insurance is advised. Do NOT add ADB to coverage.**

**High Blood Pressure**- The application will be trialed if the applicant has been diagnosed with high blood pressure within 1 year and has not been back for follow up or if hospitalized in the last 2 years for HBP.

**Hepatitis**- Current treatment is an auto trial. Hepatitis C is always a trial.

**Hospitalization** – Hospitalization for an illness or disease for 2 days or more or concussion/head injury with hospitalization within 6 months of the app date.

**Hysterectomy**- The application will be trialed if they have had a hysterectomy within the last 12 months Kidney Transplant- Within 3 years of the application date. They can't drink alcohol.

**Kidney Infections etc**- Infections that occur more frequently than 1 time a year. Two or more kidney issues within 3 years is also a trial.

**Medications** – 3 or more medications for one condition is an auto trial.

**Marijuana** - If an applicant uses marijuana with any felony or drug arrest previously or daily use.

**Racing**- If someone races professionally or more than 1 time a week.

**Recent Diagnosis** – Any medical diagnosis within 1 year of application is auto trial Seizures - Seizure within the last 2 years of the application are trialed.

**Stents** - Any applicant that has had a stent put in within 5 years. Generally, between 10-20k is advised.

**Stroke or TIA** - Any applicant that has had a stroke within 2 years or 2 or more ever. Generally, between 10-20k of insurance is advised.

**Surgery**- Application will be trialed if surgery will be done during underwriting or if it has been done within 6 months of the app.

**Weight** – The application will be trialed if the applicant is a table 4 rating or above. For Sr. Graded.

Trial if over T12

**Weight Loss Procedure**- The application will be trialed if the applicant has had any weight loss procedure in the last 12 months. Examples include gastric bypass, gastric sleeve, bariatric bypass, LAP-BAND, etc...

**\*If someone isn't taking medications for any of these illnesses above without their doctor's knowledge the application is an automatic trial.**

ALS	Encephalitis
Atrial Fib	Emphysema
Aseptic Meningitis	Factor 1-13
Astrocytoma	Guillane Barre Syndrome
Autonomic Neuropathy	Hasimotos Disease
AVM	Heart Murmur
Barrett's Esophagus	Hemophilia
Bipolar	Histoplasmosis
Bilateral Peripheral Disease	Huntington's Disease
Blood Clots	Hydrocephalus
Brain Injury/Trauma	Kawasaki Disease
Carcinoid Tumors	Kidney Dialysis/Disease
Cardiomyopathy	Leukemia
Celiac Disease	Leukodystrophy
Cerebral Palsy	Lupus
Chari Malformation	Lymphoma
Chronic Obstructive Pulmonary Disease (COPD)	Manic Depression
Chronic Bronchitis	Marfan's Disease
Chronic Kidney Infections	MDS
Cirrhosis	Mental Retardation
Deep Vein Thrombosis (DVT)	Multiple Sclerosis
Dementia	Myocarditis
	Neurofibromatosis

Nephritis  
Neuropathy  
Osteodystrophy  
Pancreatitis  
Paralysis  
Parkinson's Disease  
Polycythemia Disease  
Polycystic Liver Disease  
POTS  
Protein S Deficiency  
Pulmonary Embolism  
Raynaud's  
Rhabdomyolysis  
Sarcoidosis  
Scleroderma  
Schizophrenia  
Spina Bifida  
Tachycardia  
Transportation of Greater  
Arteries

# Medications

Abilify (Aripiprazole)	Invega (Paliperidone)
Alcobuse	Lamotrigine (Lamicatal)
Anastrozole (Arimidex)	Latuda
Aricept (Donepezil)	Lithium
Buprenorphine	Lovenox
Camptosar	Morphine
Coumadin	MS Contin
Dalaudid	Plavix
Effient	Rexulti
Eliquis	Risperdone
Exelon	Seroquel (Quetiapine)
Femara (Letrozole)	Suboxone
Fentanyl	Warfarin
Fragmin	Xarelto
Heparin	Ziprasidone
Interferon	

\*If an application was previously Declined, NTO'd or Incompleted the new application will be trialed. \*Children can only get half the amount of insurance of the parent with less coverage.

\*Any child who was adopted or has legal guardian must have adoption or guardianship paperwork with the application or they will be trialed.

\*Any marijuana user quoted NTU rates or submitted without an alcohol and arrest questionnaire will be trialed. \*Any applicant who does not have a Social Security Number is a trial.



**Males and Females (Ages 16 and Over)**

Height		Average Weight	Overweight Chart with Probabaly Table Ratings							
Feet in Inches	Total Inches	Pounds	T-2	T-3	T-4	T-5	T-6	T-8	T-10	T-12
4'8"	56	87-140	172	179	186	190	195	203	208	212
4'9"	57	91-145	178	185	192	197	202	211	215	220
4'10"	58	94-150	185	192	199	204	209	218	223	228
4'11"	59	97-155	191	199	206	211	216	226	231	236
5'0"	60	100-161	198	205	213	218	223	233	239	244
5'1"	61	104-166	204	212	220	225	231	241	247	252
5'2"	62	107-172	211	219	227	233	238	249	255	260
5'3"	63	111-177	218	226	235	240	246	257	263	269
5'4"	64	114-183	225	234	242	248	254	266	271	277
5'5"	65	118-189	232	241	250	256	262	274	280	286
5'6"	66	121-195	239	248	258	264	270	282	289	295
5'7"	67	125-201	246	256	265	272	278	291	297	304
5'8"	68	129-207	254	264	273	280	287	300	306	313
5'9"	69	133-213	261	271	282	288	295	309	315	322
5'10"	70	136-219	269	279	290	297	304	318	325	332
5'11"	71	140-225	277	287	298	305	312	327	334	341
6'0"	72	144-232	284	295	306	314	321	336	343	351
6'1"	73	148-238	292	304	315	323	330	345	353	361
6'2"	74	152-245	300	312	324	332	339	355	363	370
6'3"	75	157-252	309	321	333	341	349	365	373	381
6'4"	76	161-258	317	329	341	350	358	374	383	391
6'5"	77	165-265	325	338	350	359	367	384	393	401
6'6"	78	169-272	334	347	360	368	377	394	403	412
6'7"	79	174-279	342	356	369	378	387	404	413	422
6'8"	80	178-286	351	365	378	387	396	415	424	433
6'9"	81	182-293	360	374	388	397	406	425	434	444

Standard Juveniles		
Note: If 4'8" (56") or above, may use Males and Females (Ages 16 and Over)		
Chart		
Age in Months	Inches	Pounds
0	17-22	6-11
1	18-25	6-12
2	18-27	8-14
3	19-28	8-16
4	19-29	9-18
5	20-30	10-20
6	21-31	11-22
7	21-32	11-24
8	22-32	12-25
9	22-33	12-28
10	23-33	13-28
11	23-34	15-28
12	24-34	15-29
13	24-35	16-30
14	25-35	16-30
15	25-36	17-31
16	26-36	17-32
17	26-37	18-32
18	26-37	18-33
19	27-38	19-33
20	27-38	19-34
21	27-38	19-34
22	28-39	20-34
23	28-39	20-35

Age		
Age in Years	Inches	Pounds
2	29-42	21-40
3	30-46	24-47
4	32-48	27-54
5	34-51	30-61
6	36-55	34-68
7	38-57	38-75
8	40-60	42-82
9	42-63	47-98
10	44-65	52-112
11	46-67	58-127
12	48-70	65-141
13	50-72	73-155
14	52-75	81-166
15	54-78	87-179

## **Remember to check your flash sheet for multiple impairments**

Examples:

- Overweight & High Blood Pressure
- Overweight & Diabetes
- Overweight & Coronary Artery Disease
- Or any combinations of above

## **Cash Guidelines**

**Do not collect C.W.A. on:**

- Face amounts of \$500,000 and up not including ADB
- Face amounts of \$100,000 and up for any juveniles under age 18

**An oral specimen is needed for:**

- All ages on non-tobacco plans up to \$249,999
- Ages 18-50 for face amount from \$100,000 to \$249,999
- Any age with no dependents (spouse, fiancé, children) for face amount \$25,000 and up

**Underwriting Flash Sheet**

L=Life    A=Accident    H=Health    D=Disability    X=Auto Decline

<b>CANCER (Any form of Cancer at any age is an auto decline for cancer policy)</b>	<b>L</b>	<b>A</b>	<b>H</b>	<b>D</b>
Cancer-Internal (Breast Colon, Uterine, etc.) treated within the past 2 years: EXCEPTION- See Lung and Pancreatic Cancers below	X		X	X
Cancer (Metastatic) - Spread to lymph nodes or other parts of the body, treated within the past 10 years	X		X	X
Acute Leukemia diagnosed within the 5 years - Chronic untreated Leukemia less than 2 years from diagnosis	X		X	X
Lung Cancer - Last treatment within 5 years or currently smokes	X		X	X
Lymphoma (Hodgkin's) treated within the last 2 years	X		X	X
Lymphoma (Non-Hodgkin's) treated within the last 2 years	X		X	X
<b>DIABETES &amp; RELATED DISORDERS</b>	<b>L</b>	<b>A</b>	<b>H</b>	<b>D</b>
Any Diabetes and overweight T6 and up	X	X	X	X
Diabetes and Kidney Disease	X		X	X
Insulin Diabetes (Decline for Accident/Health/Disability, can consider LIFE app)		X	X	X
Insulin Diabetes with Cerebral Vascular Disease (Stroke/TIA), Heart Disease, not seen a doctor within 2 years, or overweight T6 & up	X	X	X	X
<b>HABITS/MISC/DRUGS/ALCOHOL/ARREST (Auto Decline if in while application being underwritten)</b>	<b>L</b>	<b>A</b>	<b>H</b>	<b>D</b>
Alcohol Treatment (Voluntary) and still drinks, or dry less than 1 year	X	X	X	X
Alcohol Treatment (Voluntary) with any history of hard drug use, clean & dry from both less than 5 years	X	X	X	X
Arrest-Drug Arrest or any felony arrest starting probation/parole within the past 5 years	X	X	X	X
Arrests (multiple) - 2 or more arrests and the last one within 5 years of applicaiton	X	X	X	X
Combination of Opiate and Benzodiazepine medications	X	X	X	X
Drug use or drug related arrest within 2 years (other than Marijuana)	X	X	X	X
DWI's (Multiple)-2 DWI's within 5 years and the last within 2 years / 3 or more DWI's and drinking alcohol within past 1 year	X	X	X	X
Immigrant not legally residing in the country of application if does notmeet Residency Addendum Guidelines	X	X	X	X
Marijuana-Current use with any past history of Voluntary Alcohol Treatment, Hard Drug Use, Drug Arrest or Felone Arrest	X	X	X	X
Misdemeanor Arrest with Probation within 1 year	X	X	X	X

<b>HEART/CIRCULATION/BLOOD DISORDERS</b>	<b>L</b>	<b>A</b>	<b>H</b>	<b>D</b>
Angioplasty, Coronary Bypass, Heart Attack or Diagnosis of Angina within the last 6 months or occurring under age 40	X		X	X
Any combination of Coronary Artery Disease, Cerebral Vascular Disease (TIA/Stroke) or Peripheral Artery Disease	X	X	X	X
Congestive Heart Failure within 1 year	X		X	X
Coronary Artery Disease and Heart Valve Replacement	X		X	X
Coronary Artery Bypass-Multiple Heart Surgeries	X		X	X
Defibrillator Implant	X	X	X	X
Heart Attacks (Multiple)-2 Heart Attacks and smokes, or more than 2 heart attacks	X	X	X	X
High Blood Pressure with Hospitalization for high blood pressure within 1 year	X	X	X	X
Peripheral Vascular Disease with Surgery	X	X	X	X
Stroke less than 6 months or multiple strokes	X	X	X	X
Sickle Cell Anemia at less than age 22	X	X	X	X
<b>MISC MEDICAL DISORDERS (Auto Decline if hospitalized while application is being underwritten)</b>	<b>L</b>	<b>A</b>	<b>H</b>	<b>D</b>
ADD/ADHD (Attention Deficit Disorder/Attention Deficit Hyperactivity Disorder) at less than age 9	X	X	X	X
Alzheimer's Disease	X	X	X	X
Asthma-Hospitalized in intensive care within past 5 years	X		X	X
Asthma-Juvenile-at less than age 3, diagnosed within 1 year or daily moderate/severe symptoms	X		X	X
Autism at less than age 9	X	X	X	X
Cirrhosis of the liver-any type diagnosed within 5 years	X	X	X	X
Crohn's Disease or Ulcerative Colitis if Disabling	X		X	X
Cystic Fibrosis	X		X	X
Depression/Mental Disorder-Hospitalized within 6 months or unable to work/Currently Disabled	X	X	X	X
Down Syndrome at greater than age 40 or more than mild degree of mental retardation	X	X	X	X
Emphysema/COPD or Chronic Lung Disease?COLD using HOME Oxygen	X		X	X
Hepatitis that is currently under treatment or Auto Immune Hepatitis	X		X	X
HIV/AIDS-Including positive test for Antibodies for AIDS virus	X	X	X	X
Hydrocephalus at less than age 19 or if diagnosed within last 6 months	X	X	X	X
Kidney Dialysis	X		X	X
Kidney Transplant within 1 year or in combination with Diabetes, Heart Disease or Peripheral Artery Disease	X	X	X	X
Lupus or SLE (Systemic Lupus Erythematosus) - Juvenile- With current symptoms, completion of treatment within 2 years, Kidney or Cerebral Involvement	X		X	X
MS (Multiple Sclerosis) with extreme disability	X	X	X	X
Overweight exceeding Build Chart (see back for Build Chart)	X	X	X	X
Rheumatoid Arthritis-Severe and/or Disabling (Declining for Accident/Health/Disability, can consider LIFE app)		X	X	X
Scleroderma-CREST Syndrome	X	X	X	X
Seizure-Newly Diagnosed within last 6 months	X	X	X	X
Suicide Attempt-Within 2 years or with Drug and/or Alcohol Abuse	X	X	X	X
Transplant Recipient-Both Pancreas and Kidney within 1 year, Pancreas within 2 years, Kidney-see above, All Others, and at less than age 16	X		X	X
Weight loss surgery-Gastric Banding procedure within last 3 months or Gastric Bypass Surgery within 6 months	X		X	X

## **SENIOR = 60–80 YR OLD (SENIOR LIFE COMBO)**

NOTE: No Medical questionnaires

Only meds that matter are on knockout list below.

Only 8 health questions and as long as all are answered “NO” (Besides #2) then they can qualify.

75 and older “TU” is auto-decline.

T8 or above is auto decline.

DO NOT TRIAL A SENIOR

Senior grading period is 4 years but it starts building cash value right away

TIP: If senior is super unhealthy, you can always put CNM/C10 +A71 on them and WL on healthy spouse.

### **SRGWL-Upload as trial if taking:**

Ambilify	Galantamine	Namzarie
Anastrozole	Heparin	Proloxin
Ancept	Interferron	Razadyne
Carbidopa	Letracole	Rexulti
Donepezil	Levodopa	Rivastigmine
Effient	Lovenox	Suboxone
Exelon	Lithium	Warfarin
Femara	Mermantine	Coumadin
Fragmin	Namenda	Xarelto

## SRGWL breakdown:

Issue date to 12 months= 25% matured  
12 months to 24 months= 50% matured  
24 months to 36 months= 75% matured  
After 36 months= 100% matured  
Max face value is \$34,999 SRGWL

## Profit and Your Renewals

The measure of your profitability will be dependent on following all of the below advice.

WHEN A POLICY IS NOT ISSUED THE WAY IT WAS SOLD:

**Special Risk Policies:** Contact policyholder as soon as possible to deliver the policy. Do not tell the policyholder over the phone that the policy is a special risk. Handle this in person. Use same 'Special Risk Handling' presentation you used at point of sale.

Policyholder has two choices: Keep the policy as issued and pay a higher premium or keep the original premium the same and reduce the benefits. If he elects to pay the higher premium, all you need do is to collect this extra money and turn it in. If he prefers to do the latter, you'll need to have a RT-99 form signed and return the policy for revision of benefits.

If you fail to place the policy in 2 weeks or notify the office or your manager of legitimate reason for delay, the policy will be recoded, and your original advance will be taken away.

**Incomplete** - Check with the office immediately to find out what was missing and then attempt to help procure this information. Contact Applicant and let them know what has happened and that we are working on it and tell them not to cash the check they received back from ALL, as when we get everything, we need completed we will pick up the check.

**Decline** - Contact the member immediately to console and encourage. Attempt to place other benefits on the family instead. Remember, they agreed to spend a certain amount of money each month, so it should be easy to write some other insurance on the spouse and children in this amount. Plus, if the spouse was declined, the insurance on the other is even more important...for if they die, the uninsurable one may have serious health issues and loss of work...will need more money.



**Withdraw, Cancel, or Lapse**-First of all, cancellations are caused when the policyholder feels there is not sufficient need, value or desirability to warrant the premium he is paying for the policy or the policyholder feels he was misinformed of the benefits or procedures or he does not understand them. SO, WHEN YOU RECEIVE A CANCEL, call and find out why. Correct the problem...i.e. change the billing method, reduce or do whatever is necessary to save all or part of the business. If possible, get them back on ZOOM! It was sold on ZOOM it needs to be re sold on zoom!

## **11 Tips to prevent Cancellations**

1. Know the presentation and represent the benefits properly and understandably.
2. The possibility of an exam and subsequent phone calls are explained.
3. The agent does not over sell...i.e. over 3 children or low income, limit premium to \$10 per week or less.
4. Leave them with the impression that they have real value.
5. Attach A&H to almost all sales. A&H policies have shown to bump retention 26%
6. Return all phone calls within a day and always check your voicemail twice a day
7. Never make promises that you do not or cannot keep.
8. Make sure all questions are answered and there is no confusion at end of sale.
9. Read post enrollment packet thoroughly and email immediately.
10. Solidify, solidify, solidify!
11. MAIL POLICY FOLDER AND INCLUDE THANK YOU CARD.

## Six Areas to Lose Business

**Decline-DCL-2-3%**- is a policy that has been rejected due to background information or health information supplied by doctors or applicant. This requires a refund of initial premiums resulting in a full charge back from the agent.

<b>Causes</b>	<b>Solutions</b>
Turned down by the underwriting department Trial App	Use the Flash Sheet, be observant and ask Place policy on someone else in the house Mark ALT-DECL

**Withdraw-(WTH) 2-3%**-is a cancellation of coverage before the policy has been issued requiring a refund of initial premiums resulting in a full charge back from the agent.

<b>Causes</b>	<b>Solutions</b>
Buyer's Remorse Bounced Check	Solidify Send Postcards Sell the value and the need

**Incomplete-(INC) 0-1%**-is an application that required more information before we issue the coverage and was never received in the allotted time frame the company gives us. This is completely in your control. This requires a refund of initial premiums resulting in a full charge back from the agent.

<b>Causes</b>	<b>Solutions</b>
Not collecting necessary paperwork Doctors not sending medical records	Read post-enrollment packet Check Wednesday Bulletin Contact client and have them call doctors

**Not Taken Out-(NTO) 1%**-This is a policy that was issued graded or rated and was never placed. This requires a full refund of initial premiums resulting in a full charge back from the agent.

<b>Causes</b>	<b>Solutions</b>
Agent never placed in allotted time frame Client turned down counter offer Agent did not do the rated risk presentation	Rated risk presentation Read delivery of Rated Policy in training Place policy within 7 days

**Cancel-(CAN) 4-5%**-is a cancellation of coverage by the policy holder after the policy was issued and before the 10-day free look expires.

<b>Causes</b>	<b>Solutions</b>
They forget the value Unaffordable	Review program with member Decrease coverage to make premiums comfortable

**Lapse-(LAP) 12%**-loss of policy after issue and 10-day free look period.

<b>Causes</b>	<b>Solutions</b>
Customer cancel NSF of premium	Sell value and need at point of sale Call ASAP when happens to ok a re-drat or reinstatement Resell value and need at point of sale

## **Shoot for Net to Gross of 90% or better.**

There's no other opportunity out there like the one we have. The power of renewals IS life changing! Make sure that the business you write stays on the books!  
Measure twice, cut once.

### **HOW TO PLACE A RATING (Special Risk)**

If you explained the rated risk drawing on back of QR checklist this should be very easy to do.)

“Hi, \_\_\_\_ This is \_\_\_\_ your insurance agent with AIL. How you been? Family good? Great, I have great news! Your policy was approved and should be in the mail within the next week or two. There was a very small rating of only \$ per month so your new premium is only \_\_\_\_\_. That's one of the smallest ratings I have ever seen.

So, I just need your authorization to draft the account and you're good to go!

## **WHEN PLACING A RATING RATED POLICY:**

If the policy modification was accepted over the phone or in person write “ok to draft, the person you spoke to, the date and the time” Make a copy for your assigned staff person and your up line and you should always keep a copy. If the applicant accepts the rt-99, (reduced face amount at same premium) you can hand deliver and have them sign or mail it immediately with specific instructions on where to sign, you may want to highlight the signature area. Make sure there is a postage paid return envelope with your name on it.

## **Understanding Controlled Business**

Applications are considered controlled business when they are written on an agent themselves, their immediate family or when the agent is the payer on the policy. We do not advance the agent on controlled business and no Production credit is given either. However, the business will pay commissions as earned.

Here is a simple definition of who is considered controlled business that can also be found on the Agency Resource Center under the Policy issue tab:

Agent, Mother, Father, Brother, Sister, Spouse, Child

An application where the agent is the Payer on the policy

The following will no longer be considered as controlled business:

Mother in-law, Father In-law, Brother In-law, Sister In-law, daughter in-law, Grandparent, aunt, uncle, and cousin.

You are responsible for marking controlled business so that is easily distinguished. At the top of every controlled business application, please mark "Controlled Business". In addition, the transmittal has a blank for listing of controlled business. Please mark this as well.



## **Replacement of other Insurance at the point of sale**

Should an applicant mention or allude to the potential of them canceling or modifying existing coverage due to purchasing coverage from us, we are to advise that this is not suggested. We should advise them that we are there to add not replace or exchange...i.e. they are no better off if we merely exchange coverage.

Should it seem that the applicant will still modify or cancel existing coverage because of our visit it is mandatory that you check the replacement section as yes. Even if you advised them to not cancel but it still is a possibility with them please mark 'yes'. Should they have mentioned the possibility of replacement but after your advice 'not to' you receive agreement, it is OK to mark 'no' on replacement but still should make a remark of this advice and their agreement in the agent remark section of the application.

This is a rule of this agency and must be adhered to for **continued contract**.

## **Underwriting Bulletin Procedures**

Immediately call your policyholder and explain additional information is needed. Our underwriting department will be contacting them until the requested information is completed.

Any info received needs to be turned into Staff ASAP, so the system can be updated

Email UW@ailife.com for Wednesday bulletin issues or PI@ailife.com for Policy Modifications always copy your up line and assigned staff person.

### **There are four main reasons a policy is on the bulletin.**

**Info** – This simply means a questionnaire or phone interview needs to be turned in. Please make sure all questions are answered on the original paperwork to avoid this. Also, Extensions are not allowed for information questions. Immediately mail the applicant the form needed with directions and where to sign. Put a postage paid return envelope with your name highlighted on it. You could also use a signed agent statement answering all questions on the specific questionnaire.

**Exams** – Call and schedule an appointment on a 3-way call.

Email underwriting at UW@ailife when exam is completed. Please make sure you are completing the agent checklist and make sure all policyholders are aware an exam may be needed. See agency resource center for listing of all exam companies. When the exam is scheduled notify staff and call to confirm appointment the day before.

**APS attending physician statement** – Medical Records can be followed on our website. This is located on [ailife.com/agency resource](http://ailife.com/agencyresource). Also, please have both medical release and Hipaa forms signed and submitted to Home Office. If a specific release is required, immediately mail the applicant the form needed with directions and where to sign. Put a postage paid return envelope with your name highlighted on it. Email [airecords@ailife.com](mailto:airecords@ailife.com) for medical record updates.

## Reinstatements- PHONE SCRIPT

“Hi (**name of applicant**), this is (**agent name**) with American Income Life, your insurance company. The reason for my call today is we sent you a letter regarding your lapsed policy. Did you receive that? “

(If they say yes or no) state the following:

“Ok, well, what the letters says is in order to get this coverage back in force, you would need to pay \$\_\_\_\_\_ (total amount due since lapse)-but when I looked a little closer, I noticed I could waive that payment for you, so I wanted to give you a call right away to help you get your protection back in place.”

“First- We just need to verify and update some information with you in case the company owes YOU money\*.” \*(People’s demeanor changes when they think they might be getting money back which makes them more receptive to the call.)

“Now are you still living at 123 Maple Street?”- wait for answer

“Johnson City Idaho?”- wait for answer

“Zip code 12345?”- wait for answer

“Date of birth is \_\_/\_\_/\_\_ “? -wait for answer

It’s important to wait for the YES answer for each question because you are setting up a YES answer for reinstating the policy!!!!

“Now it looks like the agent set you up with....”

(Go over PLANET SUMMARY SHEET of coverage that recently lapsed or will be lapsing)

“Is the original premium affordable for your budget? ‘ (If no) state the following:

“That’s not a problem. It’s important to have at least something in place.”

“What amount would be affordable for your budget? “

(If they are unsure, suggest some numbers and help lead them to a decision. Re-explain the dollar a day philosophy- what the policy will do for their family through the Freedom of Choice certificate. Avoid having to call back later if possible. Reduce down if necessary/Emphasize keeping something in place for the primary bread winner).

If they DO then agree to a price- state the following:

“I am going to send you an easy-to-use ZOOM link so you can see my smiling face and I can explain the

Esign document so we can take care of this right away for you.

What is your best email address?”

The sale is made in the home- and so is the reinstatement(re-sale). It is important to get the client back on ZOOM so you can verify seeing the client. Go through the Freedom of Choice certificate and how it works to help solidify the policy with the client. Proceed to do all reinstatement paperwork with client.

If they do want you to call back later, state the following:

“It may be a challenge to reach you later due to the large volume of calls we are handling, and people do get busy. If you have just a few minutes- we can take care of this now. It doesn’t take very long but it is very important to keep your family protected. I promise I will make it as quick and easy as possible. \* ” \*People want quick and easy! In most cases they will say okay so be prepared to take down all of their information to complete the reinstatement paperwork.

“Previously, agents would meet with clients one on one but due to Covid- we now are able to meet with everyone on ZOOM or Facetime for your convenience and safety as well as ours and do Esign signatures to get your coverages submitted right away for activation.”

“I am going to send you an easy-to-use ZOOM link so you can see my smiling face and I can explain the E-sign document so we can take care of this right away for you. What is your best email address?”

**Once on ZOOM- Go through the Freedom of Choice certificate and how it works to help solidify the policy with the client. Proceed to do all reinstatement paperwork. At the end of the call- you MUST re-solidify the reinstatement(sale) with the client.**

“Now \_\_\_\_\_- I just want to make sure what we are doing here today is in fact in the best interest of your family- because this is not a short-term fix. This is a long-term solution for a need that will definitely be there sometime in the future. So, if anything ever comes up- good or bad- promise you will give me a call and we can make the adjustments accordingly. You are certain the \$\_\_\_\_\_ per month will be comfortable for you?

Do you see any reason why you would cancel this policy on your family\*? “

(\*People don't care if they cancel a policy on an agent- but they do care if they cancel on their family.

Bring your hand up to the camera on ZOOM and Shake their hand to solidify the sale.)

“I'm so glad I could take care of this for you today. Make sure you save my phone number in your phone.”

“THANK YOU for properly protecting your family with American Income Life! “



**DOMINATE**

