WILL KIT LEAD ZOOM SCRIPT

A1 INTRODUCTION (Smile and Wave)

Hey (NAME) nice to meet you! Like I said on the phone my name is ____ and I traditionally help veterans, police and fire fighters who are in the estate planning process, however since we partnered with the **Safe Life Network** it has now opened us up to the general public for a limited time.

Before I get started, please grab a sheet of paper and a pen to write down my credentials.

A2 WHAT WE ARE GOING TO BE DOING.

So ___ they have us meeting for two reasons today,

1. I'm going to cover your entire Will & Testament package and what you're entitled to, which includes The Health Services Discount Card, $2000 ad&d policy, your actual WILL, The Family information guide, and most importantly the **SAFE ESTATE SOFTWARE** to ensure your entire estate is properly protected.
2. If you can qualify, we will also help you activate the exclusive permanent benefits that traditionally only veterans and union workers have had access, too but I'm going to tell you upfront those are hard to qualify for, OKAY?

   I'm going to share my screen so you can see everything, everything will sent to you so there is really nothing for you to write down, so you need to do is sit back and relax.

So ____ as I pull this up let me ask you, what caused you to request a will? (Uncover pain points / fact find)

START SCREEN

BUILD RAPPORT USING FORM METHOD

FAMILY. OCCUPATION. RECREATION. ME

SHARE TURN OFF CAM

A3 AIL PLUS Card

Here is the AIL + HEALTH SERVICES DISCOUNT CARD. This does not take the place of what you have, it just fills in the gaps. It can save you up to 80% on vision, prescriptions, hearing, dental and chiropractic. They are giving you a one-year subscription at no cost. Here is the 1-800# that you can call to find out if they work with your providers.

A4: AD&D CERTIFICATE Now, this is your ($AMOUNT) accidental death and dismemberment certificate, it is noncontributory and nonparticipating. Which means it has already been taken care of for you. Now, we need to designate your primary and contingent beneficiary. (Gather names, relation, and numbers)

A5 Will kit Prep/Family Info Guide

This is your will kit prep guide.

Page 2 is all about you and all your information.

Page 3 is Persons to be Notified. This is super important! Over a billion dollars a year of life insurance goes unclaimed, so who are your top 5-7 people other than your executors in the local area that can be here in the event of an emergency or even death?

Who's 1st? NAME, NUMBER, RELATION?

Who's 2nd? NAME, NUMBER, RELATION?

Who's 3rd? NAME, NUMBER, RELATION?

Page 4 The next page is your Estate Information. Who do you have your life insurance through?

IF THEY OWN LIFE INS – It's important to write down term in pencil because its temporary coverage if you can qualify for your freedom of choice, you'll want to write that down in pen because it permanent and unlike most life insurance policies it pays out right away. Remind me to cover how that works later.

IF THEY DON'T OWN LIFE INS – Act shocked and ask them how come, was it because you didn't qualify or just haven't got around to it yet? Well, remind me to see if you can qualify for some of the exclusive plans later that I mentioned earlier.

FUNERAL INSTRUCTIONS These are your funeral instructions, have you put any thought into whether you wanted to be buried or cremated? Ok are you aware of what those costs? (educate them on current and future costs) Also if you can medically qualify for your freedom of choice benefit it will wipe out all your immediate final expense costs, while your family waits for other life ins to pay out. Just remind me to cover later, okay?

Page 5 Now, this is your no-cost legal will kit. These are the writing instructions to prepare your Legal Will. Once you complete it, you will want to go to americawills.com/willkit, fill it out, download it, print it off and get it notarized, okay?

A5 Activate Sponsors

I have good news! All of your persons to be notified will receive all the same no-cost benefits you just received. So, what they'll be receiving is the health savings card, an exclusive will, their own AD&D policy and family info guide! They will also be eligible to enroll into all the permanent benefits, but they do have to qualify! The only question that I have is there anyone on this list you don't want to activate?

(Three-way text set up and Selfie Video Endorsement)

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?

SELFIE VIDEO (Name), it's really important that the people you sponsored have the permission to receive these benefits – since they are private. So, what I do is always take a quick video. All I want you to say is, "Hey guys it's me and I approve this message!" – and we will send it to everybody. So, I'm going to take it right now, are you ready? 3-2-1 (take video) Oh my gosh, first take good job!

B1 TRANSITION TO READ OFF LETTER

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

B 2 NEEDS ANALYSIS

Now _____ This is by far the most important part of your Will and Testament package. The **Safe Estate Software** is an exclusive tool to make sure that **ALL** of your affairs are in order. This has been proven to uncover any protection gaps that you weren't even aware of. This is the same software that we use for all of our vets and union members. The best thing about it is that you don't have to pay any fees to have access to it.

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

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

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

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

B3 DOLLAR A DAY CONCEPT:

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

PRESENT PLAN

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

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

C2 Freedom of Choice (WHEN THEY DIE, WE PAY THE BILL) (NAME) FREEDOM OF CHOICE

(JOHN), The second area they're concerned with is your funeral and final expenses. I know it's not fun to think about, but when we die. Someone in our immediate family will have to go down to the funeral home and the funeral business is like any other business, they are going to want all the money on the spot before they do anything!

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

Accidental Death (Working people/non seniors)

(JOHN) If you pass away from any accident you will receive ($______) on top of your freedom of choice. The only exception to that, is when you pass away from an auto accident it will ($______). When it happens from a common carrier that means (bus, plane train, taxi, uber) anything you paid a fare for, you will receive an additional ($______) again all on top of your FOC. The company wants to make sure that each family has the most money possible in the event of an unexpected death. I'm sure you'd agree having an extra $_____ pay out would make things so much easier at that time, am I right**?**

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

(NON SENIORS)

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

D1: MOST IMPORTANT QUESTION

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

D2: TWO OPTIONS CLOSE (SHOW BENEFITS SUMMARY)

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

D3: TAKE AWAY

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

D4: ASSUMPTIVE CLOSE

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

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

TRANSITION TO EAPP

D5: Solidification & ZOOM DOMINO! (MOST IMPORTANT)

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

DOCUSIGN

(ZOOM DOMINO) Before I let you go (name), as a courtesy let's give the people you sponsored a call to answer any questions they might have. It looks like you put your (relationship/name) down first.

Why don't YOU call on your phone since they know you. Put it on speaker, and I'll explain it to them for you. (Once the person answers – jump in and explain)

Hey (name), this is (name). I'm actually with your (relationship/name) right now. Say hi (name)! (Name) you got our video 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 so you can come and hang out with us. We'll go over everything with you and answer all your questions. (Once you get them on ZOOM- Let the person go and present to plus lead!)

REBUTTALS

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

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

(REDUCE BY 25% & RECLOSE:)

So, I went ahead and made some minor adjustments, we kept all the important pieces of it place, AND this is what it is right here (hover over price). So, let's get this approved 1st because we can always bump it up later. Just promise me that if this ever becomes uncomfortable for you, please let me know because if we don't hear from you, we can't help you. Promise? So, go a head and grab your driver's license and we will get this taken care of….

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

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

(REDUCE BY 25% & RECLOSE.)

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

DROP CLOSE #2 "HELP NOT HURT"

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

REDUCE BY 25% & RECLOSE.

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

DROP CLOSE #3 "START SOMEWHERE"

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

REDUCE BY 25% & RECLOSE.

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

DROP CLOSE #4 “LAST ATTEMPT.”

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

REDUCE TO $30-39 A MONTH & RECLOSE.

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

<u>DON’T NEED IT #1 “NEEDS ANALYSIS.”</u>

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

(REDUCE BY 25% & RECLOSE.)

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