



CONTINGENT BENEFICIARY HOME VERBIAGE (AFTER SALE WHE COLLECTING CONTINGENT BEN)

Ok ____ so next thing we have to do is collect your contingent beneficiary, so if God forbid your primary beneficiary should pass before you, they would be next in line. Now it is a good idea that we pick someone responsible and over the age of 18.

(Type name in computer on sales, type on ad&d for non-sales)

Now (client name) one of the ways we stay A+ rated is by getting out all the proper claim forms to your beneficiaries and explain what the claims process looks like. Its crazy but over 1 billion dollars a year goes unclaimed because beneficiaries have no idea what life insurance their family has, and they don't know how to file claim. So, they are going to get a phone call from me to set a time for me to get all this info out to them, explain the do's and don't when it comes to the freedom of choice, and best part is they will have the same opportunity to enroll into the freedom of choice but there's no obligation. Whether or not they take advantage of the F.O.C they will still all the veteran no cost benefits for taking on such a big responsibility.

Just promise me that you will notify them as soon as possible because this is a very big deal, promise?



Contingent Beneficiary Referral Phone Script

Hello is _____ there?

Hi, this is _____ service manager with American Income Life, I handle your (relationship), (name) life insurance benefits through the (veterans). The reason I'm calling you is, your _____ nominated you as their contingent beneficiary for their life insurance policy. Now what this means is that if God forbid their primary beneficiary were to pass away before them you would then be responsible for handling the funeral arrangements upon their death. Now it's our service policy that I review some very important claim forms and explain how to file a claim, so you're prepared if something does happen. We have an A+ insurance company rating and we do things like this to make sure we keep it.

On top of this, I'm going to be issuing you some additional no cost benefits on behalf of our company as a way of saying thank you for taking on such a big responsibility. The best part about this is that you're going to have access to some of the exclusive benefits that groups like the veterans, police & firefighters, but you would have but you would have to qualify for those!

My schedule is crazy, but I promised _____ I would make you a top priority this week.

(CLIENT) 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 it's 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 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?

(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 **(CLIENT)** 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)**