

Transition / "The Intro"

How long have yall lived here?

Did you rent or own before? > did you not have MP set up on the original mortgage? (Oh ok bc if you did you would of still been covered and not have to requalify)

OK so any time we close a mortgage or refinance loan the WINDOW OPENS to set up these types of coverages ("daddy dies mom doesn't lose the house") w/o having to jump through all the hoops of setting additional appointments to have physical exams, have blood work done, etc..

The banks and the Lending companies are not licensed to offer the coverage so they have to the actual insurance companies and there's about 40 of em. Most companies have programs designed to PAY OFF YOUR HOUSE **BUT THEY** all have different criteria as to who they WILL and WONT approve based on Age, ht wt, previous medical history, prescriptions etc.

MY JOB is **STRICTLY THE UNDERWRITING SIDE OF THIS** to make sure whatever YOU ARE trying to design to take care of this TODAY, that you are ELIGIBLE to apply for that from an **UNDERWRITING STANDPOINT**. So you can go with whatever insurance company you want and can custom design this **HOWEVER YOU WANT TO SET IT UP**.

Its just NOT something we can make a **COMPLETE DECISION ON RIGHT THIS SECOND** because we don't know if you can even get approved. ALL I can do is help you figure out what you WOULD want IF you COULD have it.... Then I WILL have to run through a quick health questionnaire to make sure I am even **AUTHORIZED to SIGN ON OFF it and send a request in for a possible approval!!**

So basically I am putting a recommendation IN ON YOUR BEHALF to whichever insurance company has the best rate BC THEY DONT KNOW ANYTHING ABOUT YOU. (If it was up to me everybody could have a Million dollars of coverage for \$10/ month) ITS JUST BASED ON YOUR PREVIOUS HEALTH ETC. Now, If we send a REQUEST into a company they will look at a few things right off the top:

- **They WILL pull your RX report!** And see ALLLLL the medications you've filled at a pharmacy just to make sure what is on file MATCHES the information I have disclosed to them. (part of why we need to be 100% honest/ transparent with each other so I can make sure I put you in the best situation for your family)
- **-They WILL pull your MVR** to make sure you don't have any DUIs/ Felonies in the past 5 years or got caught DRAG racing
- **-They WILL pull your MIB** report just to see if you have had any recent DECLINES with any other Insurance companies.. **HAVE YOU EVER BEEN DECLINED COVERAGE?**

FAIR ENOUGH / SOUNDS GOOD!?

K Ill get a "SNAP SHOT" of your situation to see what direction to point you in, I HAVE A TEAM OF PRODUCT SPECIALISTS on **standby** as well and may place a quick phone call into them just to VERIFY we've found the best possible approval and the best rate at your age, then Ill let you guys design whatever you want and how much its gonna be and all that.

(Move to **CLIENT WORKSHEET STEP 3 TRAIL TO THE SALE**)

THIS IS DESIGNED TO PUT THE CLIENT AT EASE SO THEY KNOW WHATS GOING TO HAPPEN AS WELL AS REMOVE ANY OBJECTIONS IN THE BEGINING SO YOU DONT HAVE TO BATTLE THEM AT THE END.

MINDSET: I COULDN'T CARE LESS HOW MUCH THEY DESIGN TO PAY MONTHLY! THATS "THEIR DEPARTMENT" MY JOB IS ONLY UNDERWRITING AND APPROVAL PROCESS

THEY ARE DESIGNING IT. WE ARE JUST HELPING THEM ACCOMPLISH WHATEVER IT IS THEY ARE TRYING TO DO.

Good one liner or explanation to mention:

Ok so whatever you design **TODAY** of course you don't actually pay anything **UNLESS YOU GET APPROVED** which could take up to a week, I will be in touch with you as it goes through the process and let you know if we get accepted. Then upon approval you will make your first payment and set it up for whatever day of the month you want to pay it for **JANUARY** and **SO ON** (Like you do everything else) **They** will then type up your "Actual Policy" and send it in the mail, now I don't get anything that tells me when it hits your mailbox so I need you to call me and let me know because the approval is good for 30 days so we will have plenty of time to review it and make sure you have everything set up **EXACTLY** how we want it.

So theirs no think about it.. the only decision they could possibly make right now is to decide NOT to take care of their family, period. And if they don't care about their family, there's NOT much You can do. We are not Marriage Counselors our job is to make sure the people that this is important to don't go into foreclosure When the inevitable day comes! At some point, everyone will eventually either get diagnosed with a Critical Illness or Die. Its pretty serious so be serious about it. If you've already had a Death Claim then you already know.

If it does get approved they can change the coverage amount or price or whatever they have plenty of time to tweak it if need be. BUT if it doesn't get approved we will have to go back to the drawing board and find a new route to go anyway.