

## PRIMARY SCRIPT Section A3 – D6

### **A3 AD&D CERTIFICATE:** *(Not done for McGruff and Will Kit leads)*

(JOHN AND MARY), this is your **\$2000 AD&D certificate**. This covers you when you die in any type of accident. American Income is the company that covers this benefit for you. It's non-contributory and non-participating which means you don't have to pay for it or quality for it, because (referrals name) sponsored you it's already been taken care of. Pretty nice...huh? Make sure to put your certificate somewhere safe so that when something happens, you'll have proof of it *(Will be sent once processed by AIL)*. Does that make sense?

### **UNION/CREDIT UNION/ASSOCIATION VERSION:**

(JOHN AND MARY), this is your *(\$Amount)* **AD&D certificate**. This covers you when you die in any type of accident. American Income is the company that covers this benefit for you. It's non-contributory and non-participating which means you don't have to pay for it or quality for it, because you're in good standing with your *(ORGANIZATION)* it's already been taken care of. Pretty nice...huh? Make sure to put your certificate somewhere safe so that when something happens, you'll have proof of it. Does that make sense?

### **A4 A+ DISCOUNT CARD:**

This is your **AIL PLUS DISCOUNT CARD**. This is not health insurance and it's at no cost. It'll give you discounts anywhere from 10-85% on *(all the bullet pointed services)*. In about 3-5 business days you will receive a confirmation email. Go ahead and activate your account and download the mobile app. After that you'll be able to look up providers in your area and start receiving discounts right away! Pretty nice benefit... huh?

### **A5 CHILD SAFE/McGruff ID Kit:**

Here are the **Child Safe ID/Mc Gruff ID** kits endorsed by the **International Unions of Police Officers/National Crime Prevention Council**. Are you familiar with Amber Alerts? According to the FBI, 93% of children that go missing are never found alive if they are not found in the first 24 hours. Now normally it takes 8-12 hours to get an Amber Alert issued, but with these kits it drops that to under one hour! Heaven forbid your child goes missing, these kits are a vital tool.

*(Open kit, walk through and explain it)*. Some things you need to write in pencil like height and weight. Update pictures on special occasions like holidays, birthdays, or school pictures. Make sure you fingerprint them; the middle section is a place for all distinguishing features; Birthmarks, scars, glasses, or braces. Now on top is just some important information for the parents. Do you see how important this is for all children? Exactly!

### **A6 WILL KITS:**

The next benefit you qualified for is your **No Cost Will Kit**. With everything going on, most, people are scrambling to get a Will Prepared and are realizing that Wills cost a lot

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of money. In Fact, the cost of a Will in North America ranges from \$940 to \$1500 per individual. Even more surprising is how many families do not have a Will prepared. They realize that everyone has a beneficiary for their bank accounts and their life insurance, but very few people have a Will setup to take care of their children and the lives they leave behind. So here is your Will Kit (Briefly Explain Will Kit by sharing your screen)

### A7 FAMILY INFORMATION GUIDE:

This is your Family Information Guide, this works with your Will Kit, so when something happens to you, your family will know exactly what to do. After you fill this out, you'll want to put this in a safe place at home. There's one for each of you. On top is where you put your vital information, name, birthday, social etc. Have either of you ever been in the military? (If yes: thank them for their service). Persons to be notified, this is one of the most important parts. So, what they're saying here, is to put down 5 people each that are local in your area that can be there to help your family out immediately WHEN something happens to you. Who are the top five key people in the LOCAL area that can help in the event of an emergency or death? (Prompt them IF NEEDED for family, friends, neighbors, and co-workers)

Your estate information goes here. This is for your Life Insurance. It's broken into two sections. Where it says, "group coverage", this is your Life insurance through work and here at the top, this is for your Life Insurance outside of work. You do have Life insurance outside of work, right? (If yes ask whole or term?) If its term, make sure to write that down in pencil because it is temporary. As for your life insurance through work, also write that down in pencil because those are temporary benefits as well.

Do you use checking or savings? List that information here, because when you die someone in your family has to close your accounts. Here, are your funeral service and final requests, this is very important. Have either of you ever had to plan a funeral? Do you want cremation or burial? Either way it's very expensive! Remind me before I go, part of the program takes care of your all your final expenses, but you will need to qualify for that. Do you see how important this guide is?

### A8 REFERRALS:

Now because you have an "IN" with the union and AIL, they are allowing you to extend the same No-Cost benefit package to the people in your life that are going to help out when something happens to you. They're going to be receiving a \$2,000 AD&D Certificate, AIL Plus card, Family Information Guide, Will Kits, and Child safe ID kits of their own. **You said you had a (brother), what is his name?**

### UNION/CREDIT UNION/ASSOCIATION VERSION:

(John) because you are in good standing with the union you are allowed to extend your no-cost package to the people that are closest to you. They're going to be receiving a

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\$2,000 AD&D Certificate, AIL Plus card, Family Information Guide, Will Kits, and Child safe ID kits of their own. ***You said you have a (brother), what is his name?***

### **A9 TEXTING REFERRALS:**

(JOHN), Do you text? Do all these people text? (LAUGH) I am going to make this easy for you. I am going to send you a text, to send to them, so they know exactly what's going on. I want to make sure they thank you! Let me know when you receive it. (SEND TEXT)

Go ahead and forward this text to them right now because if you are anything like me, you will probably forget to do it later.

(CONFIRM ALL REFERRALS HAVE INDIVIDUALLY BEEN TEXTED).

[TEXT] Hey my benefits representative will be calling you. His/her name is \_\_\_\_\_. I was able to extend some of my union benefits out to you. It doesn't take long but it is very important. He/she will go over them with you.

### **A10 BOOKING REFERRALS FROM THE PRESENTATION:**

Since your (brother) (Name) will be in charge, Go Ahead and give him a call so we can fill him in. I'll wait while you do that. (When the call is answered, ask to have them put it on speaker phone). Hi (name), this is (your name) with American Income, they do the permanent insurance benefits for the (names of groups, police officers, fire fighters, and veterans). I am sitting here with your (relationship/name) and he arranged for you to receive a no-cost benefit package.

My job is to go over them with you so that you have it for your records and know what to do when something happens. There is a certificate of coverage that I need to explain to you along with some benefits he was able to sponsor you for. It's VERY IMPORTANT. What's the best time to explain this to you and (spouses name) – oh I'd better check - what shifts are you and (spouse's name) working these days? Great I can take care of this for you (today/day) at (time) or (time). What works best for you and (spouses name)?

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## **B1 ABOUT US:**

Now (JOHN) on to the most important reason that I am here; have you ever seen one of these blue folders before? These are the union's permanent benefits that I was telling you about. These are the actual benefits that union members have. They don't expire and cover what you do not already have through work. But, like I said before, it is going to be really hard to get in. I'm going to ask you the questions in a minute to see if you get in. They have asked us to read this letter to each of the members (**MANDATORY READ OFF LETTER** *Screen share their union letter if it applies*)

You see (JOHN and MARY) that's the reason they chose American Income to underwrite their programs. They realize that when you leave your job, a union or retire you lose your benefits these benefits are portable and permanent and under your control always. We have been protecting working families for over 70 years.

Here's the way it works, as I go through these benefits (*Nod your head*), if you see why they have these benefits setup and why all the members are waiting to be enrolled, they ask that you take advantage of it today. On the flip side, if you don't feel the need for these benefits for you and your family right now, they ask that you do not get enrolled. Either way, they just ask that you give a simple yes or no today in fairness to other members trying to be seen. The good thing is that over 45,000 union groups have already checked and re-checked these benefits. You will know if it will fill your needs or not. All they ask is at the end, you fill out a report card which gives your opinion and lets them know I did my job. Is that fair?

## **B2 QUALIFICATION:**

(JOHN) before I go on I wanted to remind you that these benefits are private and exclusive only the members typically get to see them. They have a certain philosophy. The philosophy is that these benefits I'm about to show you should have been taken care of a long time ago (**SMILE**), and if you do not already have these benefits, get them taken care of now, because number one you need them, and number two if you do not get this done now, you will never do it. Now just because some of the people you know got in, it doesn't mean you automatically do, you must qualify. If you are too high of a risk they cannot let you in so they have me ask you a few questions upfront to see if you can even qualify! Does that make sense?

Now I will ask you the pre-qualifying questions to see if I can even go any further:

### **(OPEN UP HP PRO – PRELIMINARY MEDICAL QUESTIONS)**

1. Have you ever had any health problems in your lifetime?
2. Do you take any prescription medications?
3. Do or have you used tobacco or marijuana in any form in the last 12 months?
4. Have you ever had any problems with alcohol or drugs any arrests, including DUI?
5. Have you had a physical exam in the last year?
6. What health conditions run in the family?

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(JOHN) based on what you have told me, I am not sure if you are in yet because (GIVE REASON BASED ON THEIR ANSWERS), (PAUSE) but it shows you do have a chance, so I can at least show you the benefits. The next part is your needs survey, this will determine where your needs are, and how they can help you the most. Does that make sense?

### **B3 HOUR POWER:**

(JOHN) how many hours are you working a week? Have you heard of the hour power philosophy? (PAUSE, Wait for response). The hour power philosophy is an old union principle that states you always need to set aside one hour of your wages per week to protect your family and their future. (JOHN), I see a lot of families and I don't know if you are like most of them, but most people waste half their money on things that's not they don't even need. (SERIOUS SMILE) People are not setting aside even close to enough for their family and for their own future. So, what union members do is set aside the first hour of their wages each week for their permanent benefit package. The reason they only do one hour, is because that never changes their lifestyle. Do you agree? Of course not it is only 1/40<sup>th</sup> of your income. (JOHN) when you work one less hour a week, you don't know the difference in your pay, do you? (SERIOUS SMILE)

(JOHN AND MARY) what are/is your hourly income? Perfect! from this point forward, if you qualify, 39 hours a week you can spend on whatever and one hour will go towards your permanent benefits. Does that make sense? I am going to show you what setting aside the first hour of your wages each week does for you and your family. Union members make between \$20 and \$120 an hour. The average family does \$40-\$60 a week. I am going to show you \_\_\_\_\_ (\$) per week. You can do more, but if you are doing at least one hour you will be okay. Does that make sense?

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### **C1 IDENTIFYING PROBLEMS:**

(JOHN AND MARY), I am going to show you the permanent benefits now. If you have any questions along the way, stop me, because this isn't something we are going to do later. Based on your hourly wage, there are (#) areas that these benefits will take care of.

### **C2 ACCIDENTAL INJURIES:**

(JOHN), The first area they are concerned with is your injuries. Have either one of you thought about what will happen when you get injured in an accident? They realize you have medical and worker's compensation, but what they are concerned with is your loss of wages and other expenses that start adding up when you get injured. (John), when you end up in the hospital, even though your medical bills are taken care of, no one is paying you to be there. And (MARY), when (JOHN) is in the hospital, obviously you won't be working either you WILL be there by his side and vice versa. God forbid anything happens to one of the children, then no one is working, right?

(JOHN), when you, (MARY), or any of the kids get hurt and have to go to the emergency room, they're going to send you (\$100) just for taking time to get the injury looked at. That's for any kind of accident, whether you scrape your knee, need stitches, on or off the job. This money comes to you here at home.

The only exception to that is when you must stay overnight in the hospital, then they're going to send you (\$200) per day for up to a year. That ends up being (\$1,400) per week. (JOHN), When that money comes in, will that help your family? Yeah of course it will.

The only exception to that is when you are in the intensive care, they are going to send you (\$400) per day for up to two full weeks. The reason why it's (\$2,800) per week is because usually when you are in intensive care it is a life-or-death situation. Does that make sense? Pretty nice benefits wouldn't you say?

### **C3 FUNERAL AND FINAL EXPENSES = Freedom of Choice:**

(JOHN and MARY), The second area they're concerned with is your funeral and final expenses. Have you ever had to plan a funeral? I know it's not fun to think about, but the reason that I ask is because they are not concerned if we die. All of us will, right? However, WHEN we die, someone in your 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 will do anything! Did you realize that?

Now, if you qualify you will each receive one of these. (Show FREEDOM OF CHOICE Certificate) They have 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 will serve to cover 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

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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. Now, (MARY) isn't it nice to finally have this taken care of? Exactly! They have allocated (\$15,000) for your Freedom of Choice (JOHN) and \$(15,000) for your Freedom of Choice (MARY). Your (child/children) receive their own \$10,000 Freedom of Choice benefit as well. They will have an option to increase it when they are older. Pretty cool, huh?

### **C4 ACCIDENTAL DEATH:**

Ok. During working years, how do most people pass away? Exactly in an accident. (JOHN and MARY) when you die in any accident, whether on or off your job your loved ones will receive (\$\_\_\_\_\_) on top of your freedom of choice.

The only exception to that, is when you pass away from the most common accidental death, an auto accident it will (\$\_\_\_\_\_).

When you die in a common carrier accident which would be (bus, plane train, taxi, uber) anything you paid a fare for, you will receive an additional (\$\_\_\_\_\_) again all on top of your FOC.

*Each of your children will be covered for (\$\_\_\_\_\_), (\$\_\_\_\_\_), (\$\_\_\_\_\_) for the same accidental deaths.*

The company wants to make sure that each family has the most money possible in these unexpected, unpredictable occurrences. That's a pretty nice amount of money huh?

### **C5 PAYCHECK PROTECTION:**

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. If you qualify, they have set up the paycheck protection benefit so that when you die, (MARY), you will continue to receive (JOHN'S) paycheck each month for at least one year so that your bills (MORTGAGE, RENT, etc.) are fully paid and you won't have to figure out where the money is going to come from. The reason you receive his paychecks for at least one year is because it takes a long time to adjust. Does that make sense? So even if you have other life insurance, it doesn't matter, it takes a long time to pay. These benefits pay immediately. What they have allocated is that when you die (JOHN), (MARY) will receive \_\_\_\_\_(\$ ) a month for \_\_\_\_\_years. (MARY) when you die there will be (\$\_\_\_\_\_) a month for \_\_\_\_\_ years. So (JOHN) is \_\_\_\_\_(\$ ) a month enough to pay the bills when you are gone? Perfect! Are you starting to see why all the union members have this?



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### C6 PROTECTIONS:

(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 the value will decrease a little and keep it for the rest of your life. That's so important. Pretty nice, huh?

Additionally, there is a **Terminal Illness Rider**, when you are diagnosed with a terminal illness and not expected to live more than 12 months request to receive half of your coverage to use while you are living, and the other half will come to your family when you're gone.

Also, there is **Strike and Layoff Waiver**, 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!

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.

### C7 RECAP COVERAGE:

Let's Review all your benefits based on your setting aside just one hour each week:

**Accidental Injuries** – Emergency (\$), Daily Hospital (\$), Intensive Care (\$)

**Funeral and Final Expense** – (\$)

**Accidental Death** – Additional (\$)

**Pay Check** – (\$)



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### D1 MY JOB:

**Now** my job, because of what your *(relationship/referral)* did for you, is to help you to get enrolled in what you qualify for. The best part is **they** set this up like a payroll deduction, BUT **they** do it once a month through your own checking account. That way when you change jobs or retire you never have to worry about losing the insurance benefits because **they** are under your control...not your employers or the union. Pretty nice... huh?

(JOHN) and (MARY), let's face it, we're all going to die-we don't have a choice. Either we deal with this now, or someone in your immediate family *(brother, sister, child)* **WILL** have to deal with this when something happens. Does that make sense?

### D2 MOST IMPORTANT QUESTION:

But (JOHN), probably the most important question I need to ask you is, something happens to both of you, say...in a bad car wreck, there will be a little over. (REVIEW COVERAGE BY AREA) Who do you want that money to go to? *(WRITE BENEFICIARY NAME ON THE BOTTOM OF THE SHEET TO CREATE OWNERSHIP)*

### D3 CLOSE:

Now (JOHN), It doesn't make a difference to them which program you try to qualify for. Most families try to qualify for the program I showed them, which is just one hour \_\_\_\_\_(\$ ) a week, but then a lot families ask if they can do more because they waste so much money, and that is two hours \_\_\_\_\_(\$ ) a week, that doubles your benefits, but some people ask can I just start with the program you showed me and add to it later, you can do that too.

So (JOHN) and (MARY), which program is going to fit your budget best if you qualify (SMALL PAUSE) One hour or two hours? *(Look at camera lens and Maintain eye contact)*

*(If they don't choose right away)*

While you're thinking about which options makes the most sense, I'll go ahead and ask you the medical questions to make sure you can even qualify.

### D4 COMPLETING AND CEMENTING THE SALE:

*{Fill out application, make sure to get correct email for both applicants, multiple phone numbers and affiliation 12 day draft rule – The monthly amount will process every month on today's date. I can also make it for any day between now and the next 12 days. Is there any particular date between the (10th – 22nd) that you would like it to process on. (Remember they cannot choose the 29th – 31st).}*

*[Once the E-app is complete and there are goggles on all the forms, complete DocuSign.]*

*Review: }*

Your policies **will** arrive within the next 6-8 wks., once received you've been permanently qualified and accepted.

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[Share your screen and Show sample policy - Paid up values, monthly income amounts, total face amounts, explain policies, show the virtual folder.]

There are five things that can happen during the qualification process:

1. You might be declined; in which case **they** send everything back to you (explain double up on spouse option if it applies)
2. Rating to offset the risk of a pre-existing condition. Great news because you are qualifying standard for someone with your condition. You can do the rating and keep the benefits the same or do the same amount set-up today and decrease the benefit slightly.
3. Might send out a nurse for a no-cost physical; check your height, weight, blood pressure and same at your own convenience
4. Qualify for the program standard
5. Extremely service oriented, so someone **will** call to ensure your satisfaction with the enrollment process. **They** may ask you some of the same questions I did.

### **D4 REPORT CARD:**

(Pull up report card and ask questions on HPPro)

### **D5 IN-HOME RECRUIT:**

(JOHN and MARY), You may not believe this however we have a challenge as a company right now. We have too many people to see and not enough of US to see them. This means we are seeking flexible, adaptable trainable people with a fantastic work ethic who genuinely care about others to join our team. We do complete training from home, have flexible schedules plus the pay, union benefits and opportunity to grow are awesome! We are asking our members for help solving our challenge. Do you know anyone looking for a new career or to upgrade their current career by working from home doing what I just did with you? (Answer any questions or share with them what you like about your career then collect the names of potential recruits) (give them the OUR Website ask your manager)

### **D6 WARM DOWN:**

(JOHN and MARY), this next part is very important. Other than affordability or because this covers everything in one, what are the top three reasons you have these insurance benefits? We are all finished, you finally have this all taken care of! You can finally take this off your check- list, how do you feel? Well congratulations, it's important for you to understand, now that you have this, you should never lose it. If anything ever needs to change or you need help call me or this service number. (1-800-433-3405)

Please make sure you let your family/friends know that I **will** be contacting them. I **will** also call you next week to say hello. Have an awesome day! (End genuine, leave the meeting feeling they completely understand what they have done and how important it is. They should always say thank you.)