

Referral Intro

A1 INTRODUCTION:

Hi, (JOHN), I'm (your name) from American Income Life Insurance Company. I will be the one explaining your benefits through your (sponsor relationship) (Group Name). By the way, is (MARY) there? These benefits apply to her as well so please take a seat where I can see both of you on the screen because this is really important.

A2 REASONS FOR MEETING:

Now did you talk with (Name of Sponsor) to find out what (he/she) has done for you and your family and why I am meeting with you today? (Yes or No) Ok, I will back up and fill you in on what is going on (tap your watch).

(Name of Sponsor) is a member in good standing with (his union/American Income) and he was allowed to extend some of his benefits to his family members and those close to him.

(JOHN), for 70 years, AIL has provided personal service to union and association members like the Police, Firefighters, Teamsters, and Nurses and helped them qualify for their permanent benefits. I am sure that you have heard they have some of the best benefits out there right?

(JOHN) what do you do for work? How long have you been doing that? (MARY) where do you work? How long have you been there?

Now here is a copy of the letter the (Affiliation) members received. (Share screen and Show union/association letter) Like is says in the letter, my job is to go over your benefits and help you get enrolled. When I'm finished they have you fill out a report card, that will go back to the (name of group/AIL) so they know I've done my job. Is that fair?

As the letter explains, they have me meeting with you for two reasons:

1. To explain the benefit's package your (referral/relationship) qualified you for.
2. The most important reason that we are meeting, is that I am going to see if you can actually qualify for all the permanent benefits your (relationship) made available to you. I am going to let you know right now, it is going to be really hard to qualify, many people don't.

Do you know the difference between your temporary benefits and your permanent benefits? What they mean by temporary is that everyone has benefits through work but when you leave your job, change careers, or retire your benefits go away.

So they have set up permanent ones that fill in all your 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! Does that make sense now? Make sure you thank him/her!