

10 Step In-Home Presentation by JJ

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IN-HOME PRESENTATION OUTLINE

In you BAG. Applications from Transamerica, Mutual of Omaha, Liberty Bankers CVS and Gerber. Also put together presentation folder with the Memorial Guide, Peace of Mind Kit, funeral price list, Soc Sec future cost, "I Am Your Policy," Policy Request Receipt and Indexed Annuity information.

Your dress should be professional but not over dressed. Business casual is great. Remember it's better to be slightly over dressed than under dressed.

Tools. Senior Solutions or Y.I.G. ID badge and In-Home flip chart presentation are a must. You will not be successful without these two essentials items. Don't be cheap it will cost you in the long run. The flip chart you can make yourself give me a call and I will email you the pdf file. DON'T forget business cards. VistaPrint is a great online place to get your cards. I will send you the Senior Solutions logo if you would like it on your business cards.

You can also order the starter kit from Senior Solutions or YIG. The Kit includes ID badge, business cards, Flip Chart presentation and delivery notices. The starter kit is a tremendous value.

1. Bond and Rapport:

Use the acronym C.O.R.E. to help with the warm up process, **C**hildren, **O**ccupation, **R**ecreation and **E**motion. These are great subjects to talk about when you are trying to get to know someone for the first time. This can be done in the kitchen or living room. Go with the flow sit where your clients are most comfortable. Don't force them sit some where they don't want to. Remember to be real and genuine. When building rapport with your clients try to find some common interest. Be observant and look for things in their house you can talk about. It could be trophies, pictures or maybe some cool knickknacks. Ask questions about their children, grandchildren, what kind of work did they do and what do they do for fun. Let your clients tell their story. Many of the seniors we meet with don't get that many visitors so be sure to be patient and be a good listener. Don't take up to much of the talk time in the beginning your time to talk is coming soon. As your clients share their story and interest its ok to share a little bit about you. Be sure to let your clients know how passionate you are about helping people and especially seniors. Now that you have done a good job of breaking the ice with your client it time to transition to phase 2.

People don't care how much you know until they know how much you care.

2. Why you requested info

To transition say something like this. "Bob and Mary I am really enjoying getting to know you folks but I'm sure you don't what me here all day, let's talk about why I'm here.

Show your client the lead ask them to verify their signature and handwriting. Let me read to you the letter you retuned to us. Read the first sentence of the letter out loud to your client. Then say

"Bob and Mary I have been doing this for quite a while now and most people tell me the reason they filled out the form is so when they die there is money available to help relieve the emotional and financial burden of their funeral. Is this why you filled out the form and sent it back to us?" WFA They will say yes most of the time. You say " that's why I'm here, so that won't happen to your family. Is it ok if I take care of that for you?"

3. The upfront contract / Full disclosure

The purpose of the upfront contract is to lay out the ground work so your client knows how the appointment is supposed to go. People in general are more comfortable doing business if they understand the process. This is what to say next.

“So, Bob and Mary do you know how these State Regulated life insurance programs work?” WFA They will always say NO. “Allow me to explain. How this works is I am a state licensed field underwriter, it’s my job today to help you get qualified for a program. I’m required to ask you some health questions and review your medical history. This will help me understand what program will be the best fit for your unique situation. After I know what program your eligible to apply for I will lay out what most people are doing in your same situation and If we can find a program that fits your needs and most importantly fits your budget I will send in your request for coverage and I usually get an answer back if you’re approved with 3 to 5 business days. Does that sound fair enough to you?” They will say YES. This is where you are looking for any objections to overcome. Its easier to overcome objections upfront than at the end of your presentation.

4. Pre-sale folder “The Free Stuff”

The next phase of the sale is where we want to add value to our clients by offering no cost benefits and information.

“Bob and Mary before I go over all the guarantees of our State Regulated programs would it be OK if we started out with something for FREE!!!” WFA “ I have a very special program for you that will allow me to help you pre plan your funeral which will help relive the emotional stress at the time of your death. We also offer a FREE prescription savings card that has saved many of my clients hundreds on their prescriptions. The reason we are giving away these free benefits, this is our way of giving back to the community and a way of advertising. Many insurance companies as you know spend millions of dollars on expensive television ads.” Talk about GECO Aflac Progressive these are the most popular ads on tv. “We decided to spend our advertising dollars on you by giving you these free benefits. Like I said we do this as a way of advertising because wouldn't you agree that word of mouth and referral advertising is still the best way to advertise.” They will say yes.

“The fact of the matter is Bob and Mary there are people that you know and care about that could benefit from not only the free programs I have but could also benefit from the life insurance programs, but I can’t help them unless you put me in touch with them. Does that make sense? You are allowed to sponsor up to 5 people that can take advantage of the free promotional program. Each person you refer over I will simply reach out to them let them know about the NO COST funeral planning and prescription saving card, in the hope if they ever need life insurance in the future they would think of me. Who is the first person you would like to sponsor.” This is a way for you to get referrals before you even make your presentation. You will be surprised how many clients are will to give referrals upfront.

Take about 5 to 10 minutes to go through the pre-sale folder. As you are reviewing the information in the folder be sure to go through the memorial guide. This is the perfect time to ask your client if they have done any preplanning or do they currently have any coverage. I usually ask my clients if they were planning traditional funeral with a grave site burial or something simple and cremation.

ESTIMATED FUTURE PLANS Don't skip this part it very important for later in your in-home presentation.

This is where you would say Bob lets talk about the estimated future cost of your plan. Bob as you stated your wishes are to have a standard burial funeral . We know the current cost on a standard burial is around \$10,000. Be sure to write in \$10,000 in the TODAY’S COST. Now show you client the Social Security chart for future cost based on their life expectancy. Don ’t make a big deal of this just do it very AS A MATTER OF FACT.

Example Today's cost for the average funeral is about \$10,000. If your client is a male age 65 then according to the Social Security Administration their life expectancy is 81.73 and the estimated funeral cost is \$21,133.77. Be sure to write this down and show it to you client. Again do not make it a big deal you are just showing them information. Ask you client if they have any questions about the information presented. Time to transition to the flip chart presentation.

5. Flipchart presentation

"Let me now review all the guarantees of our State Regulated life insurance programs." This is where you go through the Senior Solutions/ YIG flipchart. You can add a personal page to your flip chart to personalize your presentation. Include a copy of your life lic and pics of the family and pets or hobbies. For the most part you are just reading what's on the flip chart but adding your own style and personality. Be sure to watch to the In-Home presentation video on the Senior Solutions website to learn how to navigate through the flip chart presentation properly. The last page of your flip chart presentation your clients should be picking option #3 Acquiring a final expense plan. Here is how you transitions from the flip chart to the application.

6. Application & health questions

"Now that you have made the decision to protect your family with a Final Expense Program it's my job now to help get you qualified and find out if you are eligible to apply. What we are going to do next is fill out the simple request for coverage. I will ask you the health questions and review your medical history to determine what company will be the best fit for your health conditions. Once I know what plan you're eligible to apply for I will show you what most people are doing in your same situation, and if we can find something that fits your needs and budget we will submit a request for coverage and I will know if you are approved in 3 to 5 business days. Does that sound ok to you?" Quickly move to the application and fill out the application completely and get signatures. Be sure to find out their EFT information and if they are approved when do they want the premiums to start. I always like to start the health questions by knocking out the big stuff first. This is how I began the questions.

- In the last 5 years have you had a HEART ATTACK, STROKE, CANCER, DIEBETIES OR LUNG DISEASE that required inhalers or oxygen?
- In the last five years have you had any surgeries, procedures or been in the hospital?
- What conditions do you take medications for?
- Are there any medications you have stopped using in the last 5 years?
- Do you have any medical conditions we did not name?
- Have you used any tobacco products in the last 12 months.

By asking these questions will quickly help you determine what carrier will be the best fit. If you are not sure where to place the business first look at the underwriting cheat sheet second call the carriers and get a risk assessment third call your manager.

NEVER LET YOUR CLINETES KNOW THEY ARE APPROVED FOR INSURANCE. IT'S ALL ABOUT THE TAKE AWAY.

"PEOPLE INHARENTLEY WANT WHAT THEY THINK THEY CAN'T HAVE"

7. Three option close

“Now that I know what you’re eligible for let me show you what most people are doing in you same situation. Mary before I show you what most people are doing in your situation I want you to promise me if what I’m showing you doesn’t fit in the budget, promise me you will let me know. WFA Because Mary wouldn’t agree that getting some coverage today would be better that not having anything at all. WFA After all ultimately you are the one that controls the cost of the program. I’m here to help relieve a financial burden not create one.”

Laying Out the Pricing Always show three options to choose from. This is where you need to be in touch with your surroundings and get good at feeling where you should start you clients off. The older they are usually the lower the face amount you will start with. Remember never be afraid to start with something BIG. If you don’t ask you will not receive. For option one I like to show the client the maximum benefit they qualify for whether that be \$25K or sometimes as high as \$50k. Tell the client you are required to show them the max benefit allowed.

Always try to use the **Tree Option Worksheet** if possible. If you forgot to bring the worksheet don’t freak out. Just flip over the back of your application and use that as your worksheet. My pricing will look like this. Adjust based age and affordability. Always make the print for the benefit much bigger than the premium amount. It’s physiological.

Here is an example of what the three option worksheet looks like and how it should be filled out.

Example male age 70 non tobacco		2021 Final Expense Benefit Options	
Option 1		Option 2	Option 3
<u>\$30,000</u>	Natural Passing	<u>\$15,000</u>	Natural Passing
<u>\$60,000</u>	Accidental Passing	<u>\$30,000</u>	Accidental Passing
<u>yes</u>	Nursing Home Benefit	<u>yes</u>	Nursing Home Benefit
<u>yes</u>	Terminal Illness	<u>yes</u>	Terminal Illness
Discounted monthly rate	230.60	Discounted monthly rate	93.59
		Discounted monthly rate	69.27

When it comes to the cost, Never use the words cost or premiums these are insurance agents terms. Use the statement “This is what you will need to set aside to fund your program.” After you lay out the program for your client simply ask them “**which of these work best for you?**” This is the close. Shut up and wait for their answer. First to talk loses. After they tell you what works best, ask your client “upon your passing who do you want the money to go to? Record the beneficiary then confirm the amount and verify when they want the program to start. Always coordinate the premiums with when they get their Soc Sec check.

The I can’t afford it objection.

If I get the objection I can’t afford any of these then I quickly switch to the payment close. I will phrase it like this. “Mary I can appreciate the fact that what I’m showing you does not fit your budget. Remember when you said that getting some coverage was better than having any at all? WFA At the end of the day you are the one that controls the cost of your program. Mary I promise I will find a program that fits your budget. Where between just a dollar a day and three dollars a day do you feel you could comfortably afford without take any food off your table?”

From here I will close my client on payment then simply back end to the face amount based on payment.

8. Complete application

Now that you have sealed the deal it's time to make sure your application is air tight with zero mistakes. Be sure to review the application getting all the necessary signatures. Confirm you have the clients proper banking information. When possible all ways get a voided check just to make sure you have the account and routing number correct. What's even more powerful and to really make sure your client is committed, get them to write a check for the first premium make payable to the insurance carrier. Have your client postdate the check if necessary. You will not actually be cashing the check, but instead use the check as the voided check.

9. Referrals ERS, Rx & Survey

Transition to the ERS Program. Getting Referrals

Mary you make a great choice to protect your family today. One of my jobs as your agent is to make sure that when you do pass away I deliver the funds to your family necessary your final resting place. I want to make sure I deliver these funds at the time of need as quickly as possible. Something you may not be aware of but there are literally millions of dollars of unpaid death claims from insurance companies. It's not because the insurance company did not want to pay the benefit. It's because the insurance company did not know the person died. No one every contacted the agent. I don't want that to every happen to you or any of my clients. That is why I came up with the Emergency Response System. This is your network of friends and family that care about you and that you trust to contact me at the time of your passing. I usually find it necessary to put at least 10 people on your contact list. The reason being I usually only get a hold of about half the people anyway. Then of the half I do get a hold of only half of those will keep my number and do the right thing. That leaves about 2 people, we just don't know which 2 it will be. So Mary who is the first person you want to put on you network. Keep your head down and keep writing those names don't stop until you get your ten. If you need to use a memory jogger list.

Getting More Referrals

Use the CLIENT SATTISFACTION SURVAY to get more referrals. Works like a charm especially if you are struggling with the referrals on the front or using the ERS method.

10. Cool down & push back

Almost done: Remember to not be in a big hurry to rush out of your client's house. This is a great time to make them feel good about themselves and what they just did. Ask you client how they feel about getting this taken care of. The last thing to do is write out the Policy Request Receipt and read the "I AM YOUR POLICY" letter. This is a very emotional letter to your client from their policy. Many of your clients will well up with tears and so will you. After I read this I say. The reason I read you this letter from your policy is that I need to know before I leave here today that the \$68 a month fits your budget and will not take any food off your table. WFA Give your client a BIG hug and get to your next appointment. Be sure to call your clients back in three to five days to let them know they are approved and check for buyer's remorse.

