

Getting a Client Testimonial (IRA)

One of the **most rewarding** parts of our job is seeing one of our **clients get paid thousands** of dollars from a policy. It can be *so exciting* that, for a brief moment, we forget the reason behind the pay out. To receive this money, our client might have gone through something pretty terrible. [Before contacting the client - keep that in mind.](#)

For best results, follow the steps below.

Step 1: Call the FHD claims department at (440) 922 - 5222.

1. **Ask for an IRA** to be sent to your home address for that specific client.
2. If you were not involved in the claim process, **gather information** from the claims department about their Injury/Illness.
 - ◆ What policy was used?
 - ◆ What happened?
 - ◆ What specifically were they paid for? (i.e. hospitalization, first occurrence benefit, chemo, broken leg, X-rays, ambulance, surgery etc)

Step 2: Schedule: (Call or stop by their work/home to do so)

“Hi (Client)! How are you doing? I heard you weren’t feeling well/I heard you got hurt, what happened? (*listen*) How has recovery been? (*listen*) I am calling for a couple of reasons. **First** - I saw that you were paid \$XXXX.XX by Globe Life FHD and I wanted to see how you were and how that process has been for you. **Second**, I wanted to walk through what you were paid and if there are additional benefits you could collect. Would you have 15 mins today or tomorrow? Great, does 11AM or 3PM work best? Perfect, I look forward to seeing you then!”

Step 3: The Appointment:

1. Be sensitive - listen to their story.
2. Show them specifically what has been paid out. (i.e. X - amount of dollars for Y treatment) It is possible that they have an itemized statement from FHD.
3. Pull up the brochure on your iPad and see if there are any additional benefits that could be paid.
4. Lastly, bring out the IRA.

Step 4: Filling out the IRA:

“(Client), it’s been great to see how this money has really made a difference for you financially. What has been the best part about working with FHD so far? What did you use the funds for specifically? Don't you wish everyone had a back up plan like this in place!?”

If the answers above are positive:

“I’m so glad you feel that way! **(give to get)** Here are others who felt the same way **(show other IRAs)**. Would you mind filling one of these out too? Great, let’s do that now.” *(Pen to paper)*

You will need to help them/coach them on how to write a good IRA. Do this by asking some of the following questions. *Remember* - less is sometimes more.

Questions to ask when creating a good IRA:

- How soon after buying the policy did they use it?
- Why did they buy it in the first place?
- Did they expect to use the policy?
- Have them briefly explain what happened.
- What did this amount of money mean for them?
- What did they spend this money on?
- What did they enjoy about working with FHD claims dept or their agent?
- Were claims paid quickly?

REMEMBER - 90% of the time our clients are going to be SUPER excited about the benefits and service received. Those are the people we are getting IRAs from. As for the rest, do your best to make sure all benefits have been paid, be kind, and wish them a speedy recovery.

Lastly - Do NOT overthink this! It really is simple!

