

# 1. Approaches:

## First:

Hey! How's it going? *(short conversation if applicable)* I'm (name) with Family Heritage, you are? Nice to meet you. I'm the one in charge of catching up with all the businesses in (town) this week. I stopped by for 2 reasons; one is just to introduce myself, and second is to show you what I'm doing for 20-30 other businesses in the area. I was just sitting down with (name/business) and (name/business) and (name/business) and wanted to make sure to catch you here. I apologize if I'm talking kind of fast, I only get a couple of minutes. Do you have a place to sit down? *(while pointing toward chair and gesturing to sit)*

## Second:

Yeah, what we do is a unique program where if you got hurt or sick and couldn't work, you'd still want a paycheck right? *(while nodding head)* We do a program that pays cash directly to you in case of an emergency; and if you don't use it we just give you your money back. I can show you over here. *(while pointing toward chair and gesturing to sit)*

## Third:

Yeah, no big deal. I'll just give you the quick version so you at least know what you're saying no to. (Their name), I'll just show you over here. *(sit down or move toward where there is a chair)*

## (Fourth – Book an appt if you keep getting the busy objection)

(their name), I completely understand. I usually work off of appointments, I just happened to have a few minutes free and wanted to try and catch you. Would it be okay if I got on your calendar in the next few days, that way we can meet when you are expecting me. *pull out calendar* what does next Monday or Tuesday look like for you? *break eye contact & put pen to paper* Great. I will pencil you in then, and I look forward to meeting with you then.

## 2. Buying Atmosphere:

(Their name), that was the long part. The policy itself is just a few pages; you might like it and you might not. I always show this to everyone and ask a favor; this is an example from (name on the claim), they wrote: *read claim, word for word, start to finish*

**(Set the iPad aside and look at the prospect to make sure they are with you on this part, speak slowly and smile)**

(Their name), it's not my job to "pitch" you on this, it's just my job to explain the benefits. Half the people I show it to get it, and half of them don't. If for ANY reason you fall into that second category that's totally fine, I'll cross you off, I'm really easy to get rid of. (Big cheesy smile) The only favor I do ask is that AFTER I explain how it works, and after I answer your questions, if you could give me a definite "yes" or a definite "no thanks". Is that fair enough?

**(prospect answers - If they say ANYTHING other than yes, say this next part, otherwise skip it and go back in to your demo)**

I totally understand how you feel its just this is a type of thing that people think about two times. Once is when I sit down with them. When do you think the other time is?

Yeah, when it happens, and in my business that's called too late! So the only favor I ask is that, after I'm finished, if you could just give me a definite "yes" or a definite "no thanks", is that fair enough?

# 3. Transition to Close & Close

*iPad down, looking at the prospect*

(Their name), different people like different things about this. When I was talking to (client they know from names list), they just really liked that the money is paid directly to them. They said, “We know which bills can wait and which ones can’t.” They just liked the idea of being in control of how the money would be spent.

(client from names list) just liked how affordable it is. They said: “It’s not going to cause us to miss any meals to have it, but it sure could help to provide some meals if we ever needed to use it.”

And (client from names list) just liked that savings piece. They said it’s not often that you can have great coverage while simultaneously saving for the future.

But for you, what did you like the most about it? What about that did you like?

And—given that you’ve seen how (accidents/cancer/heart attacks/strokes) can happen first hand, and knowing that you have nothing else in place like this, Why would having this make sense for you? That’s what this is for.

Do you mind if I ask you a couple quick health questions? *Ask appropriate health questions on iPad.*

Congratulations you qualify! Do you get your mail here or at the post office? What’s the address?

# 4.Rebuttal

*If they are having a hard time making a decision/if they waffle or want to think about it*

I totally understand how you feel. A lot of people have felt the same way, until they found what this could do for their family. This is the (name on the claim you'll read) family and they said...*read claim fully*

We paid them \$\_\_\_\_\_. Not that they ever planned on using it, it just happened. I hope that you guys never have to go through anything like that, but we never can tell can we?

And if all this policy did was give you the peace of mind knowing you can focus on getting healthy instead of worrying about the bills, it would be all worth it, wouldn't it?

Especially if you don't use it, you get all your money back. That just makes sense, doesn't it?

*BREAK EYE CONTACT & go back to the application- wherever you left off* When it comes to the application part, the best phone number to reach you at is?