Heritage Whole Life Script Example:

It's always easier to agree with a process than decide on new concept, right? Besides, if your prospect agrees throughout the process then they naturally, they agree with the concept!

So, let's talk about a super easy process that ANYONE can LEARN & APPLY TODAY to confidently present & close ***LIFE*** sales with these 4 steps.

S.E.A.L. -which stands for…**S**hare, **E**xplain, **A**sk, **L**ist!

STEP-1: SHARE the benefits; one at a time using the techniques outlined in the next two steps.

If you are using the ePresentation, simply "**S**hare" the benefits with your prospect that are built-in.

If you **S**hare using a physical brochure, you can also "write" in a few additional benefits (which can be used in the next few steps or if you're using the ePresentation, a blank sheet of paper used for this instead).

You can use any benefits you want. You don't need to share them all. How many or which one's you share is up to you!

STEP-2: EXPLAIN using the techniques you already know; Painting Mental Pictures & 3rd-Party Selling

Example #1:
"Ms. Sarah, there are a few reasons why so many families get Life insurance with us…

One of the most important benefits of a Heritage Whole Life policy with Globe Life FHD is that we have a Lifelong rate lock. What that means is that your rates will never increase for any reason. The rate you pay when the policy is issued is locked in for life.

When I spoke with Mr. James, he said that was extremely important so that you know you will always know what to expect with us. With a lot of coverage options out there, the rate will go up significantly with age. Unfortunately, that means many people will have to drop the coverage because they can't afford the dramatically higher rates. He wanted to know he could keep it so it would be there for his family when they needed it the most."

Example #2
"Ms. Sarah, another reason why Globe Life Inc. is the number #1 Life insurer in America is that it Builds Cash Value after just 2 years! That means that this Whole Life insurance policy builds cash value for the future that you can borrow against if you really need it! When Mrs. Jones bought the policy, she said it was nice to know it could be there for her family while she was alive if they really needed it!"

Okay, now that we have covered **S**hare and **E**xplain, let' move on to **A**sk.

STEP-3: ASK- after you **E**xplain each benefit, it's time to Ask a trial-closing question (get them in the habit of saying, "YES").

Examples:
"When you decide to protect your family, would knowing your premiums will never go up be important to you as well?"

or

"When you protect you or your family with Life insurance, wouldn't you want to know it builds cash value that could be there for you if you need it- even before you die?

or

"When it comes to family, it's nice to know the company that's protecting yours has been protecting families for almost 125-years, wouldn't you agree?"

After you **S**HARE the brochure, **E**XPLAIN the benefits, and **A**SK the trial-closing questions, it's time to get them to sell themselves on why they really want to buy this policy from you- the reason for their buying decision! And all you have to do is **A**SK!

"Ms. Sarah, which of these benefits is most important for you and your family?
(CIRCLE IT, STAR IT, MAKE IT STAND OUT)

Why do you feel that way?"

You are experts at asking trial closing questions- because you already do it with your other products!

Just in case you want to sharpen those skills, you can refer to your "Success System Fundamentals: Sales Handbook", in the section called "Best Practice: Selling Skills" for more training specifically discussing: Painting Mental Pictures, 3rd-Party Selling, and Asking Effective Questions.

STEP-4: LIST the options for coverage amounts and premiums (SIT BACK IN YOUR CHAIR AND RELAX)

"Sarah, I'm going to show you the top 4 options.

They all include every benefit we just covered, including the _____ benefit that you said was most important to you. (point to it with your pen/stylus)

I'd like to ask you for just one small favor. When I show you the options, could you let me know which one makes the most sense to you…is that fair? (Buying Atmosphere)

Again, just use your brochure or the blank sheet of paper you used to jot down some of the additional benefits! They will see benefits directly above rate options including what they said they like most during the preceding "ASK" section! Refer to your rate sheet and LIST the options!

Then ask your final closing questions.

"Unfortunately, we're all guaranteed is the loss of a loved one at some point in our life, right?
We rarely know how or when, most of the time it's unexpected, would you agree?
When that unfortunate day arrives for you, what amount of coverage will make the most sense to provide your family when they need it most?" (Close and stay closed- head down, eyes on list, and DON'T SPEAK)

Once they have chosen a level, move to the application and say…

"That will certainly make a big difference for your family during a very difficult time. I just need to ask you a few questions before I can offer you coverage." (proceed immediately to app and ask the qualifying health questions)