

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.

Rapport:

Ask General Rapport Questions. Here are some starting points:

- Are you originally from here?
- How long have you been at (company) for?
- Are you married? What does your spouse do?
- Do you have any children?
- Connect on names you might have in common.

I don't know where, or if, I can help you but as I'm talking to everyone here in (name of town) it seems like everyone knows someone who's gone through a cancer battle, heart disease generally runs in families, and accidents can happen to anyone.

Of these, which concerns you the most? *Wait for answer.* A lot of people tell me that; why do you say that? *Wait for answer.* Who's the closest person to you who has been through something like that?

Ask follow up questions & get their story. Here are some suggestions:

- What happened? OR What type of cancer?
- How old were they?
- Where were they treated?
- Did they have to miss any work?

(their name), that's exactly what this is for and this will probably make a lot of sense to you. *Click in to the product they talked about on your app.*

Building the Need:

You may or may not have seen some of these statistics but...

Read through stats page, highlighting a few

Does that shock you? Why?

Swipe to quickly highlight a few things on the Risk Factors page

Swipe to iceberg page This is the most important part of what we do and when people understand this part the rest makes sense.

(their name), there are 2 types of costs that go along with anything serious health wise. Most people are familiar with the direct costs, those are the doctor bills and medical expenses, and that's what your health insurance is for. I'm sure you have good health coverage here, right? *Wait for response.* Perfect! We have nothing to do with that part.

The things we talk to folks about are the indirect costs. Do you know what I mean when I say indirect or hidden costs? *Wait for response*

So, in your situation, if you were sick or hurt and couldn't work for 6 weeks, 6 months, or even longer how would that affect you financially? What would be some things you would worry about?

Swipe to indirect costs page Here are a few more examples of common indirect costs. *Highlight a few from each category & ask questions as you go. Here are a few suggestions:*

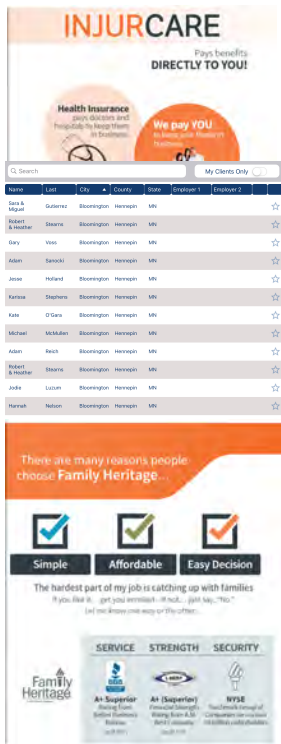
- Do you have a car payment?
- Mortgage or rent?
- Copays or deductibles?

When do you think most people find out about these indirect costs?

Which of these would affect your family the most? What would your back up plan be if something happened tomorrow?

Swipe to next page There are several ways people try to meet the indirect cost of accidental injury and death. *Read the whole page*





Swipe to InjurCare page InjurCare, which pays the benefits directly to you *read page*

Swipe to “what customers are saying” page In fact, you probably know some of our policy holders *pull up customers list on app and connect on a few names.*

There are many reasons people choose Family Heritage:

It’s **SIMPLE**: You’ll know today whether or not this is for you.

It’s **AFFORDABLE**: We have a plan to fit everyone’s budget.

It’s an **EASY DECISION**: What makes it such an easy decision is that you get 100% of your premiums refunded back to you if you don't use them, and I’ll show you how that works in just a minute.

And here’s a little bit more about our company: we have an A+ rating with A.M. Best, which is like a credit score for an insurance company. We have an A+ rating with the Better Business Bureau.

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 to Benefits)

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?

Benefits:

(Their name), all of our policies have 4 levels of coverage, these are just my top 2. The difference is that the Elite pays double what the Preferred pays but they cover the same things. I'm going to show you the Elite, that's what most people get, but they are all great policies.

Read through the benefits saying **ONLY the bold part and dollar amount then Stop at the benefits indicated below to paint a picture, take their temperature, or ask a question)**

Hospitalization Benefit:

For example, if you were in the hospital for 10 days that would pay you \$____. Or for 100 days, that would pay you \$____.

Can you see how that would help tremendously with (reference one or two of the indirect costs they mentioned)?

Plus, this policy also has no lifetime limits on the total amount of benefits you can receive. Why would that be important when dealing with (an accident/cancer/heart attack)?

Fracture benefit:

The idea here is the bigger the accident the more we pay you. If you break your wrist it pays \$____ if you break your thigh it pays \$____.

Do you see how these benefits would be helpful if you were injured in an accident?

Coma Benefit:

Your medical insurance may cover these bills, but this money comes directly to you to use any way that you need. Can you see how this is completely different than health insurance?

After final benefit:

What do you like most so far; that it covers so much or that it pays the benefits directly to you with no lifetime limits? Can you see why so many people are getting this?

Skip to "our commitments" page

(their name), just to wrap up. Here are our commitments to you as a policy holder.

Read the Commitments page line-by-line

INJURCARE	
INJURCARE PLUS SERIES 2 BENEFITS	
Emergency Treatment Benefit: For emergency treatment within 24 hours after a covered accident. Hospitalization is included in an emergency clinic, or based on the following conditions: • For 100 days of hospitalization, up to \$100,000 per accident. • For 100 days of hospitalization, up to \$200,000 per accident.	\$100,000
Significant Diagnostic Scan Benefit: Pays for the following diagnostic procedures conducted in a doctor's office or hospital within 24 hours after a covered accident: MRI, ultrasound, CT, CAT Scan, PET, etc. Maximum benefit per covered accident.	\$1,000
Hospitalization Benefit: For each day of inpatient hospitalization, up to 100 days per covered accident.	\$1,000

INJURCARE	
INJURCARE PLUS SERIES 2 BENEFITS	
Observation Room Benefit: For each day you are observed in an observation room or inpatient unit for the observation benefit to pay for: • For 100 days of observation, up to \$1,000 per accident. • For 100 days of observation, up to \$2,000 per accident.	\$1,000
Anesthesia Benefit: For transportation to a hospital, up to \$5,000 per covered accident. • For anesthesia, up to \$1,000 per covered accident. • For anesthesia, up to \$2,000 per covered accident.	\$1,000
Fracture Benefit: For the actual amount on the part of your fracture accident in a medical office or hospital, up to \$10,000 per covered accident. • For 100 days of observation, up to \$1,000 per covered accident. • For 100 days of observation, up to \$2,000 per covered accident. • For 100 days of observation, up to \$3,000 per covered accident. • For 100 days of observation, up to \$4,000 per covered accident.	\$10,000
Rehabilitation Benefit: For diagnosis and treatment by a physician within 90 days after a covered accident, for medical: • For 100 days of observation, up to \$1,000 per covered accident. • For 100 days of observation, up to \$2,000 per covered accident. • For 100 days of observation, up to \$3,000 per covered accident. • For 100 days of observation, up to \$4,000 per covered accident.	\$1,000

INJURCARE	
INJURCARE PLUS SERIES 2 BENEFITS	
Surgery Benefit: For surgery, up to \$10,000 per covered accident. • For 100 days of observation, up to \$1,000 per covered accident. • For 100 days of observation, up to \$2,000 per covered accident. • For 100 days of observation, up to \$3,000 per covered accident. • For 100 days of observation, up to \$4,000 per covered accident.	\$10,000
Physical Therapy Benefit: For each day, within 90 days after a covered accident, up to \$1,000 per covered accident. • For 100 days of observation, up to \$1,000 per covered accident. • For 100 days of observation, up to \$2,000 per covered accident.	\$1,000
Concussion Benefit: For concussion, up to \$1,000 per covered accident. • For 100 days of observation, up to \$1,000 per covered accident. • For 100 days of observation, up to \$2,000 per covered accident.	\$1,000
Coma Benefit: For a covered accident by a physician within 90 days after a covered accident. • For 100 days of observation, up to \$1,000 per covered accident. • For 100 days of observation, up to \$2,000 per covered accident.	\$1,000

INJURCARE	
INJURCARE PLUS SERIES 2 BENEFITS	
Disembarkment Benefit: For an accident, up to \$100,000 per covered accident. • For 100 days of observation, up to \$1,000 per covered accident. • For 100 days of observation, up to \$2,000 per covered accident. • For 100 days of observation, up to \$3,000 per covered accident. • For 100 days of observation, up to \$4,000 per covered accident.	\$100,000
Accidental Death Benefit: Pays if you are injured in an accident and the injury results in the death of you or your spouse. • For 100 days of observation, up to \$1,000 per covered accident. • For 100 days of observation, up to \$2,000 per covered accident. • For 100 days of observation, up to \$3,000 per covered accident. • For 100 days of observation, up to \$4,000 per covered accident.	\$100,000
Family Living Benefit: For each day, up to \$1,000 per covered accident. • For 100 days of observation, up to \$1,000 per covered accident. • For 100 days of observation, up to \$2,000 per covered accident.	\$1,000
Family Education Benefit: For each day, up to \$1,000 per covered accident. • For 100 days of observation, up to \$1,000 per covered accident. • For 100 days of observation, up to \$2,000 per covered accident.	\$1,000

Our Commitments to You...

- Benefits are paid **directly to you**, so you can pay for the full cost of your care.
- There are **no deductibles** or **co-payments** for any covered services.
- Coverage is **guaranteed renewable** for the entire term of the policy.
- The **premium** will increase only if **you** or **your spouse** are assessed for higher risk.
- Premium **does not increase** with age or because of claims.
- Family coverage **is not** **ever** **raised** **or** **increased** **or** **terminated**.



Price Build Up:

The screenshot shows a policy quote page with two tables. The top table is for 'INDIVIDUAL COVERAGE' and the bottom table is for 'FAMILY COVERAGE'. Both tables have columns for 'Individual' and 'Single member'. The rates are listed for age groups 18-24, 25-34, 35-44, 45-54, 55-64, 65-74, 75-84, and 85-94.

Age Group	Individual	Single member
18-24	\$1,000	\$1,000
25-34	\$1,200	\$1,200
35-44	\$1,500	\$1,500
45-54	\$1,800	\$1,800
55-64	\$2,200	\$2,200
65-74	\$2,800	\$2,800
75-84	\$3,500	\$3,500
85-94	\$4,500	\$4,500

We do rates based off age. Which age category do you fall into?

Calculate top 3 rates and write them down as you say this next part

Have you ever looked into what your health insurance would cost if you didn't get it through work?

Some of our policy holders are self-employed, or farmers, and they are used to paying anywhere from \$800 per month on the low end all the way up to \$1200 or \$1500 a month.

Most people figure that something like this, which has over 30 benefits and no lifetime limits, would cost about the same. But for (you/your family/their situation) on the elite plan it's actually just \$_____ a month, \$_____ for the preferred, and the starter option is \$_____. That's not bad, is it?

That's less than most of us will spend on our cell phone or cable bill. Plus, *Swipe to next page and read ROP bullet points*

The screenshot shows a 'Return of Premium' section with a table of future scenarios and a 'SAFE COVERED BENEFIT' section. The table shows three scenarios: 'Best Case Scenario', 'Middle Case Scenario', and 'Worst Case Scenario'. The 'SAFE COVERED BENEFIT' section explains that the benefit is paid directly to you at the end of each year completed policy year, less any claims paid from that year.

Scenario	Year 1	Year 2	Year 3
Best Case Scenario	\$0	\$0	\$0
Middle Case Scenario	\$10,000	\$20,000	\$30,000
Worst Case Scenario	\$20,000	\$40,000	\$60,000

To show you what that would look like, which of these should I use as an example?

Let them choose a number/level of coverage

One of three things could happen. Best case scenario is you never need me and we return \$(monthly premium x 12 x ROP years) back to you.

2nd scenario is, chances are you're going to need me, we pay you \$(small-ish number) for something; you're going to get \$(the difference) back, just less the claims paid.

Worst case scenario is what we're doing here; God forbid something serious happens and we pay your family 50, 70, \$100,000 or more, in which case you're not getting your money back but the policy did what it was supposed to do.

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.

6. In the past 12 months has a member of the medical profession diagnosed or treated anyone supposed to be insured under this policy for any of the following: Back pain or injury, neck pain or injury, joint pain, spine or shoulder, or shoulder pain or injury?

If "YES," record the name(s) of patient(s) below and check the appropriate box(es). The persons' names below will not be included under the policy for so long as it covers the any loss resulting from the part of the body indicated.

Patient 1 Name:

Back	Neck	Shoulder	
Elderly	WIC	AFIB	Arter

Patient 2 Name:

Back	Neck	Shoulder
------	------	----------

Spouse's Name (If Family or Married Couple Coverage):

Spouse's First Name:

Spouse's Middle-Initial:

Spouse's Last Name:

Spouse's Date of Birth:

Spouse's Age:

Applicant Address:

Number and Street:

Zip:

City:

County:

State:

Phone Number:

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 home? What’s the address?

Finish filling out application on iPad. If they object at any time go to the Rebuttal

Rebuttal:

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?

Cash Collection:

And you said the (standard/preferred/elite) plan, which is \$_____. *nod and keep eyes and finger on iPad* Why don't you grab your banking info, and while you do that I'll finish filling the rest of this out.

INITIAL PAYMENT AND ACH AUTHORIZATION
I, _____, hereby authorize Globe Life Insurance Company of America (GLOBE LIFE) to debit my _____ account representing my first premium on my insurance application. This payment will be processed immediately upon the receipt of this Initial Family Member's office.

For Monthly Payment Customers
I understand and acknowledge that this same amount will be deducted from my bank account each month I have provided that a debit authorization for Globe Life is on file.
(Enter the 20th, 30th, and 21st day of the month below)
Day of each month: These monthly deductions will generally begin in the month following my initial premium payment.

For Semi-Annual or Annual Payment Customers
I understand and acknowledge that subsequent premium billings will be in the form of a debit ACH. These billings will require me to pay the premium by check.
Draft From: Checking Savings
Is the Applicant the Account Holder? Yes No
Account in the name of: _____
(Print Name as Shown on Bank Document)

IMPORTANT: break eye contact and be assumptive; keep yourself busy by filling out app

(Suggest checking their mobile banking for their account number if they don't have a check; you can google the routing #)

Which day of the month would be best to have this taken care of, the 1st or the 15th? *Finish filling out payment info and application*

Housekeeping & Referrals:

Real quick, just a couple housekeeping notes. I'm going to submit your policy _____ and your first premium will come out 3-4 business days after that; it's going to regulate on the (date they chose) every month after that. In 2-3 weeks you're going to get a big white envelope in the mail from Globe Life, that's your policy; claims forms, policy information, everything that's going to help me be a good agent if you ever need to make a claim. Just put it somewhere safe, but hopefully we never need it!

And last question for you before I go. *grab referrals sheet or app you use and assumptively put pen to paper or finger to iPad* The hardest part of my job is catching up with people while they're healthy. Who are 3-4 cool businesses in the area that I can pop in and see quickly?

As they give you referrals, ask follow up questions for details you might want.

And if there was one more person who I should go see, who would it be?