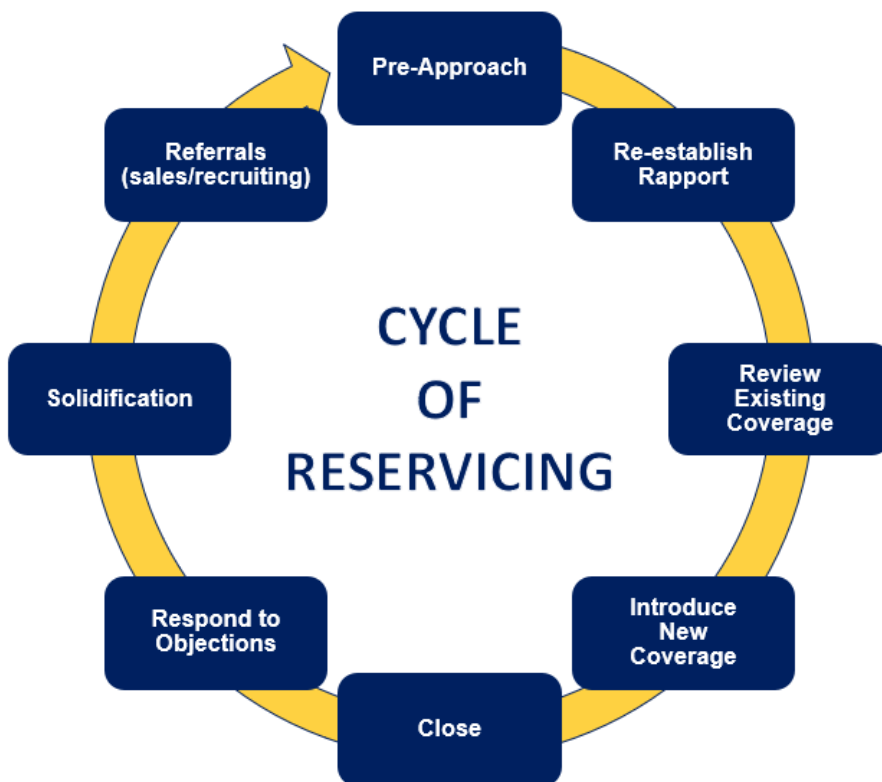


NEW AGENT RESERVICE GUIDE



By following the “*Cycle of Reserving*” you will leverage the blueprint of success for maintaining and growing a healthy and profitable client base!

This document is designed to supplement to the “New Agency Reserving” course available on FIT” in the **TRAIN** category.

“NEW AGENT” Definition:

New Agents who have produced \$50K+ NAP, are eligible for this program. Be sure to check with your Agency Owner for approval and agency guidelines.

PURPOSE:

To create a blueprint for New Agents to effectively and efficiently reservice clients to retain existing business, develop relationships and capture future opportunities using the FHD Mobile Sales Technologies.

OBJECTIVE:

- 🌐 Solidify Current Business (residual income)
- 🌐 Present additional supplemental products to support existing client’s needs.
- 🌐 Grow and Develop Additional Business
- 🌐 Increase Sales Activities & Efficiency
- 🌐 Obtain Referrals

FREQUENCY:

This is intended to be complementary “component” to your current field activities, NOT A REPLACEMENT. Suggested activities include 2+ (F2F) reservice opportunities scheduled weekly.

- 🌐 Initial 30-day New Policy Follow-Up*
- 🌐 1-Year Policy Anniversary*

*These are both “Opportunities” in your MSA or Mobile Sales App



The graphic is a two-panel layout on a dark blue background with a faint 'FHD' watermark. The left panel features the text 'New Agent Reservicing' in large white font, with an icon of a hand holding a smartphone in front of three stylized people. The right panel contains the text 'It's Time to Take Your Business to the Next Level for Sustainable Selling Success' in yellow font.

By following the “**Cycle of Reservicing**” you will leverage the blueprint of success for maintaining and growing a healthy and profitable client base! This document is designed to supplement the **New Agency Reservicing course available on FIT** in the **TRAIN** category.

IMPORTANT THINGS TO KNOW BEFORE YOU GET STARTED

- 🌐 Observe best practices when accessing, viewing, and sharing sensitive customer information
- 🌐 If the client has an older product series as listed in the policy details, be sure to download the available product brochures (PDF’s) into your Mobile office (iBooks) on your iPad. Reviewing these in advance will provide you with insight into what Features, Benefits, and Advantages they have with their current or previous policy.

These can be found on **FHL CONNECT**:

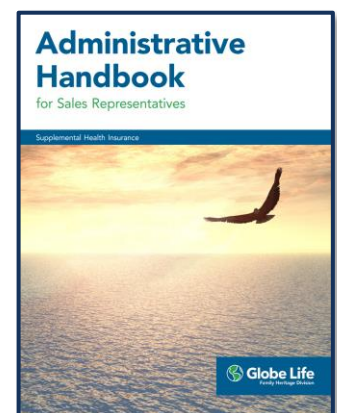
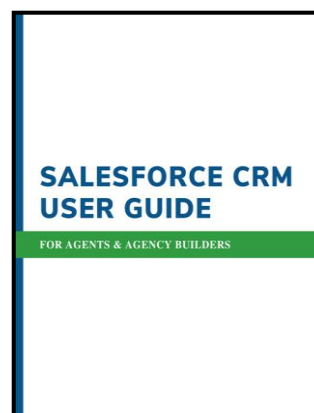
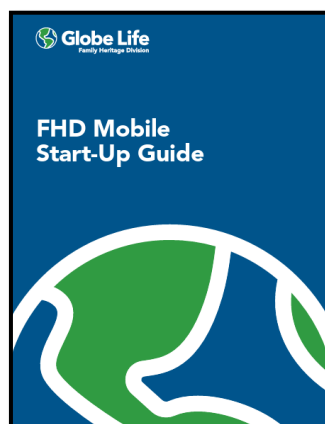
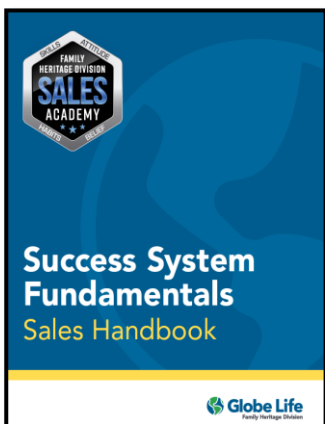
Sales Professional Home → **Agent Material** → **Agent Forms/Guides** → **Reservice Information**

ALL requests for additional Reservice Materials (older product series brochures and rates) must be submitted on a completed Reservice Request Form (follow the path above for link) and submitted to ReserviceRequests@globe.life

- 🌐 As a best practice, download IRA’s and “Families for Protection” local to the appointments and specific to use in the reservice presentation. It’s also a good idea to have IRA’s for ALL product types ready and available!
- 🌐 If presenting out-of-state clients make sure you have a non-resident license for that state and ensure your MSA has the product configuration for that state.

Additional Resources:

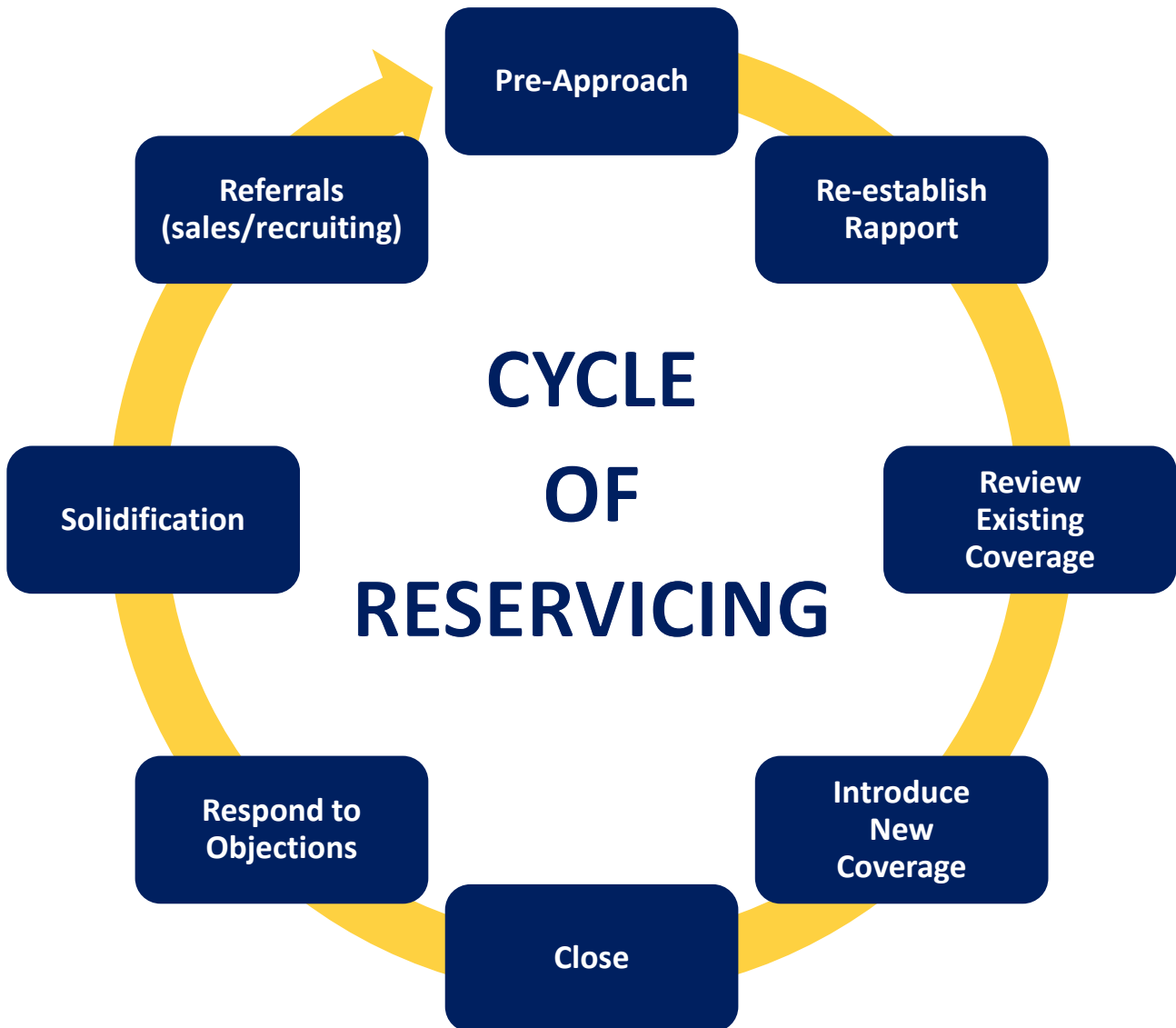
- 🌐 The Guides/Handbooks below are found on FHL CONNECT. These are essential resources to help you sell and reservice, but also understand and maximize your Mobile Sales Technology.



GETTING STARTED

The following areas are covered in the “New Agent Reservice” *course* on FIT

- 🌐 Identify Opportunities
- 🌐 Enrollment Best Practices
- 🌐 Planning for Reservicing
- 🌐 Cycle of Reservicing
- 🌐 Resources



Cycle of Reserving Overview and Example Scripts:





This should look very familiar...that's right, the "Cycle of Reserving" is based on the "Cycle of Selling" with a few small adjustments. It's been tailored to guide you through a reserving call with confidence and effectiveness.

STEP-1: PRE-APPROACH




"Gathering pertinent information regarding prospective clients that may be used in a future approach" (or in this case, clients that you already have for a reserving call)!

Your Mobile Sales Technology platform make this easier and quicker than ever!





Using the "Leads Management" tab in your MSA allows you to search and **Filter** by "Lead Type"

-  30-day Follow-up
-  1-Year Anniversary
-  Active Customers
-  Term Customers

You can also **Sort** by Column

-  Appt./Follow-up
-  Lead Type
-  Name

Knowing your customer is knowing your business- Once you have identified a Reservice Opportunity you can easily use the "Lead Details" allowing you to view:

-  Demographics
-  Notes from a previous visit
-  Any previous Lead Activity
-  Existing policy details.

This will prepare you with the knowledge and confidence to conduct a successful reservice call.

***Be sure to take the New Agent Reservice course on FIT and learn about all the benefits of "Activating a Lead"**



STEP-2: RE-ESTABLISH RAPPORT

Remember, people do business with those they like and trust, so it's important to re-establish a personal connection with your client! As we always say, be a person first and salesperson second!

It may have been 30-days, 6-months, even a year or longer since you have seen your client (or since they have seen you)! Share a little about yourself first (give to get). Capturing good notes on each new client in the Lead Details can be super helpful when it comes to reservicing later! While asking the questions below, you are re-establishing rapport AND potentially identifying new needs and prospects.

- 🌍 How's everyone in the family?
- 🌍 How is work/retirement going?
- 🌍 Any exciting news in your life?
- 🌍 Has everyone stayed healthy?

“ _____, it's truly great seeing you again!

I like to stop by and see my clients at least once or twice a year to see how they're doing.

I also feel it's important to provide a quick coverage review to ensure you know how everything works and how to get the most out of Family Heritage policies.”

STEP-3: REVIEW EXISTING COVERAGE

By reviewing the existing coverage, you're solidifying the original sale by reminding them of the need and how our products fill it. Remind them why they bought it! Take 3-5 minutes to touch on the key points of their current policy.

- 🌍 Iceberg; Direct vs. Indirect Costs
- 🌍 Ways to Meet Indirect Costs
- 🌍 Key Features, Benefits, Advantages
- 🌍 Money Back Benefit (ROP/CV/SB)
- 🌍 Pays Directly to You, No Lifetime Limits, etc.

Then ask them an effective question to help them re-sell themselves:

“Mrs. Jones, remind me again, what it was that you liked best about the policy...was it the fact that it paid money directly to you, had no lifetime limits, or the Return of Premium?”

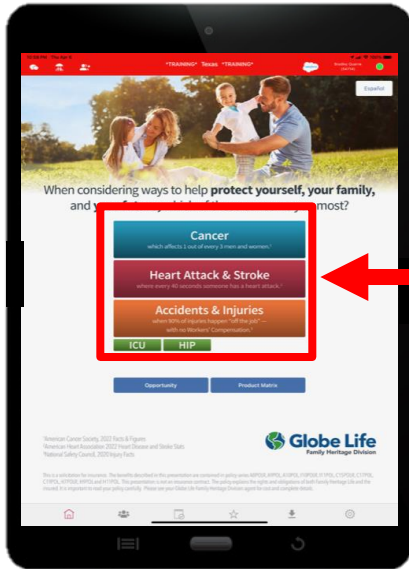
“Why is that important to you?”

“Well, that was a really smart decision to have your family protected for cancer!”

STEP-4: INTRODUCE NEW COVERAGE






This process and script provide a seamless and natural transition into a presentation!

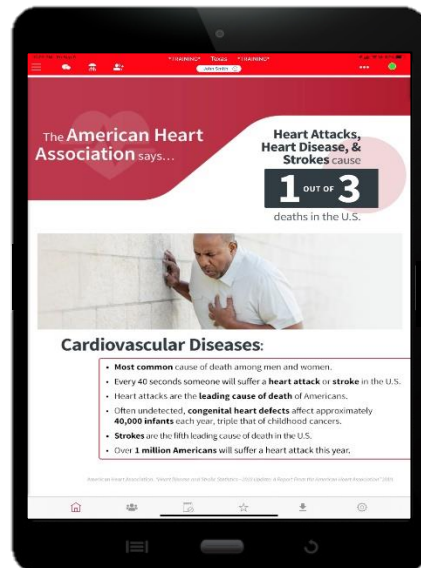
Part-One: Transition to a New Coverage Demo using the “MSA-Product Menu Page”



- “You’re currently covered for _____. However, when considering ways to help protect yourself, your family, and your future, which of these other two concerns you the most; Heart Attacks & Stroke or Accidents & Injuries?”*
- “Why do you feel that way? Is it personal experience, family history, or....” (ask effective ?’s & listen)*
- “Nearly everyone tells me how concerned they are with the devastating effects that _____ can have on their family? In fact, ...” (open to selected product)*

Part-Two: Highlight & Review

-  Statistics & Risk Factors
-  Direct vs. Indirect Costs
-  Customer Testimonial (IRA)
-  Features, Benefits, and Advantages
-  Money Back Benefit (ROP/CV/SB)



Since you are with an existing client, who understands how our products work, highlighting a new coverage option should only take a few minutes!

It’s just a review of how this additional product fills the additional need, but don’t forget to ask your need generating questions and help them sell themselves!

STEP-5: CLOSE

New information requires a new decision, so it's time to Close! This is the same "TAC" Close you already know how to do really well! If needed you can always get a quick refresher by reading this section of the "Success System Fundamentals: Sales Handbook" or taking the "Closing" course on **FIT** !

TRANSITION

- 🌐 WIN-WIN
- 🌐 FAMILIES FOR PROTECTION (NAMES LIST)
- 🌐 WHAT...WHY...HOW?

APPPLICATION

- 🌐 SIMPLE APPLICATION
- 🌐 OPEN THE eAPP
- 🌐 QUALIFY THE PROSPECT (on the new coverage)

CLOSE

- 🌐 BREAK EYE CONTACT
- 🌐 STYLUS TO TABLET
- 🌐 CHOICE OF TWO POSITIVES
("...remind me again, do you get your mail at home or a P.O. Box?")

As a best practice, during your Pre-Approach if you activated this client as the "active lead" in your MSA, then most of your client's information will already be populated making this quicker and smoother than ever!

That means you will only need four things to complete the new application....

- 🌐 Qualifying Question
- 🌐 Levels of Coverage
- 🌐 Beneficiary
- 🌐 Payment Information

STEP-6: RESPOND TO OBJECTIONS

Great news...you already know how to do this too!

- 🌐 Acknowledge the objection...**FEEL, FELT, FOUND**
- 🌐 Giving additional information...IRA (multiple policies)
- 🌐 Emotional close
- 🌐 Close and stay closed

If needed you can always get a quick refresher by reading this section of the “Success System Fundamentals: Sales Handbook” or taking the “Responding to Objections” course on **FIT** !

STEP-7: SOLIDIFICATION

Now it is time to solidify the new sale...this is a critical step to reaffirm their buying decision, explain the next steps and prepare them to give some referrals!

If they choose to purchase, GREAT!

- 🌐 Explain next steps
- 🌐 Conditional Receipt
- 🌐 Thank You Email with Brochures

If they choose not to purchase, that’s okay too!

Solidify the original sale once more by saying the following,

“The important thing is that you made a great decision to protect your family with the _____ policy, and that you now know a little bit about other ways you can get protected when you’re ready!” (leave them brochures for the additional policies)

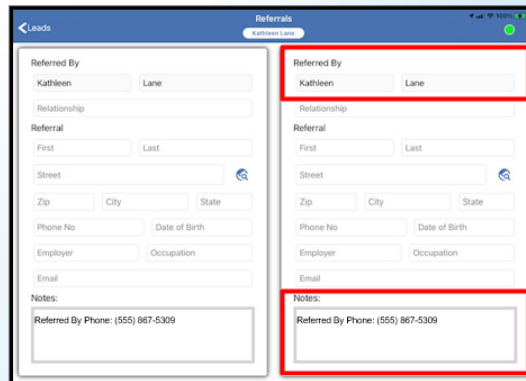
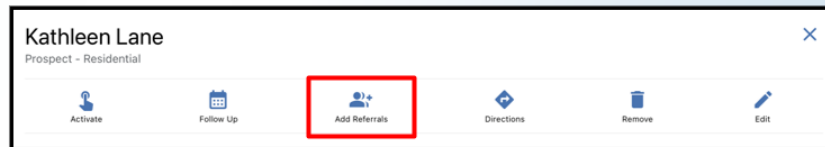
KEEP IN MIND- regardless of whether they buy another policy, you want to maintain the original policy and gather Referrals after, so you never want them to feel any sense of pressure in this reservicing process.

STEP-8: REFERRALS (sales/recruiting)

In your mobile sales app with an active lead header, the referral information will always be connected to the referrer in your leads management.

ADD REFERRALS

- ✓ Enter prospect information to be connected to the referrer
- ✓ Auto populate “Referred By” information (name/phone #)



GREAT NEWS...strengthening and growing your business via an effective “Reservice Strategy” can start sooner than you think. It can start right now, just a few weeks or months into your career!

**“Definiteness of PURPOSE
is the starting point of all achievement!”
~ W. Clement Stone**

SETTING RE-SERVICE APPOINTMENTS: EXAMPLE PHONE CALL SCRIPT

Preparation:

Knowing your customer is knowing your business- Once you have identified a Reservice Opportunity in your Lead Management tab of your MSA, you can easily access the “Lead Details” allowing you to view:

- 🌐 Demographics
- 🌐 Notes from a previous visit
- 🌐 Any previous Lead Activity
- 🌐 Existing policy details.

This will prepare you with the knowledge and confidence to conduct a successful reservice call.

Phone Appointment Best Practices:

- 🌐 Always be sure to properly verify the identity of the person you are speaking with (name, address, D.O.B.), before sharing any personal/private information.
- 🌐 Speak slowly and SMILE – calling in front of a mirror will help you create this habit.
- 🌐 When the customer answers **Stand Up** to improve your voice quality, clarity, and energy.
- 🌐 Stay in control of the conversation with confidence...you are a PROFESSIONAL!
- 🌐 Read the phone scripts word for word and keep them in front of you internalized. Remember- memorize, internalize, and then personalize!
- 🌐 Set your appointment goal and don't stop until you hit it!

STEP 1: PHONE APPROACH & RE-CONNECT

(Personal Client)

“Hello, is this Betty? Hi Betty, this is _____ with Globe Life Family Heritage Division. I’m not sure if you remember me, but it’s been a few (weeks, months, years) since we last talked and I wanted to reach out and say hello.”

“Great, how have you been?”

“You may remember taking out a _____ policy _____ years/months ago?”

(Orphaned policy)

“Hi Betty, it’s _____ with Globe Life, Family Heritage Division – does the name ‘Family Heritage’ ring a bell?”

“You may remember taking out a _____ policy _____ years/months ago?”

“Good! Well, I wanted to introduce myself as your new agent with Family Heritage.

KEEP IT BRIEF – the purpose of the initial call is to set an appointment.

STEP 2: REASON FOR CALLING

(Personal Client)

“There are two reasons for my call today. First, I wanted to touch base and make sure you know if you need anything, you can always reach to me and I will be sure to take care of you!

Second, I am servicing some clients in your area next week, so I wanted to take this opportunity to catch up and to review your coverage(s), so you know exactly what you have in case you need it.

When was the last time you pulled out your policy?”

(Orphaned Policy)

“There are two reasons for my call today. First, I wanted to touch base and make sure you know if you need anything, you can always reach to me and I will be sure to take care of you!

Second, I am servicing some clients in your area next week, so I wanted to take this opportunity to catch up and to review your coverage(s), so you know exactly what you have in case you need it.

Plus, as your new Agent I wanted to get to know you more and make sure you have all my contact info for your records.

When was the last time you pulled out your policy?”

Find out how familiar they are with their coverage – refer to “Lead Details” to see if they have used their policy (large claims, annual wellness benefits, etc.).

(If not familiar)

“That’s completely understandable, and that’s one of the reasons I am reaching out to schedule a quick meeting.”

(Bought last 3 months)

“Part of my job is to follow-up with clients to make sure everything is in order and do a quick policy review to make sure you know exactly how to use it. Especially, the wellness benefit, so you can get paid cash every year just for staying healthy!”

(If they’ve filed a claim, ask about their experience)

“I’m so glad we were there when you needed us! In fact, your claim process is one of the things I’d like to chat with you more about.” (opportunity to collect review and/or IRA)

STEP 3: CLOSE ON APPOINTMENT

“It looks like I have an opening on Tuesday and Thursday of this week or Monday and Wednesday of next week– what day work best for you?”

“I have some openings in the morning, or is later in the afternoon/evening better?”

- 🌐 You can set appointment at their work, home, or even schedule a Zoom and do it remotely if they live far away or find it difficult to schedule an in-person appointment.

STEP 4: SOLIDIFY APPOINTMENT DAY & TIME/CONFIRM EMAIL ADDRESS

“Great! So, I’ve got you in my calendar this Tuesday at 7am – is your work/home address still _____?”

“Awesome, I will see you (and spouse) then!”

RESPONDING TO OBJECTIONS

- 🌐 *I think we’re good.*
- 🌐 *We’re really busy/There’s a lot going on right now...*
- 🌐 *What’s the purpose of this again?*
- 🌐 *We’re not buying any more insurance if that’s what this is about.*

A) Acknowledge the objection, then provide additional information

“Ok, that’s fine.” OR “Great question!” OR “Of course, I completely understand...”

“Like I shared, this is just a service we provide all of our policyholders because it’s important that you know exactly how your coverage works, how to file a claim, and make sure you don’t have any unclaimed benefits.”

***DON’T PAUSE FOR RESPONSE - PROCEED IMMEDIATELY TO...**

B) Redirect and Create Interest

“Hey by the way, do you remember about the Return of Premium that’s building up? That’s one of the things I need to cover with you...I can walk you through exactly where that’s at right now and when you can expect your maturity date.”

OR

“Hey by the way, have you claimed on your Wellness Benefits every year you’ve had the policy? If not, I may be able to show you how you can still claim those and potentially get some money from those benefits.”

C) Transition to STEP 3: CLOSE ON APPOINTMENT & STEP 4: SOLIDIFY DAY/TIME/EMAIL