



Bundle and Save SCRIPT

"Never lose a deal to poor health or affordability"

Use Case 1: Client Declined

Phase 1: Getting to next application/offer

Option 1: Assume the sale and just continue to the next app questions

Option 2: Ask for Agreement to continue

"Okay so client help me out here, it looks like the carrier isn't liking something we entered here together which typically just means the information we submitted doesn't exactly match what they found on the MIB report. In most cases this is harmless but it is important to be accurate for the highest chance of approval, so what do you think we are missing?"

KEEP PUSHING UNTIL THEY ADMIT TO NEW HEALTH INFO NOT PREVIOUSLY DISCLOSED

"Even if it's something simple (client) maybe something they could have prescribed to you in the past or even just recommended? What could that be?"

Phase 2: Presenting next offer

1. Okay client so it looks like we have some good news here
2. The carrier is actually referring us to a new offer that allows us to BUNDLE and SAVE 2 policies together to save some money over time!
3. This is going to allow you to that target (amount of coverage desired / previously quoted)
4. All while keeping the monthly contribution affordable at just (new monthly payment - preferably LOWER)
5. Which is great because with this you actually save \$-\$\$\$ a month in comparison to our last offer
6. Now how does that sound?
7. I agree, since we're a brokerage this happens sometimes based on qualification
8. So what will happen (client) is you're going to get 2 more links sent over to you
9. ONE will be from (company giving WL/Perm Coverage) and they will be providing (amount)
10. That's going to be the cash building account where you can pull tax free loans and build for retirement
11. And the SECOND text is coming from (ADB/Term Company) to get the remaining (amount) in coverage
12. This will actually be set as a term rider that you will only pay for well you need it, and 30 years down the line it will drop off and actually save you some money
13. But it's important to have this on the account because this gets you to the total target coverage of (original cov amount) for (new monthly payment)
14. And as you know client your working years is statistically the most important time to have that large lump sum of coverage active and in place to protect you from the only probable causes of death from now and the next 20-30 years of life
15. I mean in other words client, it's important for you to know that from now up until age 65 the #1 cause of death as a male or female in the US is an accident, with heart attack and cancer coming behind that. and even past 70 it's still the #3 leading causes of death in America.
16. In other words, client, you're not taking any serious medications, you're generally in perfect health at (age), wouldn't you agree the only real risk of something happening in the next 20-30 years isn't natural causes, it's an accident, like car accident, or falling off a ladder.*allow response*
17. Exactly, okay so (client) i just sent over that 1st link to your phone, you should see it coming from (carrier name)

Use Case 2: Client NOT satisfied with Coverage to Payment Ratio at Quote

Phase 1: Challenge why they need more coverage

1. I see (client), so the protection is definitely something that important for you to have in place
2. Is that right?
3. Okay and to reconfirm you don't have any other life insurance in place right? Like a personal policy or even one through work?
4. Okay, and client for me, the best coverage is the kind we never have to use because I hope we live forever right... (laugh)
5. But in the chance we do have to use it one day, what is it exactly you need the coverage to accomplish? Is this just to send money to the (beneficiaries) or do we have to pay off a certain amount of debt like a mortgage, car note, or other kinds of loans?
6. Ah I see now, so if i'm hearing you correctly (client), the biggest thing for you is to just make sure...(REPEAT BACK GOALS FOR COVERAGE)

Phase 2: Provide Solution

1. Okay so (client), can I give you my PERSONAL recommendation?
2. I want to make sure we get the target coverage we need at (amount) to make sure the (beneficiaries) are protected and so you can have the piece of mind they are taken care of
3. So what I did what sorted all the options available based on our health profile
4. And then sorted to solve for protection. What this does is allows us to achieve the MOST amount of protection and coverage for the lowest monthly payment
5. And I think I have some good news because they are coming back with an option that allows you to bundle and save and only pay for what you need
6. Now this is still pending approval with the carriers, however it looks like we can get that total amount of coverage to (amount) for as low as (monthly payment)...
7. Now I know that's BETTER, but how does that sound?
8. I completely agree, I think this is a big deal especially if we can get approved
9. So If I had to send you a link (client), is text good? Or is email better? *SEND SCREEN SHARE LINK*

Phase 3: Explain offer in more Detail: -----> NEXT PAGE

Phase 3: Explain offer in more detail (I personally do this after I get the 1st link out of the way)

1. Right so (client), Since we're a brokerage this happens sometimes based on qualification
2. Where when we solve for protection, the carriers will actually allow us to combine 2 policies together to bundle and save. It's a lot like car insurance where you're getting significant savings while getting exactly what you need.
3. So what will happen (client) is 1st we are looking to get the approval for the 1st portion of the coverage with (company giving WL/Perm Coverage) and they will be providing (amount)
4. This is going to be the cash building account where you can pull tax free loans and build for retirement
5. And the SECOND text is coming from (ADB/Term Company) to get the remaining (amount) in coverage
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11. Right, and (client) —> ASK ANY QUESTION ON THE APPLICATION AND ASSUME THE SALE