

# 8 Steps to In Home

1) Mind Right – Visualize how the appointment is going to go. I am going to Protect you today so you can Provide for your loved ones when you die.

## 2) Who I Am

- I am a field underwriter and independent broker...Not a Captive Agent
- Means for you is that I am affiliated with multiple A Rated Carriers with the best polices available
  
- Every client is very unique and have different needs
  - Some clients have conditions and some don't
  - Some want to cover FEX, MTG or Give a Gift
  - >I base everything on their needs and budget
  
- State Regulated Coverage – In Budget and we fit you to the best policy
- Dave! We have looked for coverage but it always too expensive
- >Perfect, being state regulated almost all of my clients that I sit with have been covered within

Within Their Budget -Fixed income, Single, Low income, etc.

- Everyone I sit with either feels they will not qualify due to medical conditions or they cannot afford it...You Can Get A Plan Today

## 3) Why – Paint the picture

- a) Make sure when one of you dies all the FEX & Burial costs are covered
  - If X passed away in his sleep, Y would you feel the impact? Coffee Cup, Car Parked, Etc.
- b) Income replacement
  - Fixed income and when one dies the home income is dropped...
  - You need a period of time to mourn then make changes
- c) Leveraging their Legacy
  - Leave behind for your kids/grandkids ie: college funds, etc.
  - Give to a charity or church home, etc.

**4) The 3 Main things we want to accomplish today – MAKE SURE...**

A) Affordable: Something you can sustain long term and it will disappear in your budget mostly

B) Understand: I will guide you through all the products you will qualify for

C) Qualified and Approved: Be sure that you fit all the medical and financial details of the product that you pick

**5) Process**

- In my position, I can only qualify you for what coverage best fits you

- Since I cannot approve you, we will submit an app TODAY and get the decision of the carrier

- Three things will happen...They like you = Approved, They don't = Not Approved, Sent for UW

Are you comfortable with that and do you wish to continue?

**6) Financial Inventory**

- Have Policy...Grab it

- Build Strong Value...use beneficiaries name...Ask the hard death questions

**7) Quoting & Application**

**8) Wrap Up**

- Save their contact info in your phone and have them save yours

- Let them know you are there for them with any questions, thought or needs

- Ask for referrals...Children, Siblings, Friends, Co-workers, etc