


THE INTRODUCTION

Use the Core
4 Approaches



When considering ways to help **protect yourself, your family, and your future**, which of these concerns you most?

- Cancer**
which affects 1 out of every 3 men and women.¹
- Heart Attack & Stroke**
where every 40 seconds someone has a heart attack.²
- Accidents & Injuries**
when 90% of injuries happen "off the job"
— with no Worker's Compensation.³
- ICU**

[BOIA](#) [Product Matrix](#)

Just so I can give you a quick idea of how this works, of these things - cancer, heart attacks, strokes, or accidents - which one would concern you or your family the most?

Why do you say that one?

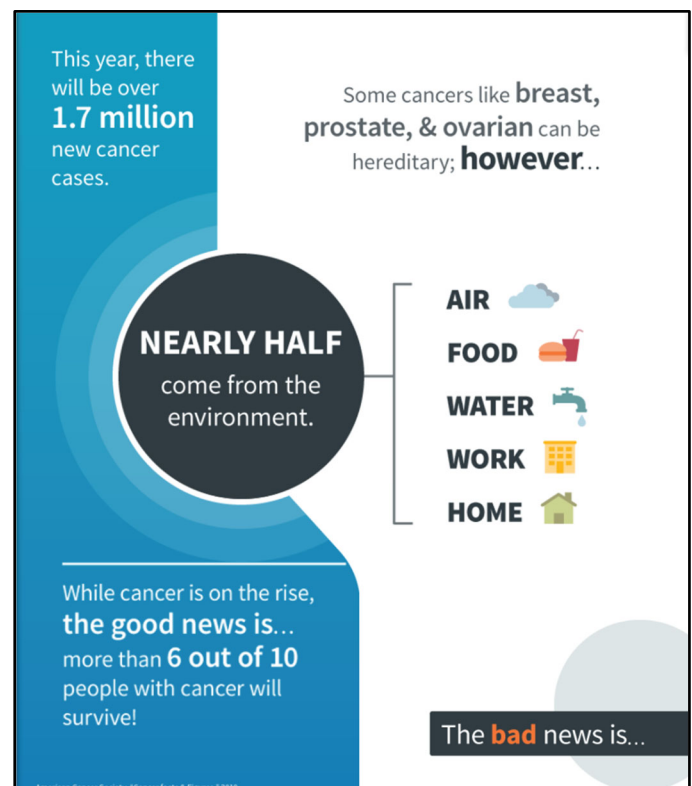
STATS PAGE

So, _____, this is going to be really easy to explain, and I'm sure you've heard of the American Cancer Society, what they say is, Cancer occurs in 1 out of 3 men, 1 out of 3 women, and it's the 2nd leading cause of death among children.

Some cancers like breast, prostate & ovarian can be hereditary; however,



Nearly half come from the environment - in fact, whether it's air, food, water, work, or home, *why do you* think there is so much cancer?



The good news is that 6 out of 10 people survive and beat cancer...but there's a few downsides to that:

- #1 - The effects of cancer can sometimes linger
- #2 - The odds of it coming back are high
- #3 - It's really expensive to deal with

ICEBERG PAGE

And _____, this is the most important page that I'll show you. If this makes sense to you, you'll want to get some extra protection just like all these other people on this list here (*point to your families for protecting list*).

There are 2 types of costs, and the one everyone knows about is the direct cost - like doctor bills, hospital bills, medicine - that's the stuff that your health insurance covers.

So, I'm assuming you have major medical, correct?
(*Ask a few follow-up questions, doesn't matter what they respond with...*)

- What do you have?
- Do you get that through work? (If they don't get it through work) How much does that cost?

Perfect, you're going to love what we do!

If something major happened - like cancer, or a heart attack, or a trip to the ICU - your health insurance *hopefully* would pay most or all your DIRECT costs; but the scary part for everyone I talk to is that, even with the best health insurance, **there are a lot of hidden costs...**

Do you know what I mean?

Why do you say that?

Anything else that might be a hidden cost?

That's part of it, but here's a good way to dive deeper...

(*Ask about their family, ask about their business, etc.*)

I obviously don't know you too well personally, but I like to get to know all my clients and everyone I work with:

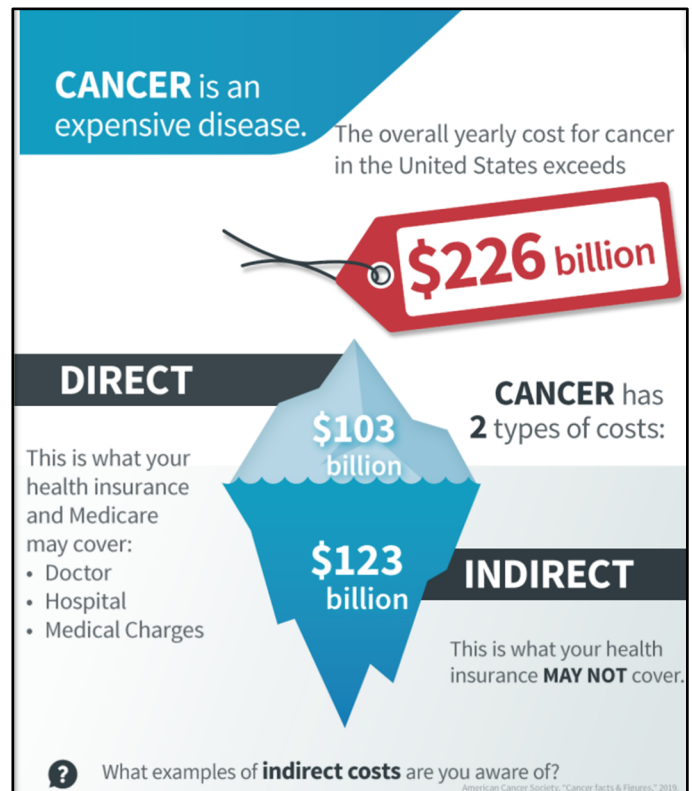
- So, are you married?
 - Where do they work
 - What do they do over there?
- Do you have kids?
 - How many
 - How old are they
 - Do they play sports or are they into any activities?

**** figure out who the breadwinner is, b/c they usually make the decision ****

Awesome, in your situation....(restate their situation)... if you were to get diagnosed with cancer (heart attack, stroke, or a bad accident) and you were unable to work the next 6-8 months, depending on the severity, how would that affect you or your family (or your business)?

- Why do you say that?

(Go to the next screen and click through where all the indirect costs are displayed.)



INDIRECT COST PAGE

These are some of the indirect costs that we deal with...

So, what happens when people deal with those situations is your expenses go up, but your income does what?

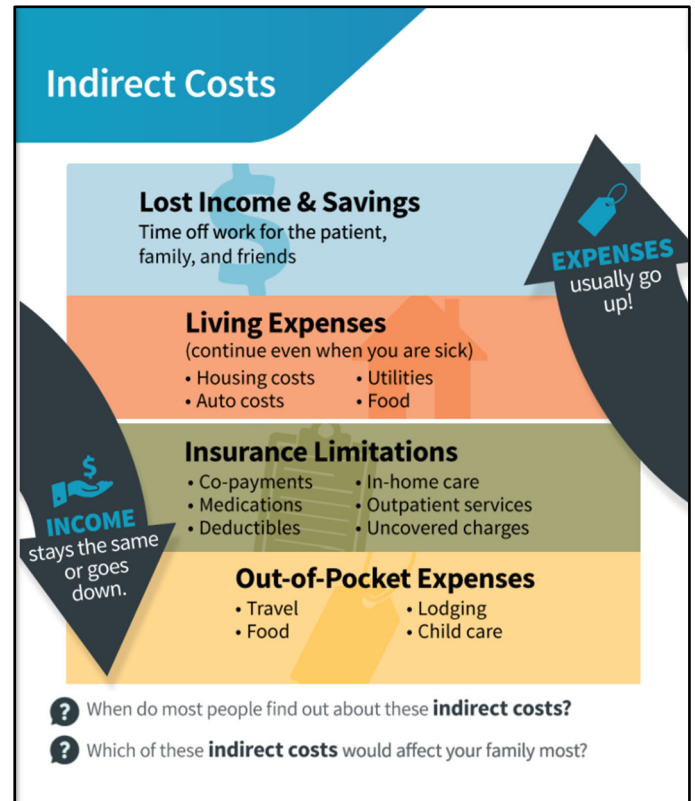
(Slide your pen down on the down arrow to emphasize.)

It's because you're either working way less, or you're not working at all if it's something real serious, right?

So, if that were to happen to you, which one of these would affect you the most?

*(**DON'T READ THEM...let them read and pick one**)*

That's exactly what (tap on names list, and pick a name) says ...why do you say that?



If it's a Business Owner and they answer none or out of pocket:

That's what most of my business owners tell me, but they also tell me they wish there was another category at the bottom here for "Business Expenses".

The reason I'm talking to you HERE, is because the business runs at a higher level while you're here. If you're out for an extended period, that might start affecting the bottom line. Your business runs at a higher level while you're here.

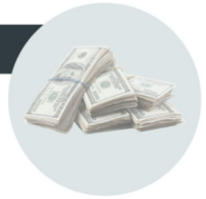
You might have to hire someone to come in and replace you while you're not here running the business, you still have employees, payroll, overhead...and there's a trickle-down effect. It starts affecting your staff or the employees, and their families as well.

See most people are forced to use their savings or sell their assets, but those aren't great options. Most people tell me they've worked their whole life to set up their savings and investments, and those aren't designed to be used for cancer. And I've never met anybody who wants to sell their property, their house, their business, or any assets.

There are several ways people try to meet the **Indirect Costs of Cancer**

SAVINGS

- Investments
- College funds
- Retirement funds



SELLING ASSETS

- Home and property
- Cars
- Personal items



The Best Choice is

SUPPLEMENTAL COVERAGE

Helps Protect Your...

- Assets
- Family
- Future

That's why Globe Life
Family Heritage Division
developed...

CANCERCARE PAGE

So, what your health insurance does is pay doctors and hospitals to keep them in business.

What we do is pay **you**, to keep you and your family and your business in business.

What a lot of our clients love it is that the benefits are so high, and you can use the benefits to pay gaps in insurance, doctor and hospital bills, business expenses, mortgage, travel expense, put food on the table...use it for whatever you need to do to take care of whatever you have to.

Let me share this with you, this is from one of our clients....

- *CANCER DEMO - Linda Jacobs claim*
- *ACCIDENT DEMO - Rick Davis claim*

The best part about it is that if you don't use it, you get all your money refunded to you. Even if you do use it, you get the difference back.

And I'll show you how that works in a second. I wish my car insurance worked the same way, don't you?

CANCERCARE

Can pay benefits
DIRECTLY TO YOU!

Health Insurance
pays doctors and hospitals to keep them in business.



We pay YOU...
to keep your family in business.





- Pays in addition to **any** other insurance you own.
- Provides **coverage** for you and your entire family.



**INFORMATION RELEASE AUTHORIZATION
MONEY BACK MATURITY BENEFIT**

March 03, 2017
TERRY M. JACOBS
HOBOKEN, GA 31542

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Name:	Terry M. Jacobs	Coverage Type:	Cancer
Total Paid:	\$6,580.00	County:	Brantley

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature : Linda G. Jacobs **Date :** 3/18/2017

Comments : First, I am thankful that I had this INSURANCE when I went thru CANCER. The checks that came to me lifted my spirits and I thank the Lord for them. Now, I We are thankful to receive our Return of Premium check for the difference that we did not use. This insurance is a blessing and everyone should have it.
(If necessary, please continue on the other side.)

This Authorization may be revoked by written request to Family Heritage, except to the extent that Family Heritage has taken action in reliance on the authorization. The information that is used or disclosed pursuant to this Authorization may be redisclosed by its recipients and may not retain any legal protections. This Authorization may be used for marketing insurance to prospective customers and if those customers purchase insurance, Family Heritage will receive remuneration in the form of premium payments.

This Information Release Authorization may be used through March 3, 2019

Approved

mk

(440) 922-5200

FAX: (440) 922-5223

P.O. Box 470608 • Cleveland, Ohio 44147

FAMILY HERITAGE LIFE Insurance Company of America

Richard E. Davis
Clayton, NC 27520

**INFORMATION
RELEASE
AUTHORIZATION**

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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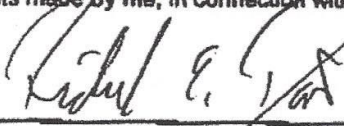
Whether you decide to grant us permission or not will have no effect on the benefits of your policy, its terms or conditions. Thank you for your consideration in helping us help others.

Name : Richard Davis

Total Paid : \$10,575.00
County : Johnston

I hereby give Family Heritage my permission to use the facts shown above, together with writings and comments made by me, in connection with your sales presentations, educational and advertising programs.

Signature :



Date :

Comments : This policy should be a no-brainer for anyone who drives a car or motorcycle. Accidents don't have to be YOUR FAULT to cost you dearly; just ask the lady who pulled out right in front of me. No one ever says, "I had an on-purpose today." It's always unexpected. I had never had an accident in my life before this happened. I had already received almost \$8,000 from the accident plan and I just got another \$2,700 from the ICU benefit on my cancer plan. This insurance is the gift that keeps on giving!
I'm really glad this policy has a "refund benefit". I've seen plans like this offered at work, but always passed because I didn't want to risk losing money. I signed up for this hoping it would just be the savings account that I always meant to start. I'm pretty sure that I would not have signed up without the money-back feature.

(If necessary, please continue on the other side.)

There are 3 main reasons people choose Family Heritage:
it's simple, its affordable, and an easy decision.

BUYING ATMOSPHERE:

The hardest part of my job is not finding people who like Family Heritage and like what I do...because everyone I share this with loves it. The hardest part of my job running into people where it's too late.

****SHARE A LOCAL STORY HERE OR A GOFUNDME***

The reason I shared that with you is because we never know what tomorrow is going to bring. That person wasn't thinking about getting diagnosed with cancer/getting into a car accident that day. There's no better time to get this set up than when you're healthy...because you hopefully still qualify. So, most people at this point have three questions

#1 – What are the benefits

#2 - How much does this cost

#3 - How on earth do I get a refund? I've never seen insurance give me all my premiums back?

So, I'll run through that real quick. So, the one favor I ask is if it makes sense, and you want to get enrolled, give me a thumbs up and we'll get you set up today...just like all these folks (tap names list). If it's not for you for whatever reason, that's fine just let me know...I just need an answer at the end, yes or no, is that fair enough?

There are many reasons people choose **Globe Life Family Heritage Division...**



Simple



Affordable



Easy Decision

The hardest part of my job is catching up with families
If you like it... let's get you enrolled. If not... just say, "No."
Let me know one way or the other...

SERVICE	STRENGTH	SECURITY
 <p>A+ Superior Rating from Better Business Bureau (as of 7/19)*</p>	 <p>A+ (Superior) Financial Strength Rating from A.M. Best Company (as of 7/19)*</p>	 <p>With roots beginning in 1900, Globe Life companies serve more than 13 million policyholders today.</p>

*Ratings for Family Heritage Life, a Globe Life company

***Most people will give you their hesitation/objection right here.
Only move forward if they give you a definite yes.***

*** IF YOU GET SPOUSE OBJECTION HERE ***

Have you guys ever looked at something like this before? Does their employer offer something like it (where do they work)?

Try to get them to answer a couple questions where you can point out the need.

Yeah, that's what I've found with most other people as well: this usually isn't the kind of thing you go looking for. There's usually only two times people think about it: one is when I'm sitting here with them, and when do you think the other time is? (When it's too late.)

So, if this makes sense for you, it's different than anything you already have, there's a plan that fits your budget, AND I send you home with a packet that will summarize everything we talked about...would they trust your judgment on this?

IF THEY TELL YOU NO:

I understand. So, is there a time where I can catch the two of you together? outside of work or on a day off or a lunch break?

BENEFITS DEMO

Now, as I go through this, are you ok if I relate the benefits to exactly how they would have helped your aunt, so you get the best picture of how it could help you?


Here's how this works. We have 4 levels of coverage, and our top 2 are the Elite and the Preferred - I'll show you the Elite because it's the most popular, but they all have the same benefits, and the payouts and rates are adjusted based on the level you pick.

(Only run through the first 4-5 benefits at the top of each page - i.e., initial diagnosis, hospitalization, surgery, chemo-radiation, and then quickly summarize the rest [based on the claim or story you're using] and 'take their temperature' to see if you should skip ahead to the commitments page.)

If you get bad news, we pay you what's called a first occurrence benefit of \$6,000, pretty cool, huh?

CANCERCARE


Preferred 4	FIRST OCCURRENCE BENEFITS	Elite 8
\$3,000	<p>One time payment per person when you are diagnosed with...</p> <p>Internal Cancer</p>	\$6,000
<p>Do you see how that benefit would be helpful upon the initial diagnosis of cancer?</p> <p>We also have a...</p>		
\$600	<p>One time payment per person when you are diagnosed with...</p> <p>Skin Cancer</p>	\$1,200
<p>You then receive the following benefits for ALL TYPES of cancer...</p>		
<p>Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company</p>		



And, if you're in the hospital, we pay you \$800 for every single day you're there.

CANCERCARE

Preferred 4	INPATIENT BENEFITS	Elite 8
	No Lifetime Limits	
\$400	<p>Hospitalization</p> <p>Each day for covered cancer treatment</p> <p>Including U.S. Government Hospitals</p>	\$800
<p>For example, a 10 day stay would be \$8,000</p>		
\$600	<p>Ambulance</p> <p>Each trip</p> <p>Pays for surface or air ambulance. Two one-way trips per hospitalization.</p>	\$1,200
<p>This policy has no cap on the total amount of benefits you can receive. Why would that be important when dealing with cancer?</p>		
<p>Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company</p>		



For surgeries, whether it's in- or out-patient, we pay you up to \$24,000 for every surgery.

And *everybody* goes through some sort of chemo or radiation, whether it's in or out-patient, we pay you \$480 each and every day with no limit, ever.

CANCERCARE

Preferred 4	INPATIENT OR OUTPATIENT BENEFITS	Elite 8
\$12,000	Surgery & Anesthesia —No Lifetime Limits For each operation based on the schedule in your plan up to	\$24,000
\$1,000	Second Surgical Opinion —No Lifetime Limits For a second opinion before your cancer surgery	\$2,000
\$600 \$1,200	Reconstructive Breast Surgery Following a mastectomy Maximum benefit up to	\$1,200 \$2,400
\$15,000	Leukemia Bone Marrow Transplant Paid one time per insured for a bone marrow transplant from another person for the treatment of leukemia	\$30,000
\$3,000	Donor Benefit Paid one time per insured, who donates stem cells	\$6,000
Your medical insurance may cover many of these bills, this money comes directly to you to use any way you need.		

Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company

And keep in mind your medical insurance may cover most or all the cost of this stuff, but this is money that comes directly to you to use in any way that you need. You can use this money for your mortgage, car, insurance, light bill, food, or anything you want.

Flip through the rest of the benefits and say:

There are a few more benefits, but most people don't get this to use it...they get it for the protection. Do you see how it works, how am I doing so far??

Let them respond.

CANCERCARE

Preferred 4	WELLNESS BENEFIT	Elite 8
\$120	Wellness Benefit —No Lifetime Limits (*except HPV) Pays per insured up to an annual* maximum of	\$240
Schedule of Benefits		
\$120	Colonoscopy	\$240
\$96	Breast Ultrasound Flexible Sigmoidoscopy Barium Enema Human Papillomavirus Vaccine Transvaginal Ultrasound	\$192
\$72	Mammography Urine Cytology Sputum Cytology	\$144
\$60	Pap Smear PSA (prostate screening) CA 125 (ovarian screening) CEA (colon screening) Fecal Occult Stool Specimen	\$120
And if you are terminal, we also have a...		
\$100 \$18,000	Hospice Service Benefit Each day Maximum benefit up to	\$200 \$36,000

Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company

Great, the last part is the ICU. This rounds out your coverage for anything critical that could put you in the intensive care unit - like a heart attack, stroke, kidney failure, or a major car accident.

Just like the cancer benefits, it pays cash directly to you for each day you (or your spouse/kids) are in the ICU at \$1600 per day, up to 30 days per stay. That doubles if you're in a vehicle accident, and these also have **NO LIFETIME LIMITS**, isn't that amazing?

INTENSIVECARE

There are many events that can affect your family financially:

HEART | STROKE | SERIOUS ACCIDENT | OTHER CATASTROPHIC ILLNESS

That's why we offer:



Preferred 4	INTENSIVE CARE PLAN	Elite 8
	Intensive Care—No Lifetime Limits <i>For each day (up to 30 days) in an Intensive Care Unit* for ANY reason, we will pay...</i>	
\$800	You or your spouse	\$1,600
\$24,000	Per stay up to	\$48,000
\$400	Your covered children	\$800
\$12,000	Per stay up to	\$24,000
	<small>* Defined as providing the highest level of medical care for patients who are physically, critically ill or injured, including Coronary Care Unit and Pediatric and Neonatal Intensive Care Units.</small>	
	Vehicular Accident Benefit—No Lifetime Limits <i>The Intensive Care Benefit doubles due to a vehicular accident**, we will pay per day...</i>	
\$1,600	You or your spouse	\$3,200
\$48,000	Per stay up to	\$96,000
\$800	Your covered children	\$1,600
\$24,000	Per stay up to	\$48,000
	<small>** The Vehicular Accident Benefit covers accidents resulting from riding in, operating or being struck by an automobile, bus, truck, train, or commercial airplane. This benefit does not include accidents resulting from riding in, operating or being struck by an all-terrain vehicle (ATV), motorcycle, tractor or other farm equipment, construction equipment, boat or other water conveyance, private airplane or glider.</small>	
Readmission 30 days after discharge begins a new hospitalization period.		

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TRANSITION TO CLOSE

(Show Families for Protection list on app or in your presentation book.)

A lot of people like a lot of different things about how this works.

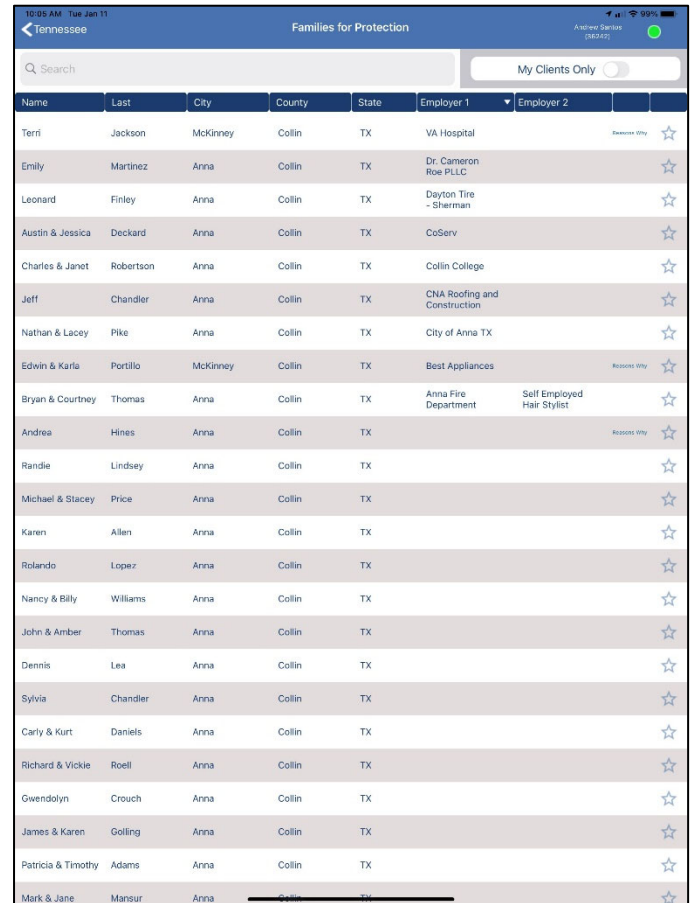
Like (use names of clients) said my favorite part are your higher payouts and how the money comes directly to me.

A lot of other people love the broad coverage (examples of benefits)

And my favorite thing, being in the insurance industry, this almost never happens, where there are no caps, no limits, and there are no deductibles.

So far, what is your favorite part?

Yep, that's just what (taps names list) said as well.



The screenshot shows a mobile application interface titled "Families for Protection". At the top, there is a status bar with the time "10:55 AM", date "Tue Jan 11", and battery level "99%". Below the title bar, there is a search bar with a magnifying glass icon and a toggle switch labeled "My Clients Only". The main content is a table with columns: Name, Last, City, County, State, Employer 1, and Employer 2. The table lists 20 families, each with a star icon in the right margin. The families listed are:

Name	Last	City	County	State	Employer 1	Employer 2
Terri	Jackson	McKinney	Collin	TX	VA Hospital	
Emily	Martinez	Anna	Collin	TX	Dr. Cameron Roe PLLC	
Leonard	Finley	Anna	Collin	TX	Dayton Tire - Sherman	
Austin & Jessica	Deckard	Anna	Collin	TX	CoServ	
Charles & Janet	Robertson	Anna	Collin	TX	Collin College	
Jeff	Chandler	Anna	Collin	TX	CNA Roofing and Construction	
Nathan & Lacey	Pike	Anna	Collin	TX	City of Anna TX	
Edwin & Karla	Portillo	McKinney	Collin	TX	Best Appliances	
Bryan & Courtney	Thomas	Anna	Collin	TX	Anna Fire Department	Self Employed Hair Stylist
Andrea	Hines	Anna	Collin	TX		
Randle	Lindsey	Anna	Collin	TX		
Michael & Stacey	Price	Anna	Collin	TX		
Karen	Allen	Anna	Collin	TX		
Rolando	Lopez	Anna	Collin	TX		
Nancy & Billy	Williams	Anna	Collin	TX		
John & Amber	Thomas	Anna	Collin	TX		
Dennis	Lea	Anna	Collin	TX		
Sylvia	Chandler	Anna	Collin	TX		
Carly & Kurt	Daniels	Anna	Collin	TX		
Richard & Vickie	Roell	Anna	Collin	TX		
Gwendolyn	Crouch	Anna	Collin	TX		
James & Karen	Golling	Anna	Collin	TX		
Patricia & Timothy	Adams	Anna	Collin	TX		
Mark & Jane	Mansur	Anna	Collin	TX		

COMMITMENTS & PRICE BUILD-UP

So, _____, just to wrap up. Here's our promises to you as a client.

- All the benefits are paid directly to you, to use as you see fit
- They are in addition to any other insurance you might have
- The payments are deposited directly to your account
- Its guaranteed renewable, so only you can cancel it, for life,
- When you call us, a live person will answer
- And the payments never increase, in fact, **we have never raised a rate on a client.**

So, that last commitment, never raising a rate on a policyholder, is pretty cool because our rates are based on the younger of two spouses...so between you and Mike, who is younger?

And which of these age brackets do you fall into?

(Turn the tablet or book back toward you, so the client doesn't see the rates and look up the rates.)

Do you want me to show you the family rates, couples, individual?

Let me ask you, given that we have really high payouts, there's no caps, and you get every dime completely refunded to. What's your guess on how much something like this would cost (tie in the specifics of their family situation) at the highest level once a month?

(Make sure after you show the price you immediately change the page. Don't stay on rate page.)

If you want the top level on these its only \$(monthly rate). That's awesome right? \$(monthly rate) that's a family cell phone bill, and I'm getting all this coverage for my family.

(Then go straight to return of premium - Don't calculate the refund just give a rough estimate. Don't slow the process down.)

Our Commitments to **You**...

- Benefits are paid **directly to you**, to use any way you see fit
- Benefits are paid **in addition** to any other insurance you have
- Claim payments are **deposited directly** to your bank account, at your option
- Coverage is **guaranteed renewable** for life as long as premiums are paid on time—only you can cancel
- Your phone call is answered by a **live person**—all services are provided in the United States
- Premium **does not increase** with age or because of claims
- We have **never raised a rate** on an existing policyholder

SERVICE STRENGTH SECURITY



A+ Superior
Rating from
Better Business
Bureau
(as of 7/19)*



A+ (Superior)
Financial Strength
Rating from A.M.
Best Company
(as of 7/19)*



With roots beginning
in 1900, Globe Life
companies serve
more than 13 million
policyholders today.

*Ratings for Family Heritage Life, a Globe Life company

Up to 30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80
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These Policies Offer...

- Benefits paid directly to you
- Benefits paid in addition to any other coverage you own
- No cap on the total amount of benefits you can receive

Please select an age range

Total Monthly Premium: 0.00

RETURN OF PREMIUM

So, _____ here's the best part - you get all your premiums back in 25 years. Let me show you how this works:

(Read Return of Premium pages line-by-line, as every state is slightly different.)

For you, at age _____, one of three things would happen:

1.If you never used it at all, at age _____ you'd get 100% of your premiums back TAX-FREE, which would be over \$_____ (rough estimate of ROP amount). Not bad, huh?

(Don't calculate the refund just give a rough estimate to not slow the process down.)

2. Most people use it at some point, like for example skin cancer, and file a small claim, so if you were paid \$5,000, you would get the difference back.

3. Now, if the unexpected happens and you need to file a large claim where we pay more than you ever paid in - you wouldn't owe any money, but there's no return of premium either.

Cash Value Benefit

Issue age 55 & Under

- Our policy makes sense even if you never file a claim!
- We **Return Your Premium**, less any claims paid, after 25 years!
- **This benefit** begins building after only four years. The longer you keep the plan, the more your money will grow!

One of three things could happen in the future:

	#1 No Claim	#2 Small Claim	#3 Large Claim
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
RETURN	\$20,000	\$15,000	\$0

**You will get ALL YOUR MONEY BACK,
less any claims paid to you!**

Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company

After your money is returned, you get to keep the coverage at your starting rate today, and you're still protected.

Don't you wish all your insurance worked that way?!

Do you have any questions for me?

I have one last question for you....

Given your situation (reiterate their situation) why would this make sense for you to have a backup plan like this for your family, especially knowing you get your money back whether you use it or you don't.

THE CLOSE

One thing that is really cool about what we do is that we don't require doctors' checkups, medical screenings, or any blood work. But I do have to run through some health questions.

Great! You do qualify.

1. Has a medical professional EVER diagnosed or treated anyone to be insured under the cancer policy for:

CANCER in any form?

If "YES," check the type of cancer and record name(s) of person(s) below:

☐ non-melanoma skin cancer. Name(s) of person(s):

☐ any melanoma cancer. Name(s) of person(s):

☐ non-melanoma internal cancer. Name(s) of person(s):

I don't like to guess because everybody spells their name differently, or goes by something different, how do you spell your legal full first name?

(Break eye contact, look at the iPad and continue filling in information.)

And when's your birthday?

What's the address where you'd want the policy to come?

Proceed to filling out name, address, etc.- be assumptive.

***** If you're going to get an objection, it's probably right here, so be ready with your rebuttals. ****

Okay, and then _____, who would you want to be the beneficiary if something happened to you?

Continue filling out application. Break eye contact, show where to sign and busy yourself while they look over the information

CHOOSING RATES: - Pull out brochure

IMPORTANT: Check which person is proposed to be the Policyowner. (If no box is checked the Applicant will be the Policyowner.)

☐ Applicant

Applicant First Name:

Applicant Middle Initial:

Applicant Last Name:

Applicant Date of Birth:

Applicant Age:

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

☐ Spouse

Spouse First Name:

Spouse Middle Initial:

Spouse Last Name:

Spouse Date of Birth:

Spouse Age:

Applicant Address

Number and Street:

Zip:

City:

Where it says elite 8, the 8 means it pays 8 times the amount of our base level. They all have the exam same benefits, just different dollar amounts. It just depends on what you want coming in if you are going though _____ (Explain their story to relate it) as opposed to what you are comfortable putting away into an extra savings account.

Which one of these levels would best fit your family?
(Nod and keep eyes on the app.)

PREMIUM PAYMENT MODE:

Monthly / ACH

Semi-Annual

Annual

Cancer

Premium: 0.00

Coverage Level:

8 UNIT

4 UNIT

2 UNIT

1 UNIT

Coverage Type:

Individual

Single parent

Couple

Family

ICU

Premium: 0.00

Coverage Level:

8 UNIT

4 UNIT

2 UNIT

1 UNIT

Coverage Type:

Individual

Single parent

Couple

Family

TOTAL PREMIUM:

0.00

*Displaying rates for 41 year-old applicant

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Next

PAYMENT METHOD

The initial premium comes out in about 3 business days, but your policy goes into effect immediately. Your next payment will come out next month, anywhere between the 1st and the 28th. So, anytime between the 1st and the 28th - which day works best for you?

(AGENT: We will never draft in the same month or within 15 days --- be aware of when they are setting their draft date.)

**** Use toggle if post-dated.**

Cool, and where do you bank at?

Is that here in (your city)?

You don't write paper checks anymore do you smile / laugh)?

Do you use mobile banking, or do you have your account number memorized?

Take care of signatures.

Lastly, your cancer coverage starts in 30 days, and ICU coverage starts immediately.

FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA	
INITIAL PAYMENT AND ACH AUTHORIZATION	
I (we) hereby authorize Family Heritage Life Insurance Company of America (FAMILY HERITAGE) to deduct:	
\$	67.80
representing my first premium on my insurance application. This payment will be processed immediately upon the receipt of this form in Family Heritage's office.	
For Monthly Payment Customers	
I (we) further acknowledge that this same amount will be deducted from my (our) account each month. I (we) request that such deductions be drawn from my account on the	
(Note: the 29th, 30th, and 31st are not available dates)	
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 (we) further acknowledge and understand that subsequent premium billings will be in the form of a direct bill. These billings will require me (us) to pay the premium by check.	
Draft From:	<input type="button" value="Checking"/> <input type="button" value="Savings"/>
Set future initial draft date?	<input type="checkbox"/>
Is the Applicant the Account Holder?	<input type="button" value="Yes"/> <input type="button" value="No"/>
Account in the name of:	
(Print Name as Shown on Bank Document)	
ACH Routing #:	
Name of Bank and Branch:	
City:	
State:	
Account #:	

SOLIDIFYING THE SALE

Everybody I sign up I put on this list and what their favorite part is. You don't mind if I put your name on here and your what your favorite part is right?

Write their favorite part on the brochure.

Here's my business card with my cell phone number, and you'll want to put that in your phone under "Cancer insurance." Since that will probably be the easiest to remember in case something ever happens; and be sure to let your beneficiary know that you have this, just in case.

Also, This is going to be your coverage, (Hand them the brochure) your actual policy will come in 10 business days.

I'm also going to write your return of premium that you'll get back assuming you stay totally healthy.

REFERRALS

One last thing you could help me with before I go: most people don't think about this until the day I show up, or when it's too late. So, who else here at work can talk to?

Where did you work before this?

Who handled insurance there?

Any previous coworkers I should talk to if I stop in there?

And who of your family and friends would at least take a look at this if I got in touch with them?

Awesome, that helps me out a ton, I really appreciate it.

REBUTTALS

REBUTTAL 1:

_____, I totally understand where you're coming from, and most of my clients said the same thing at first. And I ask everyone the same question: If you KNEW that you (or your spouse or your kids) were going to get diagnosed with something (or get into a bad car wreck or have a heart attack...depending on what plan you showed them) a month from now, would you buy this?

If they say no, then they're not going to get protected.

If they say yes, then:

Exactly...

So how do you know that's NOT going to happen?

Pause

So, given the fact that you're going to get all of your premiums back regardless of whether that happens or not, it's just smart to get protected while you still can, right?

Go back into the app.

REBUTTAL 2:

_____, I understand exactly how you feel, because a lot of people say the same thing at first. Let me share something with you:

Read a Claim.

The reason why I share that with you _____, is because there's only two times that people think about this. One is when we're sitting here talking about it and, the other time is when?

Let them respond.

Right. So, let's get you covered today, because you never know what tomorrow holds in store.

Head down and go back to the application where you left off.

For example: who did you want as your beneficiary? What's your date of birth? Can you spell your legal name for me?

REBUTTAL #3:

_____, I wouldn't expect you to buy this unless you saw the need and a worthwhile benefit for you and your family. Everybody gets it for different reasons, and for you, remind me again: you said the thing that appealed to you most was the money back, right?

So, _____, since you get your money back even if you don't need it, let's go ahead and get you covered. Sound good?

BACKUP PLAN OBJECTION & RESPONSE ADDENDUM

YES, I have AFLAC/ disability/ etc.:

Great! Tell me more about how that works. *Listen, and follow up with questions that may include:*

What plan do you have?

Is that on just you or is that on everybody?

(If a disability.)

How long does that take to kick in?

What percentage of your income does it cover? How long does it last?

Specifically with disability:

I know you don't really want to think about this, but in the event that your spouse or your kids got sick, and they were the ones dealing with it, you'd probably want to be there to support them, right?

If they were the ones going through that, how much would your disability pay you? *(Pause and wait for them to answer: Nothing.)*

That's why so many families get this: We pay the same amount no matter who it is.

Besides that, what else do you have in place that would pay you cash for those indirect costs?

Even with the AFLAC (or whatever they have), if you weren't able to work for 6 months or longer, do you think you would still want to have more protection to help with those indirect costs?

So that's the biggest reason everyone gets this: because it's the peace of mind of knowing your income, your assets, and lifestyle are protected.

YES, I have savings, investments, etc.:

That's why so many people get this, because we pay you money and protect the money you've worked hard for.

My guess is that your savings account isn't your backup plan for cancer? right? *Pause and let them answer.*

If they say it is, they're probably not going to buy and you should wrap up the conversation and leave graciously; If they say no or you're right, then keep going!

Follow Up Questions For Their Story:

Accident:

Wow, how long ago was that?

So, what happened exactly?

Did they fully recover?

How long did they have to deal with that?

How did it affect their family?

How are they doing now?

Cancer:

Wow, How long ago was that?

Did they have any symptoms before that?

What kind of cancer was it?

What stage were they when it was found?

What treatment did they have to go through?

How long did they have to deal with that?

Did they miss any work?

How did it affect their family?

How are they doing now?

Heart/Stroke:

Wow, how long ago was that?

Did they have any symptoms leading up to that?

Did they have a family history of Heart/Stroke?

How long were they in the hospital?

What treatment did they go through?

How are they doing?

How long did they have to deal with that?

Did they miss any work?

How did it affect their family?