



Lincoln Heritage
LIFE INSURANCE COMPANY

Call Agent Presentation

Step 1: Verifying the Lead

- Hi, (**Lead's Name**), this is (**Your Name**) at Lincoln Heritage
 - I have your Benefits package with the Funeral Advantage Plan
- And I need to verify a few things:
 - I have your name as (**state their name**)
 - And your address is (**state their address**)
 - Now are you still __#__ years young?
- Now, (**lead name**), were you requesting this information for yourself, another loved one, or the entire family? (**get the other person's information and make sure they are there to listen if need be.**)

Step 2: Warm Up (F-O-R-M A Conversation)

- Now, (**LEAD'S NAME**), 9 times out of 10 when someone contacts our company it's because someone died... someone got sick... or something has happened that has you thinking, "I really need to take care of this." What was the reason that you contacted us?
- So, before we get started, I want to commend you for taking the first step to making sure that **money** is available when your loved ones need it: by allowing us to help relieve the emotional and financial **burden** and to help ensure that everything goes as **smooth** as possible.
- That's why my focus is to help **relieve** a burden and not to **create** one. OK?
- So, we're going to work together to find the most affordable solution that meets your needs.

Step 2: Warm Up (F-O-R-M A Conversation) Continued...

- Now, are you married?
 - [YES] How long were you married? (**Commend them on their marriage**)
 - What is your spouse's name?
 - [NO] OK, no problem. So, who do you think will be the first person notified when you die?
- Do you have any kids?
 - [YES] What are their names?
 - Are they grown now? How old are they?
 - [NO] Who do you think will be the next person notified of your death, other than (**Spouse's Name/other**)
- Does (**spouse's name and kids name**) need to listen in for you to make any type of decisions?

Step 2: Warm Up (F-O-R-M A Conversation) Continued...

- **POWER QUESTION:** Have you ever had to make any funeral arrangements before?
 - [YES] What was the experience with the funeral home like?
 - Did they have any type of insurance in place?
 - Do you remember how soon they paid out?
 - Did they help with dealing with the funeral home at all?
 - [NO] You're very blessed. I wish that it was the same for everyone that I talk to. Unfortunately, death is the only thing that is guaranteed in life. Right?
 - Who will be taking care of your funeral arrangements?
 - Do they have any experience in planning a funeral?
 - Do they have enough money saved right now if you died tomorrow?

Step 2: Warm Up (F--O-R-M A Conversation) Continued...

- How much do you think it will cost to cover all your funeral expenses?
- Did you know, Social Security only provides \$255 for funeral expenses which has been the same since 1952 and that's only if you qualify? You know that won't be enough to cover the cost of your funeral, don't you?
- (**LEAD'S NAME**), are you currently on any Social Security or Disability benefits?
 - Do your benefits direct deposit in a local bank on the 1st, 3rd, or a certain Wednesday of each month?

Step 3: Qualifying

- Now (**lead name**), with us being **the number one final expense company in the nation**, we can find a plan for just about anyone.
- I am sure that you are like **99%** of the people that I talk to in that you want to make sure you are getting the best price possible. Am I correct?
- So, I'm going to ask you a few medical questions so that I can make sure to get you the best prices possible.
 - Are you currently bed-ridden, hospitalized, in a care facility or receiving hospice care?
 - Do you have HIV or AIDS
 - In the past **2 years**, have you been **diagnosed with** or taken any **medication** for any of the following health conditions:
 - Heart disease including heart attack, heart surgery, or congestive heart failure?
 - Disease of the circulatory system, including stroke, aneurysm, or been advised to have surgery to improve circulation?
 - Cancer, other than basal cell skin cancer?

Step 3: Qualifying Continued...

- Disease of the lungs, including C-O-P-D or emphysema, other than asthma?
 - Disease of the liver or kidney, or had an organ transplant?
 - Alzheimer's disease, dementia, organic brain syndrome, or ALS (Lou Gehrig's disease)?
 - Alcohol or drug abuse? (If yes, have they ever been diagnosed with, been treated by a physician, or taken medication for it?)
 - Complications of diabetes, including amputation, diabetic coma, blindness, or kidney disorder?
 - Have you been prescribed blood thinners in the last two years?
 - Have you used any form of tobacco in the last 12 months? (Does not include vaping)
 - Are you on any medication at all right now?
- Well, (**Lead's Name**), the good Lord's blessed you because you're still in better health than most people I talk to...

Step 4: Presentation

- Most people that I talk to want to make sure that this **Cash Benefit** is readily available for their family when that time comes - so that the Financial **burden** is relieved, and everything can go as **smooth** as possible.
- Well, (**Lead's Name**), that's what I do every day. I help people just like yourself do exactly that. Because we never know when that time is going to come; do we?
- One thing is for sure (**Lead's Name**), we can't predict the future, but we **CAN** plan for it. Wouldn't you agree?

Step 4: Presentation Continued...

- **POWER QUESTION:** So, let me ask you this: Have you thought about how you **want things to be handled** whether it be a traditional burial or cremation?
 - Have you made any arrangements at the Funeral Home or Purchased a plot?
 - How much do you think it will cost to get your services at the Funeral Home?
- Do you know the difference between term and whole life and why it is so important to have the right one for your funeral plan?
- OK Great, let me share a little bit about our company and why so many people enroll with Lincoln Heritage to protect their loved ones.
- First off, this is a permanent whole life plan. It basically means what it says:
 - Permanent means that it will never change for your entire life - which separates us from term life plans.
 - Term means that you are only covered for a certain term or a certain amount of time. That could be 2 years, 5 years, 10 years, etc. [**Explain regardless!!!**]
 - Which means that you are only covered for the life of the policy - not your entire life.
 - Also, it will go up on premiums every time that term ends, and when you renew it.
 - It also does not build cash value or have loan value like whole life does.

Step 4: Presentation Continued...

- But with us, it's whole life. So your premiums will **never go up**, and your benefits will **never go down**. - No matter how old or how sick you get. That's a great thing, right?
- Also, we don't have any medical exam requirements and we won't send anyone out to bother you. Instead, we believe that most people are honest, and (**Lead Name**), I appreciate you being honest with me about your health.
- But most importantly, we pay our benefits **within 24 hours** of receiving a copy of the death certificate. Again, this is important for us to be able to take that Financial Burden off of your family. That's great, right?

Step 4: Presentation Continued...

- Now, (**Lead's Name**), our job is to make sure that the arrangements that you set, go as smooth as possible on the **worst day of your family's life**.
- That's why we are associated with The Funeral Consumer Guardian Society - also known as our Family Support Service.
 - Now, this is the one benefit that really sets us apart from any other company because we are the **ONLY** company that partners with The Funeral Consumer Guardian Society.
- Now, (**Lead Name**), In about two weeks you will receive your benefits package.
 - In that package you will find a copy of your plan as well as 2 Final Wish forms and 5 Membership Cards.
 - The 2 Final Wish forms will help you in pre-planning all your final wishes from the comfort of your own home and without pressure.
 - On this form, you can be as detailed or as general as you want.
 - You can choose things like if you want to have a chapel service or graveside service, what songs you want played, who you want to speak, or even the type of casket that you want. This is huge because a lot of people don't know that you can buy a casket outside of the funeral home - and by **federal law**, the funeral home **must** accept it!

Step 4: Presentation Continued...

- Also, our **Family Support Service** won't let any funeral home know how much money you have with us, because frankly, that's between you and your family. Wouldn't you agree?
 - You know, unfortunately, a lot of funeral homes will take advantage during this emotional time, and oftentimes our loved ones are not able to make sound decisions.
 - You won't have to worry about that, though, because we are here to protect your family.
 - In fact, even if you already know which funeral home your family will use, once (**Beneficiary name**) gives us a call, we will call around to other funeral homes in the area to get the **best price possible**. And then we will use this information to negotiate the price of your funeral costs with the funeral home of your choice.
- Now, in your packet, there will be 5 membership cards that you need to give to (**Beneficiary name**) and your family.
 - In the event of your death, all (**Beneficiary Name**) has to do is call the 1-800 number that is listed on the card and they will be connected to a live person whether its **2 in the morning or 2 in the afternoon** and we will go to work on their behalf to carry out your final wishes.
 - That way your family can focus on **grieving** and saying **goodbye** one last time.

Step 4: Presentation *Continued...*

- **POWER QUESTION:** So, (Lead's Name), how does it feel to know that on the day you die, the only thing that (Beneficiary Name) will have to do is pick up the phone and call us, and everything is taken care of?
 - Repeat if necessary
- Do you have any questions on what I just went over?

Step 5: Benefits

- Now, based on the medical questions you answered earlier, we can provide you with:

Final Expense	20 Pay	Modified
<ul style="list-style-type: none"> • DAY ONE COVERAGE • What that means is that, God forbid, if you were to die after your 1st payment, your full benefit will be paid out to (Beneficiary's Name)! • Other companies will have you pay into the benefit for 2 years before it's active, but with us, it is DAY ONE! 	<p>(READ ALL OF FINAL EXPENSE)</p> <ul style="list-style-type: none"> • Also, with this plan you will only have to pay for 20 years. • After that, you are completely paid up and you get to keep your benefits for the rest of your life. 	<ul style="list-style-type: none"> • An amazing benefit that I like to call our No Loss Plan. • If you pass in the first year, (beneficiary name) will receive all your premiums plus 10% interest, and 20% interest in your second year. After that, your full benefit is paid. • Now, if you pass due to an accident, your plan pays out the full benefit regardless.

Step 5: Benefits Continued...

- We also include Accidental Death and Dismemberment in all of our plans

<p>So, if you die in any unforeseen accident</p> <ul style="list-style-type: none"> • This could be something like falling in the shower and hitting your head, causing you to die. 	<p>(Beneficiary Name) will receive an additional \$40,000</p>
<p>If you were to die in an automobile accident</p> <ul style="list-style-type: none"> • This is the number one cause of deaths relating to accidents 	<p>It will pay an additional \$80,000</p>
<p>If you were to die in a common carrier accident</p> <ul style="list-style-type: none"> • Like a bus, plane, taxi, or even uber 	<p>It will pay an additional \$160,000</p>
<p>If you were to die in an Act of War or Terrorism</p> <ul style="list-style-type: none"> • This could be a tragic event like 9/11 or something we see everyday like a robbery or mass shooting 	<p>It will pay out an additional \$160,000</p>

Step 5: Benefits Continued...

- We also have a living accidental benefit:
 - If you have a single dismemberment while you're alive, due to an accident, we're going to write you a check for **20,000** dollars
 - This can be a loss of an arm, foot, eye, or even eyesight.
 - This also includes double dismemberment, which means if you lose two extremities, also including eyesight due to an accident, we are going to write you a check for **40,000** dollars.
- Is all of this making sense?
- NOW, (**Lead's Name**), do you have the opportunity to travel much?
 - If you were to travel and pass away 200 miles or more away from your home, we're going to pay up to an additional **8,000** dollars to make sure that your body is safely transported back home. Because we never know when or where we are going to pass, am I right?
 - That's why we cover transportation of mortal remains, because we want to **protect** your natural death benefits on your policy, that way your family has the **money** to carry out your final wishes regarding your funeral.

Step 6: The Close

- Now, (**Lead's Name**), based on the questions that you answered earlier, I have 3 plans that I think are best for you.
 - These are all (**Final Expense**, **20 Pay**, or **Modified**) plans that we talked about earlier.

The first plan that I have:	The second plan that I have:	The third plan that I have:
BRONZE PLAN	SILVER PLAN	GOLD PLAN
It's a (<u>face amount</u>) plan that includes ALL those additional benefits. On that one you will be looking at a monthly premium of only _____.	This is a (<u>face amount</u>) plan. On this one you would be looking at a monthly premium of only _____.	This is a (<u>face amount</u>) plan. On this one you would be looking at a monthly premium of only _____.

Step 6: The Close *Continued...*

- **POWER QUESTION:** Now, let me ask you this: If you were to die today...which one of these plans are you leaving behind to (**Beneficiary Name**)?
 - **[STOP!!!]** The first to speak loses!! Let them pick a plan, or wait for an objection. Once you find out a plan, move on.]

- **EXCELLENT CHOICE!**

Step 7: Paperwork

- Now, all I need to do is get a little more information to make sure I have everything correct.
- What is your middle initial?
- Great! I have your full name as (**say their full name and spell it out if necessary**)
- What's your date of birth?
- I have _____ (**primary beneficiary**) here as first in line to take care of things,
- And I have _____ (**contingent beneficiary**) as the next in line. Is that correct?
- And, what's your social?

Step 7: Paperwork Continued...

- Ok, (**Lead's Name**), **as soon** as the company receives the first month's premium, your plan takes effect. For your protection, this will be coming out of your checking account.
- What is the name of your financial institution? (bank)
- And what is your account number?
- And your routing number?
- Now, (**Lead's Name**), it takes 3-5 days for this premium to clear your account, and now that we have taken care of your first month's premium, I want to congratulate you on taking care of your family.
 - [If they don't have money in their account right now]
 - **When** will you have the money in the account?

Step 7: Paperwork *Continued...*

- Our plans are completely customizable, so when do you want your account drafted next month?
- Great! What I'm going to do now is ask you a couple of questions on a recorded line for your protection and for mine. That way everything is exactly like we talked about today.
- **(TURN ON RECORDER)**

Step 8: Record The Application

[Use the application while recording]

- My name is _____ with Lincoln Heritage Life Insurance Company and today's date is _____.
- I am speaking with _____.
- Mr./Mrs. _____, This call is being recorded for your protection, OK?
- **[READ EVERYTHING ON THE APPLICATION (except the authorization at the bottom of the app)]**
 1. READ ENTIRE APPLICATION and stop at the authorization
 2. READ Child Rider form and stop at the authorization
 3. READ Supplemental Information and then stop at the authorization
 4. NOW READ the authorization at the bottom of the application for life insurance. (**They are all the same - saves you time!**)

Step 8: Record The Application *Continued...*

5. Ask the client to state their FULL NAME, STATE THEY ARE IN, AND TO CONFIRM TODAY'S DATE.
6. READ the Payment Authorization Form and the authorization at the bottom of that page
7. Once you read the authorization, ask the client to state their FULL NAME, STATE THEY ARE IN, AND CONFIRM TODAY'S DATE.
8. Then YOU READ the "Producer's Confirmation" on the bottom of the Application.
9. When you're done then YOU STATE YOUR FULL NAME, AGENT NUMBER, AND CONFIRM TODAY'S DATE.
10. Then say, THIS CONCLUDES THIS RECORDING.
11. STOP the recording and continue.

Step 9: Commitment

- (Lead Name), how does it feel knowing that you just took care of your family?
- Well, I want to make a commitment to you, (Lead Name).
 - I am going to be your agent from here on out. If we ever need to make any changes to anything on your plan, I am the person to call.
 - If for some reason you fall on hard times - and that happens to us all - don't be scared to call me.
 - You call me, and I'll show you how we can take care of it. (Lead Name), we're in this together.
- That's why I need you to make a commitment to me as well. Can you do that?
 - Ok, (Lead Name), I need you to make sure that the money is in the bank on the days that we set this up to come out, and I also need you to promise me, that if it isn't going to be in your account that you call me, and we can get it fixed. That way your family is always taken care of.
 - Now, (Lead Name), can you promise me that?

Step 10: Referrals & Wrap up

- Ok, now that we got your family protected in the event of **your** death, we need to also make sure that **you** are protected from the death of your loved ones.
 - Who do you know that is close to you, that could use a plan to protect you from their death?
- **(Lead Name)**, remember the membership cards that I told you about?
 - I need to know who those are going to, that way if anything happens to you, I have someone to call to let them know what to do, and that you had a plan with us.
- Well, it looks like I have everything that I need to get this all sent to my Home Office, so what I'm going to do now is get a welcome kit out to you that explains everything we went over today. Nothing in the kit needs to be filled out or returned.

Step 10: Referrals & Wrap up Continued...

- Everything in it is your copy. It's also going to have a couple of my business cards inside it. On that business card, is my personal information, so that you can always get a hold of me.
- Now, (**Lead Name**), if for some reason I don't answer right away, it's because I'm on the phone taking care of another family. If you would, just leave me a voicemail, and I will return your call as soon as I get done.
- (**Lead Name**), do you have any questions?
- Thank you for choosing Lincoln Heritage, and I look forward to being your Life Insurance Agent. Goodbye.

[Get off the phone, upload, and save the next family!!]