AO SYNERGY SCRIPT



A1: *Setup*

- ***DON'T TURN ON VIDEO FIRST, TURN ON AFTER THEY TURN VIDEO ON.***
- ***ONCE THE VIDEO IS ON DOUBLE HAND WAVE. "HI, CAN YOU SEE ME? CAN YOU HEAR ME?"***
- ***SMILE (This is where they make their first impression of you)***

🔑 A2: *OPENING* (TELL THEM WHY YOU ARE THERE AND SEPARATE THE DIFFERENCE BETWEEN PERMANENT AND TEMPORARY BENEFITS. **REMEMBER THESE PEOPLE NEED WHAT YOU HAVE MORE THAN YOU NEED TO SELL IT)

UNION- WILL-KIT- CREDIT UNION-OPENING: (Mark) before we get started can you go ahead and grab your SPOUSE/PARTNER (**If they have one and are not already with them**). Sorry we have to do things this way, typically we would be coming out to the home. Since 2020 they have had us doing this virtually. So, (Mark) can you grab me your service folder? ***(look away*** ***(if they say they don't have it or have never seen it)*** the last person you met with would have got you one? (Pause) Oh you've never met with anyone? (Pause) How long have you been with the (UNION NAME)? (Pause) (Reiterate how many years.. 3 years?) How involved do you get? (Pause) Do you go to the meetings? (Pause) Do you read the news Letters? (Pause) No? Ok so you weren't at the meeting when they went over this whole process? (Smile) Ok, Not a problem (***look at watch for 4 seconds***) looks like i'm going to have to back up a second and fill you in on what's going on, since you haven't been too involved. Once you receive your enrollment card you hit eligibility to see your **permanent benefits**

(*SHOW HAND WRITTEN CARD*)

⭐***PLUS LEAD/ WILL KIT NON-UNION OPENING:***

So, (Mark) before we get started can you go ahead and grab your SPOUSE/PARTNER

(If they have one and are not already with them). Sorry we have to do things this way, typically we would be coming out to the home. Since 2020 they have had us doing this virtually. Now (Mark/Beth) let me ask you, what did your (Brother, Steve) tell you about us meeting today? Nothing? Really? He didn't call you? You didn't call him? But you got that text right?... Oh, shoot. (SMILE) Okay, not a problem, he probably just left it up to me. (Look at watch 4 seconds) I'm just going to have to back up and fill you in on exactly what's going on. So, AIL works with over 49,564 major organizations throughout North America. They do all the permanent benefits for the firefighters, police officers, and even the veterans. Now, they do ***NOT*** work with the general public. It's only because your (Brother Steve) has an in with the union, he was able to get you a ONE TIME LOOK OPPORTUNITY into the same permanent benefits that all of the major groups have.

****Now, what they mean by permanent** is, everyone has benefits through work, right (Mark)? You guys have benefits through work? Yeah of course, but what they realize is... What happens to those benefits when you leave your job, change jobs, or even retire? Exactly! They stay with the job! So, what they've done is set up more of a permanent program that fills in the gaps during your working years, but more importantly these are designed to stay with You (Mark, Beth *+/- kids) throughout retirement until the day you die. ***DOES THAT MAKE SENSE?***

My job is pretty simple, (Mark/Beth). I'm here for two reasons. Number 1 is to get that benefits package your (Union/Relationship) set up for you./wanted you to have. We'll go through everything, get it activated, and answer any questions you have. The second and the most important reason they have me sit with you is to see if we can get your permanent benefits package activated TODAY as long as you "**QUALIFY**". Now, I have to be honest with you, a lot of people ***don't qualify.*** So, I need you to be honest with me either way at the end of this they have me fill out a report form. I'm a union member myself,(show your union card). This just lets them know that I'm here doing my job and I took care of you the best I could. ***Does that sound fair***?

***And again you will be getting emailed copies of everything we go over as soon as we get off this call & you will also receive hard copies in the mail.**

(SCREEN SHARE) INTO NO COST

*** ***This does NOT need to be long show value and collect plus leads (spend LESS THAN 5 minutes on No Cost)*** ***

A3: *AD&D Certificate* (ADDITIONAL BENEFIT)

The first thing they have set up for you, is your $2000 Accidental Death & Dismemberment benefit. This pays out when you're killed in an accident. All you have

to do is fill it out, choose a beneficiary, and mail it to the address above. ***PRETTY SIMPLE RIGHT?***

A4: *Child Safe Kits*

The next benefit they have set up for you, are these Child Safety Kits. These contain all the information the police will need to issue an Amber Alert immediately. Police and our communities are searching for over 2,300 children every single day. So, these are used to save precious time – heaven forbid anything ever happens to your child. The way you'll fill these out… (*Open kit, walk them through and explain it*).

Some things that are going to change like height and weight, put those in pencil. You'll want to update this every 6 months to a year. You need to be updating the picture as well. Many families remember to update the pictures on birthdays, holidays, and special occasions. Here you'll put distinguishing features; anything that's going to make your child stand out from other children; birthmarks, scars, moles, braces, glasses. This is the newest update as of 2026, It's for the DNA sample. Tape down a few strands of hair, make sure to pluck them so they have the follicle since that's what contains the DNA. Here is where you'll finger print them. Make sure not to press too hard and you don't have to worry about rolling it.

On the back, here is information for the parents; teaching your children about stranger danger and how and when to call 911. ***Do you see how important these are for all of the children? Exactly.***

🔑A5: *Family Information Guide*
(Gathering information and planting seeds)

So **(MARK)**, (** if they have kids… since having the kids) when was the last time you updated your will?… (no, i dont have one) **No?** (surprised.. Light Chuckle) procrastination is real right, so they realize most families aren't trying to spend $800-$1500 per person on their will. so, what they've done is set up what they call the family information guide. Now the way you are going to want to fill this out.

1. The first section is just all your basic information (enter the primary date of birth and add spouses name and date of birth)

2. The ***most important*** section is the PERSONS TO BE NOTIFIED – Who are the top people that can be here in the event of an emergency or even death? (Click on the first spot and ask who is number one — continue to fill out top people)

3. Next is Insurance Policies – Who do you carry your life insurance through?

   3.1. IF YES, THROUGH WORK OR THE BANK. Ok. Just like we discussed earlier, those policies are temporary, put them in pencil. (MEANING THEY

ONLY LAST FOR A CERTAIN PERIOD OF TIME) If you qualify for the permanent benefits put those in pen, Because you will own them for the rest of your life .

3.2. IF YES, OUTSIDE OF WORK. I'm glad you have that (Mark). Term or ? (IF TERM) Ok. Just like we discussed earlier, those policies are temporary. Make sure you write those down in pencil as they do expire. (MEANING THEY ONLY LAST FOR A CERTAIN PERIOD OF TIME) If you qualify for the permanent benefits put those in pen, Because you will own them for the rest of your life.

3. 3. IF NO. (ACT SHOCKED) Really? Well, if you qualify for the permanent benefits put those in pen, Because you will own them for the rest of your life .

4. Next is your Financial Information. Do you guys use a credit union or a bank? Did you get your P.O.D. set up? Oh that means payable on death- meaning you two are dead in front of me.. who has access to your money? Oh, no one? Well the problem is, millions of dollars go unclaimed every year because the bank is not obligated to call them, does that make sense

5. Lastly, is your Funeral Service Requests. (MARK) Who do you have your funeral arrangements set up through? (NOBODY,) No?.. ok, So what are we thinking, earth burial or cremation? (move your hands) ok well, it's not really something we wake up in the morning stressing about but obviously death is very unexpected & unplanned. So they set this area up so that no one in the family is left guessing. Now this does become a legal document, so all you need to do is take it down to the bank and have them notarize it. Keep it at home with all your important papers. ***Now does all this make sense?***

🔑***A6: Plus Lead Collecting***

(Mark and Beth), the best part about your benefits, **(IF UNION)** is because you're a member in good standing. **(IF PLUS LEAD)** Just like your brother (Name) was able to do for you.. They've set up $20,000 worth of benefit packages for your closest family members and friends you would consider family. So what they'll receive is that same $2,000 AD&D certificate, a Family Information Guide of their own, ***you see how important that is, RIGHT?*** (NOD HEAD) And we are committed to protecting every child in the community and we need your help. So, if they have kids, that's a plus, but they don't have to. Now the only thing is, they do have to ***Qualify.*** They must be 18 years or older, working or retired because these benefits are for the working-class families. And they can't be in any trouble with the law. We can't have a zoom meeting with someone in jail. (haha)

First, we will activate all your persons to be notified.(activate IN SPONSORSHIP PROGRAM) Now, (client) who is your oldest brother? Next oldest brother, oldest sister, next oldest sister, mom, dad, grandma on moms side, grandpa on moms side, grandma on dads side, grandpa on dads side, oldest cousin, next oldest cousin, oldest

uncle, next oldest uncle, oldest aunt, next oldest aunt, best friend, next best friend, favorite coworker, next favorite coworker, neighbor on left, neighbor on the right, neighbor across the street.

Catch up Program (Union/Credit Union)

(Mark) Were you at the meeting when they went over the catch up program? Remind how long have you been in the union? (whatever they say) right and they realize a lot of the members have waited way too long to get their benefits set up just like you. So they have us doing the catch up program to make sure members are getting their packages sooner than later so we will pull their file and get packages out to them. Who's your closest co-worker?
Perfect now who is your favorite co worker. (if union lead play to catch up program)

[After the last plus lead, collect the phone number from the first plus leads name] Client, what's the best contact number for your oldest brother,

is it (425 or 206 two random area codes) make them correct you

A7: Text Message **(GUARANTEES THAT YOUR PLUS LEADS KNOW WHO YOU ARE)**

(*MARK*), Do you text? Do all these people text? **(*LAUGH*)** I am going to make this easy for you. I am going to send out a text, this just lets them know what's going on and who i am and of course what you did for them. Make sure to say thank you, so they don't think I'm just some random stranger. (***SMILE***) (SEND TEXT VIA HPPRO) if they give any push back.. (that's exactly why we are going to give them a heads up).

3-Way Text Through planet

MAKE SURE THE CLIENT RESPONDS TO GROUP TEXT SAYING "THANK YOU, GIVE GAGE A CALL"

🔑 Section B

(SMOOTH TRANSITION TO THE SECOND REASON)

- **HISTORY OF THE COMPANY (Gives Them confidence)**

- **AFFORDABILITY (Established Affordability)**
- **MEDICAL TAKE AWAY (People want what they can't have)**
- ***STOP SCREEN SHARE UNTIL AFTER HOUR POWER***

B1:)*Qualification*

Now ***(MARK & BETH),*** to the most important reason that I'm here; to help you activate your permanent benefits as long as you qualify for it.

So they will have me ask you a few questions just to see if we can go any further.

(OPEN UP HP PRO – PRELIMINARY MEDICAL QUESTIONS)

(IF DOES NOT QUALIFY PIVOT TO HEAD START)

It does look like they are going to let me go further. I'm definitely going to need to get some more information on all of that (medical issues) High blood pressure etc..

SENIORS. Bronze, Silver, Gold,

Now (Mark) they've set this up with bronze, silver or gold programs for our retirees.So what all of the members are doing is they are setting aside ***that first 50 bucks EACH week or the silver package*** for their permanent benefits. Now the reason it's ***only 50 bucks EACH week*** is because it's not a whole lot right now, but it's exactly what family will need when something happens. Some members, they want to do a little bit more and that's okay too, same concept the more you set aside now, the more you're getting back in the future. Some members have to do a little less, that's okay too. All they care about is that you get your foot in the door and you can always make adjustments in the future. Now I'm obligated through the UNION to show you the Silver Package at 50 bucks each week.

B2: *HOUR POWER*

So, (Mark) what they do is they base YOUR program on what they call the "***hour power philosophy***". Are you familiar? The hour power philosophy is just an old union principle that states that members should be setting aside ***1,2 ,3 hours of their wages EACH week*** to protect themselves but more importantly to provide for their family's future. Now I sit down with a lot of families. I don't know if you're like most members (Mark), but most members waste more than half of their money on things they do not need. Members are **NOT** setting aside nearly close to enough for their kid's future nor for their own future. So what all of the members are doing is they are setting aside ***that first 2 hours EACH week*** for their permanent benefits. Now the reason it's ***only 2 hours EACH week*** is because it's not a whole lot right now, but it's exactly what members need in the future and at retirement. Some members want to do a little bit more and that's okay too, same concept the more you set aside now, the more you're getting back in the future. Some members have to do a little less, that's okay too. All they care about is that you get your foot in the door and you can always make adjustments in the future. Now Mark, you said you make 35$ an hour and Beth, you make 25$ an hour… So together you guys make 60$ per one hour right? Perfect, So I'm obligated through the UNION to show you the silver package at 50 bucks each week

Now keep in mind (mark) due to the enrollment period, there are forms that have to be filled out today. It's not something that can be done over the phone or at a later date. So if you have any questions stop and ask me, I don't want to get to the end and have you forget.

Reshare screen

Section C

C1: *A71 Accidents and Injuries*

- **PEOPLE BUY ON EMOTION & KEEP ON LOGIC**
- **PROBLEM / SOLUTION**
- **SLOW DOWN & ALLOW THEM TO CONNECT TO THE INFORMATION**

Their first area of concern, accidents and injuries.

Their concern is not that you have to pay to be in the hospital because obviously that's what your health coverage is there for, if it's on the job then there's workman's comp., disability, things like that right?

Their concern is more towards the lost income while you're in the hospital and all the other bills that can start to add up… that can end up being a lot of money right, (Beth)? Yeah, absolutely. And they realize that (Beth), when (Mark) is in the hospital, you're not going to be working either and you're going to be right by his side, and vice versa. When something happens to one of the kids… nobody's working, right?
And they realize with major injuries comes major hospital bills, travel back and forth, leads to a lot of out of pocket expenses.

So, what they've done is they've set this benefit up to where (Mark) when you, (Beth) or any one of the kids goes to the ER, whether it's stitches, twisted ankle, bruises, burn on or off the job, on the playground, whatever it is. They set it up to where they're going to send you $200 just for going and getting that taken care of. That doesn't go to the bill; that comes right to your family. You End up in the hospital overnight, couple days, weeks, months, they're going to double the money and send you $400 a day, for up to a full year. Now (Beth) I'm not very good with math, but that's about $2,800 a week. **You think that money coming in would help you guys out**?

If the injury is so severe, you end up in the ICU, what they're going to start doing is send you an extra $400 a day, equaling $800 up to a full 14 days because they realize you're either going to make it, or you're not. **Does all of that make sense so far?** I'm not going too fast? Great

🔑C2: Freedom of Choice
(WHEN THEY DIE, WE PAY THE BILL)
** THIS IS THE EMOTIONAL CONNECTION IN THE PRESENTATION SLOW DOWN**

Now the second area of concern is your funeral and final expenses. Have you guys ever had to plan a funeral before?

IF NO… You guys are very fortunate…

IF YES…

***Oh my gosh, what happened? … (CONCERNED). Ok, So you guys have an idea what goes into all of this, right? The stress, the heartache, the planning, the money. I mean all the things that shouldn't be involved when it's a time of mourning.

****And the reason I ask is because obviously it's not a matter of IF we are going to die, it's about when we DO die.**** Someone in the immediate family has to go down and face the funeral director. Now the funeral business, they are just like any other business. They want all of their money or a bulk of the money up front and on the spot before they do anything. Now what most people don't realize is that it can take any insurance company 6, 12, 24 months legally to pay out any sort of death benefits or any

other life insurance, so who does that leave to come up with that money in the meantime? (wait for their answer) yes correct the family has to take money out of life savings which isn't fair because savings is to live on not to die on. Or even worse yet they have to borrow that money and have that monthly reminder of that individual's loss. So what they have done is they have established what they call the freedom of choice. Now given you both qualify, you are each going to receive a certificate that looks just like this (show FOC) Now the way this works is (Beth) on the worst day of your life, something here happens to (Mark) You're going to go down to any funeral home of your choice in the world, you're going to go up to the funeral director, and you're going to say "my husband (Mark) passed away from heart attack, stroke, accident, whatever it is." And the funeral director is going to look you in the eyes and say "I'm so sorry for your loss, that's going to be 10, 20, 30 thousand dollars. How are you planning on paying for this today? Cash or card?"All you have to do is say "(Mark) was a member of AIL through the Union, and he has the freedom of choice" And from that point on everything is taken care of. The cremation, the urn, the casket, the headstone, the plot, the memorial, time off of work people take to come into town, the renovating of the home, the rest of the money here goes directly to the family... So it's accepted as a blank check. So, (MARK) what they've allocated for you on your freedom of choice is $25,000 and for you (BETH) it's $25,000. Now guys the reason it's $25,000, they don't want you to die tomorrow. So they inflation proof it for at least the next 20-30 years down the road. That way it's out of sight out of mind and you don't have to worry about it. ***Isn't it nice to know that this is all finally taken care of?***

C3: *Accidental Death*

So (MARK) ***During working years, how do most people pass away?*** Exactly *(MARK)*, from an accident. *(**MARK**)* when you pass away from any accident you will receive **($130,000)** on top of your freedom of choice. The only exception to that, is when you pass away from an auto accident it will **($160,000)**. When it happens from a common carrier that means (bus, plane train, taxi, uber) anything you paid a fare for, you will receive an additional **($190,000)** again all on top of your FOC. The company wants to make sure that each family has the most money possible.

C4: *Paycheck Protection* (WHEN THEY DIE, WE CONTINUE THEIR PAYCHECK)

Third area that they are concerned with... Is your paycheck. (Mark) you're heading home from work tomorrow (Slam fist on hand) and you get into a fatal car wreck. Obviously, what dies along with you? You're right. Your paycheck. (Beth) do the bills just disappear with him? No, they don't. They stay the same, if not get a little worse. All it is, is a little less food on the table. (Show/Use Hands)

So, what they've done is they've set up this benefit. To where the very next month after anything happens to you (Mark), heart attack, stroke, accident they're going to send (Beth) ($4,500) a month, your paycheck every month – the very next month - for (5) full years. The reason it's (5) full years is because they realize (Beth), you can't just go out and get that second, third, fourth, job to sustain the lifestyle you're used to living, right? Of course. So that's time to adjust.
Now they realize (Beth) is a stay at home mother, but she means just as much to the family as your income does, right? You take her out of the picture when something happens to her, well you can't just quit your job to take care of the kids.
So, what they've done is set up this benefit to where when anything happens to you (Beth) they're going to send ($1,000)a month, for (5) full years. That way it's just going to help out with any kind of child care, reimbursement, things like that. Now the money that comes to you can be used for bills, retirement, and kid's education. That money comes directly to you. ***Isn't that nice to know that this will all be taken care of?***... Absolutely

Member: Are you starting to see & understand why (The Union/credit union/ THEY) set this up for you?.. Does that all make sense?

Plus lead: Are you starting to see and understand why your (dad) wanted me to sit down and go over all of this for you and your family? ... Does that all make sense?

C5: *Mortgage*

Next area of concern; mortgage. What's your guy's biggest payment right now? They realize that the last thing you would want right before something happens to you (Mark) is "oh my gosh, what's the wife and the kids going to do?" Right? And they realize that at this age, before the age of 65, the biggest debts are the house, kids' education, things like that. So, when either one of you is killed in any type of accident, they are sending the family ($130,000) dollars. That way they can pay off the biggest payment, the mortgage, it's out of your guys' hair at that point.

C7: *Protections*

(SOLIDIFIES WHY OUR INSURANCE IS DIFFERENT FROM THE OTHERS)

Guys, now that I've gone over the side of the program that's designed to give you security, peace of mind. Now I'm going to show you the side of the program that's designed to help you out in the future.
They have what they call an emergency fund. Things get tight in the next few years, there's enough money built into this program to help you out, plus keep it going.
Paid up benefit. At the age of 65 you can stop paying on this program while it's locked in place for the rest of your life. Also some additional money will be built into the program for the future.

Terminal Illness. When you are diagnosed with a terminal illness you're not expected to live more than 12 months. So, what they've done is they've set up this benefit where they're going to send you half of your funeral and final expenses and half of your paycheck protection. You can use that to fulfill a bucket list, pay off some bills, take that vacation and the rest will come to your family after you're gone.
Strike waiver; you are not union, so this does not apply (if union, pays for 12 months) However, the ***layoff waiver*** does. Doesn't matter what it's for, they're going to take care of your program for you, up to 3 months, and you don't have to pay that money back**.**

(MARK), the most important part of the program, these benefits are guaranteed . What does that mean? It means that ***if*** they let you in today , it doesn't matter what happens to your health, age, or your habits after today, the benefits can never be taken away from you. ***Isn't it nice to know this is finally taken care of for you and your family?***

🔑***CLOSE D1: My Job***

TURN OFF SCREEN SHARE

- ***RESET, BREATHE***
- ***SLOW DOWN***
- ***DO NOT SHOW EMOTION WHEN GETTING OBJECTIONS***

(RE-EXPLAIN THAT THE BENEFITS ARE THEIRS PERMANENTLY).

Now Like I said, my job is simple, it's to bring everything by, & to help you activate it as long as you can ***qualify***.

The way they set this up it's like a payroll deduction but that's once a month through your own checking account. That way when you leave your job, change jobs, or retire. You own your benefits, & no one can take them away from you.

D2:*Close Question* (SEAL THE DEAL)

Now the most important question I have to ask you guys before I can get your program started.. is now that I've gone over what most members do, which is setting aside for that silver program at that 50 bucks Each week. (Mark/Beth) My next question is, do you feel like you need to do like most and just go with what I explained to you and do the silver ?.. or do you feel like you need to do like a lot of members do, they want to get as much as they can while they can still get it and go with the gold? Or do you guys just feel like you need to do like some, & start off with something more basic and increase it in the future?... So, if you can qualify. ***Which one do you want?*** ***(LOOK AWAY !)***

(IF THEY SAY SOMETHING MORE BASIC) (GIVE TWO OPTION CLOSE AT 10$ & 15$ LESS than what you showed) Perfect, i'm glad you told me that they do have an option at ($15 Less) or ($10 Less) I'm going to recommend (HIGHER PROGRAM) because it keeps your benefits closer the same. Just know whichever program you choose you can always increase in the future. So If you qualify, Did you want ($) or ($).. Which one do you want?

Okay ***(MARK)***, I am not sure if you're in yet, so I'm going to ask you the medical questions. If you pass, we'll fill out your application and I will re-explain your benefits. We'll be done in 10-12 minutes

Now I can be more efficient but I need your help. I'm going to need you to grab your driver's license, any prescriptions that you're taking, your doctor's information, and whatever Bank account you want to attach to file.

While you're grabbing that i will get started on the application.

Proceed to EAPP.

(SHARE SCREEN)

REBUTTALS: *Thinker*

1st Thinker; "I don't make decisions on the spot."

Not a problem like I said I'm the same way. What was your favorite part of the program? So, you like the fact that when _____ happens _____ is completely taken care of for your family and you don't have to worry about it. That's why they have that basic program set up that will include Favorite part 1 & Favorite part 2. So, would you like to get your foot in the door and go with that basic program (20 a week) or the (1 hour). So, while you have me here. ***Which one do you want?***

2nd Thinker

Excuse me?.. No, not a problem. I'm actually the same way. I have to think about things before jumping in. But as I mentioned before this is your enrollment period. And you're not a due paying member. That's why they set up the (1 hour package) . That way you

can get your foot in the door and make changes later. So, would you like to go with that (1 hour) or stick with that (2 hour) ? ***Which one do you want?***

Report card close 3rd or 4th down close

Thinkers (GENERALLY TOO PROUD TO TELL YOU THEY CAN'T AFFORD, OR THEY AREN'T SURE ABOUT YOU)

*(**MARK**)*, That's not a problem. ***Lets go ahead and fill out the report card!*** This lets the union know that we were here and that the benefits were explained to you. The second question is very important because it asks what you like most about the program. ***Do you like the Freedom of Choice burial benefit or the monthly income protection?***
(REGARDLESS OF THEIR ANSWER): ***THAT IS WHAT MOST PEOPLE SAY. Do you have any more questions for me?***

*(**MARK**)*, I only have one more question for you. When members want to think about it, it is rare and it is usually for one of three reasons. Either the benefits didn't make sense, you felt that you did not need all the benefits, or you felt that it was not affordable for your budget. ***Which one is it for you?***

(THEY USUALLY SAY AFFORDABILITY HERE. TRANSITION TO THE AFFORDABILITY PARAGRAPH)

Affordability (DOWN CLOSE WITH TWO OPTIONS, ALWAYS REMIND THEM THEY CAN ADD MORE LATER)

*(**MARK**)*, That's not a problem. I'm really glad you told me that. Just start with the smaller program and you can add to it later. The important thing is just getting in when you can and finally having this all finished. You have an option of ***($40)*** a week or ***($45)*** a week. I recommend the ***($45)*** a week ***(HIGHER PROGRAM)*** because it will keep your benefits almost the same. It's important to know that whichever program you go with, you are allowed to increase it next year when I see you. **So *(MARK)* and *(BETH)*, if you qualify *(SMALL PAUSE)* which one do you want? The ($40) a week or ($45) a week?**

Not a problem; the most important thing is getting in while you can, and finally getting this all taken care of. So what we need to do is start you off with the basic program of **($30) a week.** So _____(**MARK & BETH**), do you know why they created the **($30) a week**? (WAIT FOR RESPONSE) **That way, everyone can afford it!** You can always increase later down the road and I will be the representative to do that for you. We just need to make sure you qualify. ***Is that fair?***

Cementing

(MARK & BETH), is there anything else I should know before I validate?

[VALIDATE, ENTIRE APP SHOULD BE COMPLETED, EXCEPT FOR 7 ERRORS MISSING FROM BANKING INFORMATION]

(MARK & BETH), good news- it came back and everything looks good on my end. Congratulations!!!

You are covered as of today. You will be receiving a DocuSign which is your conditional receipt.

I will go over everything from now until you receive your policy.

1. You will be receiving a phone call from the home office. They will ask if I was nice (smile) and that you answered all the medical questions.

2. The first premium has a 1 time $5 processing fee and will come out in the next 3-5 business days. Every month after, you can have it come out from this day to this day. ***Which one do you want?***

(THE MONTHLY DRAFT DATE CAN ONLY BE 13 DAYS AFTER THE DATE THE APPLICATION IS WRITTEN. IT CAN NEVER BE THE DAYS OF THE 29TH, 30TH, OR 31ST)

Which bank do you guys use? What is the account number? (Google the routing number for the bank in the correct state while the client is grabbing bank account number) ***(INPUT ALL BANKING INFORMATION. NEVER MAKE THIS PART AWKWARD)***

3. In the next 7 days, they will pull medical records and 3 things can happen.

3.1. If everything matches, you will receive your policy a lot faster.
3.2. If there are some concerns with your medical records, you will get a rating. That means you will pay a couple more dollars a month or they will reduce

your coverage slightly.

3.3. If there's something major you forgot to mention, like felonies or terminal illness, you will be declined. That means they will refund your money and at this time, they will not let you in with the permanent benefits.

3.4. They might ask for an exam. It's a good thing. They come to your house and it's paid for. Make sure to schedule ASAP.

4. You will receive your policy in the mail in the next 4-6 weeks. Keep it in a safe place!!!

Cementing 2: 5 Things

So, five things are going to happen during your underwriting process:

- You'll be accepted as standard AS long as you guys have been honest with me I don't see any problems as to why not.
- You could be declined. Reality of it is (Mark) you could have had 7 DUIs and not have told me about one of them. In that case they just put the money right back into your account. (Mention silent partner program if possible decline)
- You could be rated. A rating is a good thing. A rating means when most companies won't touch you with a 10-foot pole, American Income is going to take the risk and insure you. Now a rating is set up on a table rating: 1-10(draw this on the summary sheet). 1 is for people who are (really healthy, tomato juice every day, etc.) they're not going to put you with those people. But they're also not going to put you at the category 10, that's for people (death bed, on oxygen, cancer, etc.). They're obviously not going to put you there. So, say they put you somewhere in the middle of the (List medications/ health problems). They'll take all of the (age 35, males, same height/ weight) and put them in your category and qualify you standard at your risk. What that means is when the company approves you; they're just going to ask for a few extra dollars a week to insure you at your risk. So, I need to ask you a question: is a couple dollars a week going to keep you from protecting your family?
- A nurse could come out. It will be on their dime, your time. They'll do a quick little physical with you. It takes maybe 10-15 minutes.
- This WILL happen – a 425 or a 254 number will give you a call within the next two weeks. Make sure to answer that call. If you miss it they will leave you a message, you need to get back to them. That's just them checking up on me

Also when you get a call in the next year or two from someone else servicing your policy before you sign anything. I NEED YOU TO CALL me so I can make sure you are doing the right thing.

2nd Chance +Lead collection

Hey Guys obviously you guys see the value in the full program who else do you know that could benefit from this exact same program?

ZOOM DOMINO / COACHING CALL

(quit sharing screen)

(Mark) Before I let you go, I do have some time in my schedule right now before I get too busy with other members.. As a courtesy let's give the people you sponsored in, a call to answer any questions they might have. It looks like you put your (Relationship/Name) down first.

Why don't **YOU** call on your phone since they know you (if they are on their phone... Mark, shoot (relationship/name) a text, tell them to answer i'll call on my phone).

Put it on speaker and i'll explain it for you. (Once the person answers- Jump in and explain)

" Hey (John), This is (**YOU**). I'm actually with your (Relationship/Name) right now say hi! So, (John) you got that text message from us earlier right? Perfect! That's exactly why we are calling. We wanted to explain everything to you! Are you familiar with zoom? Great, let me send a link so you can jump on and come hang out with us! We will go over everything for you and answer any questions you have. (if not available right now book appointment call next plus lead!)

(once you get them on zoom let the other person go or put in waiting room and present to the plus lead)

Rebuttal when they want to do "RESEARCH'

Oh Yes I'm glad you said that! Really quick, are you familiar with Globe Life?.. Are you guys sports fans at all? (if they say NO.. ME NEITHER haha) If YES. Ok, well just a little history on Globe, Globe is the Benefits company for the Cowboys, the Lakers, The Braves & the Texas Rangers! More Importantly it is the company that takes care of the permanent benefits for the police, firefighters, electricians,

teachers, and over 47,000 major organizations and their presidents are the actual people who endorse all of Globe's programs. ***Pretty amazing huh?*** I don't know if you're familiar with any of these groups, but they have the best benefits and Globe provides them. They are the highest rated company for financial strength and claims paying ability. Which just means that they pay fast! They have been taking care of the members since 1951 and have over 20 million members enrolled in their programs. ***Now you understand why _____(PERSON THAT REFERRED THEM) and all the organizations go with the company, right?***

Back to the close !