The Life Insurance Tool Kit

A Client-Centered Approach for Scheduling and Conducting Powerful Life Insurance Meetings

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The Life Insurance Meeting

Why Sell Life Insurance?

It's good for the client. Studies have shown that many people have no life insurance, and, of those that do, most are underinsured.

It's good for the company. Companies price products based on actuarial science. A healthy company is good for the industry.

It's good for the agency or firm. Life insurance should be a cornerstone of your business. Increased revenue enables you to hire more team members and invest in your business.

Three Steps to More Meaningful Interactions

Follow these three steps to build your life insurance business:

1. **Schedule at least two life appointments in your agency or firm every day.**
   There are two types of life meetings:
   - The Opener where you gather and give information.
   - The Close where you present recommended solutions to your client.

The Life Insurance Meeting

2. **Get a 360-degree view of clients and their businesses.** During the opener meeting, get as much information as you can about the client. Your goal is to become their gateway to all their insurance and financial services needs. Ask about their work, their families, their hobbies—anything that might require advice and risk protection.

3. **Become an Expert at What You Do.** To provide your clients with the best solutions, you must have a full understanding of the products and services available in the industry. Schedule time weekly or daily to learn about products—not only those you offer, all products available.

By following these three steps, you can state with confidence to your clients, "I know you, and I know what you need to consider for your family and your business."

Transition to a Client-Centered Approach

Use this two-meeting process to transition from a transactional approach to selling life insurance to a client-centered, relationship approach.

Meeting 1: The Opener

The opener is an information-gathering and information-giving meeting. Begin by explaining the process and what you will discuss during the meeting. For example, "I'm not here to sell you anything today. I want to review what life insurance you have, discuss your needs, and share some strategies people use to determine how much coverage they need.

Then ask questions to gather information about the client's current coverage. Sample questions include:

- How much life insurance does your employer provide?
- How much does your spouse's employer provide?
- How much additional life insurance do you purchase from your employer?
- How much additional life insurance does your spouse purchase from their employer?
- Do you own any other life insurance?
- Do you have any life insurance on your credit cards?
- Do you have any life insurance on your checking account?
- Do you have any life insurance that was purchased by your parents?

The Life Insurance Meeting

After gathering information on clients' life insurance, explain the four strategies people often use to determine the amount of life insurance to purchase.

1. **To pay off debts.** Some people purchase just enough life insurance to pay off their debts in the event of their death. This option does not set up their family with a plan, but it does allow them to eliminate debt.
2. **Salary.** Many people get started by purchasing life insurance based on their salary. A good rule of thumb for this option is 8 to 10 times their annual salary.
3. **Capital retention.** In this option, clients buy a large amount of insurance, and, upon their death, their family invests the money in a conservative investment and lives off the interest. This gives them a solid income without depleting capital.
4. **Procrastinate and do nothing at all.** Doing nothing is always an option, though not a very good one!

The key is to get your clients to engage with you so that you are not telling them how much to buy; instead, they are telling you how much they need.

Once you and your client have determined what options they want to pursue, you will set up a second appointment. Never try to run illustrations or projections while the client is in your office. It is unprofessional, and it does not allow for the proper time to prepare a thorough presentation.

Before ending the meeting, briefly remind clients of the value you provide by sharing the agency's unique value proposition and describing how your team will support them through the process.

Meeting 2: The Close

The close is where you will present options based on the client's needs and circumstances. This is more than providing a quote, which is focused on price. The presentation is about providing solutions and recommendations.

First, go over everything that was discussed in the first appointment. Then, present the options that you and your client selected from the first appointment.

The Life Insurance Meeting

When you get to the end of your presentation, remind them of the four ways people purchase life insurance, ending with procrastination. Then, go through a list of reasons why procrastination should not be the option they choose. These reasons can include:

- Providing financial stability for their family.
- Ensuring their family can stay in their home.
- Assisting their spouse or partner with paying off debt.
- Covering final expenses.
- Providing education funds for their children.

The list goes on and on. You must be passionate about conveying these to your client. Find the reasons you are most passionate about life insurance coverage and share those with your client.

Before ending the meeting, explain next steps to your client, including what may happen during the application process. The policy might be:

- **Issued as applied for.** This is rare because life insurance rates are based on each individual's health history.
- **Issued with a rating**. This is the most common outcome as again, life insurance rates are based on each individual's health history.

- **Declined.** If that were to happen, it could be an indicator that the client may have a major health risk that they aren't currently aware of.

Life insurance is a necessity every household should own. Becoming a trusted discussion partner means having this conversation with every one of your clients even if they never buy. It may not always be the most comfortable conversation, but it will ensure that you can look in the rearview mirror knowing you made every attempt to assist your clients with all their needs.

LIFE INSURANCE QUESTIONNAIRE

NAME					
ADDRESS					
PHONE HOME		CELL		WORK	
EMAIL					

LIFE INSURANCE COVERAGE REVIEW	YOU	SPOUSE
How much life insurance does your employer provide for free?		
How much additional life insurance do you purchase from your employer?		
Do you have any other life insurance (paid up or purchasing)?		
Do you have any life insurance on your credit cards?		
Do you have any life insurance on your checking account?		
Do you have any life insurance that was purchased for you by your parents?		
Do you have any mortgage insurance?		

THE FOUR SCENARIOS PEOPLE CONSIDER WHEN PURCHASING LIFE INSURANCE

1. **To pay off debts.** Some people purchase just enough life insurance to pay off their debts in the event of their death. This option does not set up their family with a plan, but it does allow them to eliminate debt.

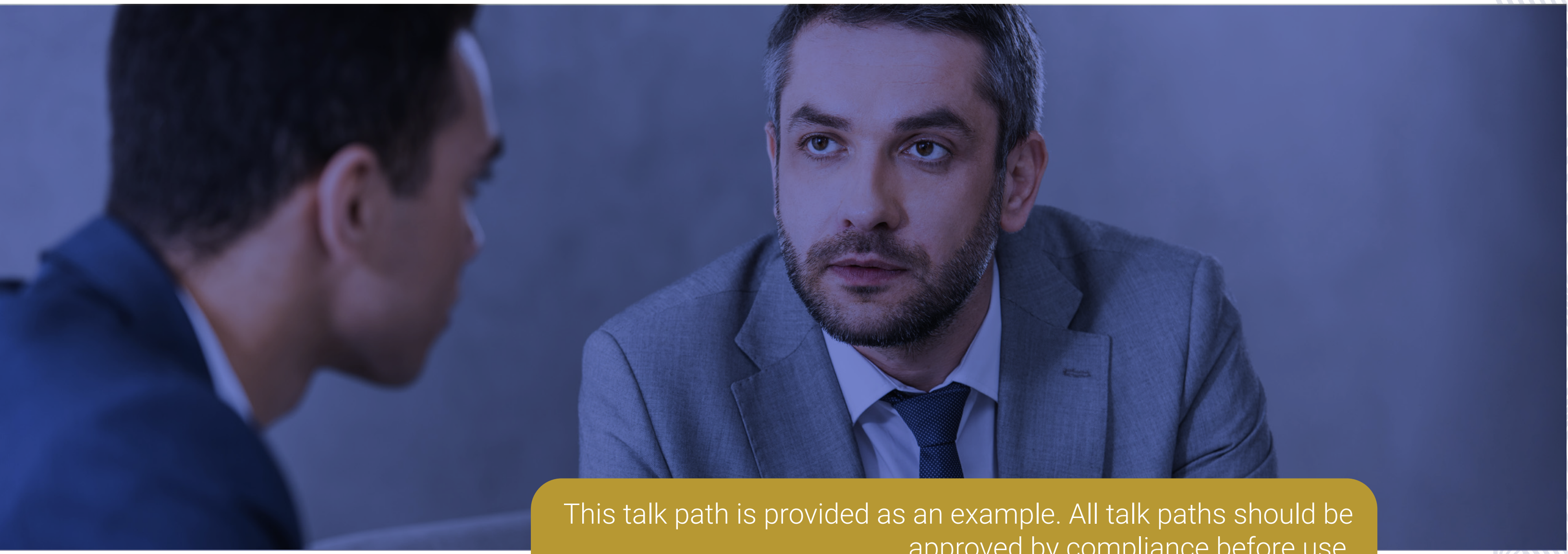
2. **Salary**. Many people get started by purchasing life insurance based on their salary. A good rule of thumb for this option is 8 to 10 times their annual salary.

3. **Capital retention.** In this option, clients buy a large amount of insurance, and, upon their death, their family invests the money in a conservative investment and lives off the interest. This gives them a solid income without depleting capital.

4. **Procrastinate and do nothing at all.** Doing nothing is always an option, though not a very good one!

Which one is best for you? 1 ☐ 2 ☐ 3 ☐

Life Insurance Point-of-Service Pivot



This talk path is provided as an example. All talk paths should be approved by compliance before use.

Option 1

Thanks for coming in today. Before you go, it's important that we set up some time to review your life insurance coverage.

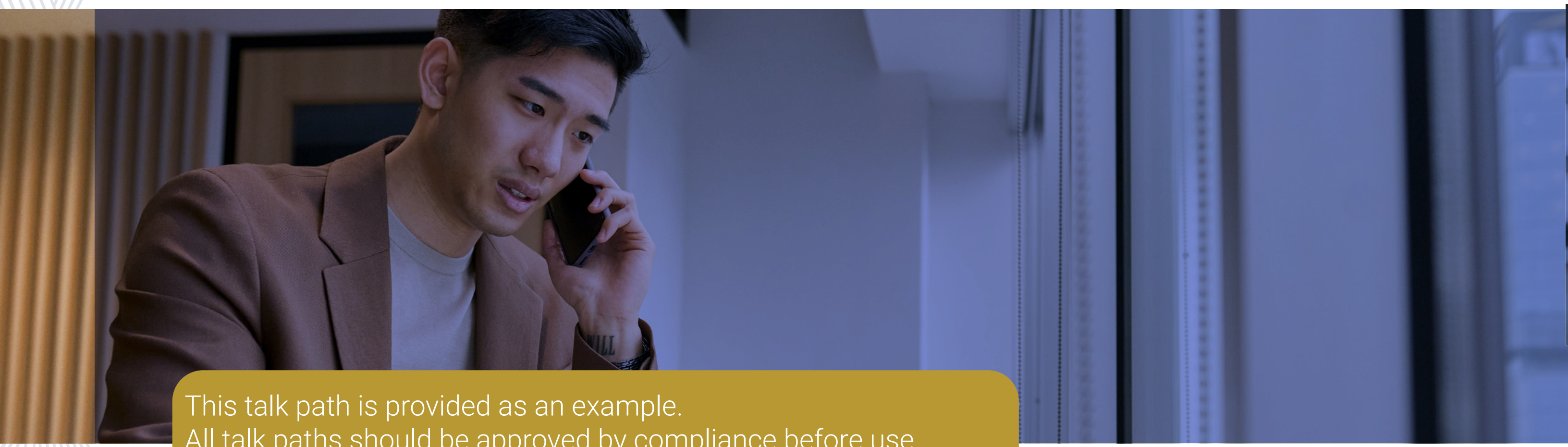
I want to sit down and review all your coverage—whether it's through me, work, or another company. In the event of a tragedy, I want to be sure you collect from every avenue available.

I know you're busy, and I know you didn't come here today to talk about life insurance. But I know you'll agree it's important. Let's set something up now.

Option 2

Most of the families we work with feel it would be important to provide a steady stream of income if something crazy were to happen to one or both of them. Is that something that would be important to you?

Life Insurance—Auto to Life Pivot Talk Path



This talk path is provided as an example.
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Pivot

[While you are here/While I have you on the phone], I'd like to schedule some time to discuss life insurance.

Many of our clients who have auto insurance with us have found that adding a life insurance policy provides an extra layer of financial protection for their loved ones. If something were to happen to you, you'd have peace of mind knowing that your financial obligations—like your auto loan—are taken care of. That's very important, wouldn't you agree?

Great! Let's set up some time to discuss your needs and come up with a solution that's right for you.

Overcoming Common Objections

I don't need life insurance.
You know the average cost of a new car today is more than $40,000! The right life policy can cover financial obligations like your auto loan. Plus, it can be surprisingly affordable, especially when bundled with your existing auto insurance policy.

Life insurance is too expensive.
We have a variety of affordable options, and you will qualify for a discount since your auto insurance is with us. We can work together to find a solution that provides the coverage you need and fits within your budget.

I already have life insurance.
That's great! Another service we offer to all our clients is cataloging all of their life insurance coverage—whether it is with our company or another company. That way, in the event of a tragedy, we'll worry about your insurance and assist your loved ones in collecting from every avenue available.

Life Insurance Home to Life Pivot Talk Path

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Pivot

[While you are here/While I have you on the phone], I'd like to schedule some time to discuss life insurance.

Many of our clients who have homeowners insurance with us have found that adding a life insurance policy provides an extra layer of financial protection for their loved ones. If something were to happen to you, you'd have peace of mind knowing that your financial obligations—like your mortgage—are taken care of. That's very important wouldn't you agree?

Great! Let's set up some time to discuss your needs and come up with a solution that's right for you.

Overcoming Common Objections

I don't need life insurance.
You know, your home is most likely your largest asset. Your homeowners insurance protects against fire and other disasters. But it may not be enough if something were to happen to you personally. The right life policy can give you peace of mind knowing your home and other financial obligations will be taken care of in the event of a tragedy. That's very important, wouldn't you agree?

Life insurance is too expensive.
We have a variety of affordable options, and you will qualify for a discount since your homeowners insurance is with us. We can work together to find a solution that provides the coverage you need and fits within your budget.

I already have life insurance.
That's great! One of the services we offer to our clients is cataloging all of their life insurance coverage—whether it is with us or another company. That way, in the event of a tragedy, we'll worry about your insurance and assist loved ones in collecting from every avenue available. That's a very valuable service, wouldn't you agree?

Life Insurance Income Replacement Pivot Talk Path

This talk path is provided as an example.
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Pivot

[While you are here/While I have you on the phone], I'd like to schedule some time to discuss life insurance.

Many people don't realize how important life insurance can be for protecting their loved ones financially if something unexpected happens. It can act as an income replacement, providing a financial cushion for your loved ones if something were to happen to you. That's very important, wouldn't you agree?

Great! Let's set up some time to discuss your needs and come up with a solution that's right for you.

Overcoming Common Objections

I don't need life insurance.

<u>If the client has a family dependent on their income</u>
If something were to happen to you, your family might struggle to cover essential expenses without your income. And they will need to pay for funeral expenses, which can be quite extensive. The right life policy can give you peace of mind knowing your family can maintain their standard of living in the event of a tragedy. That's very important, wouldn't you agree?

<u>If the client does not have a family dependent on their income</u>
If something were to happen to you, your debts, such as student loans, credit card balances, or personal loans, would need to be paid. And there will be funeral expenses, which can be quite extensive. The right life policy can ensure that your expenses are taken care of, so they don't become a burden on your loved ones. That's very important wouldn't you say?

Life Insurance Income Replacement Pivot Talk Path

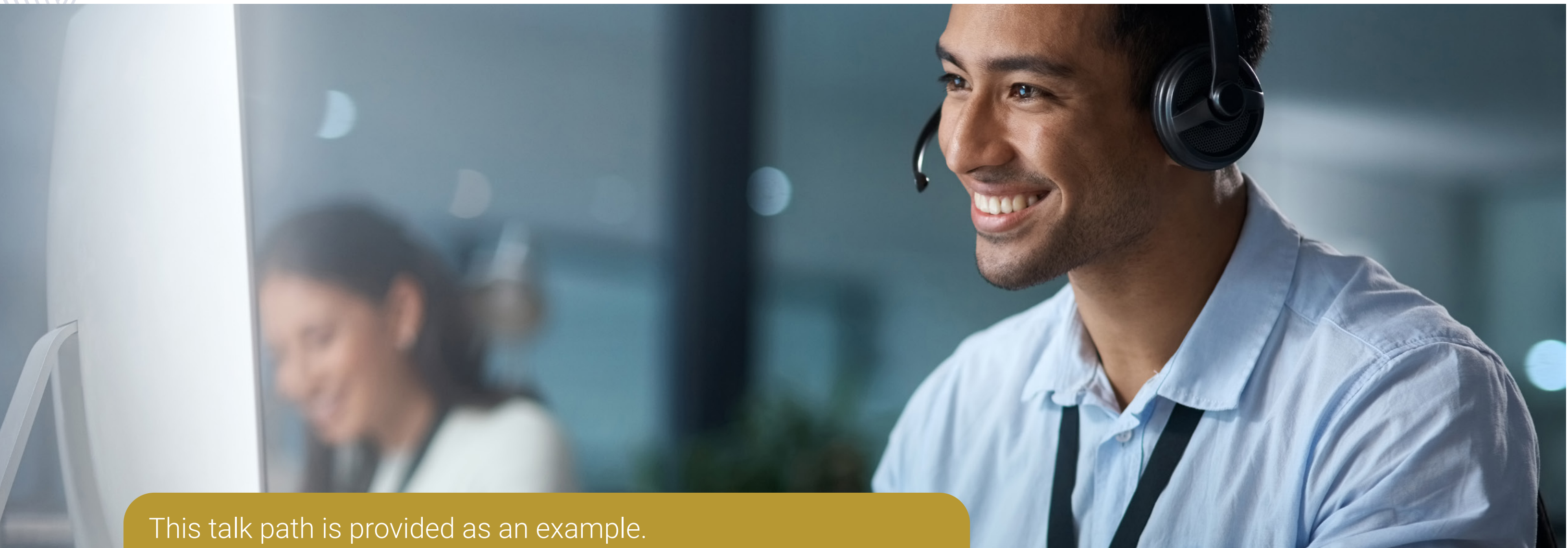
This talk path is provided as an example.
All talk paths should be approved by compliance before use.

Life insurance is too expensive.
We have a variety of affordable options. We can work together to find a solution that provides the coverage you need and fits within your budget.

(NOTE: If the client has other policies with the company (auto, home, etc.), let them know they may qualify for a discount.)

I already have life insurance.
That's great! One of the services we offer to our clients is cataloging all of their life insurance coverage—whether it is with us or another company. That way, in the event of a tragedy, we'll worry about your insurance and assist loved ones in collecting from every avenue available. That's a very valuable service, wouldn't you agree?

Life Insurance—Coverage Review Talk Path



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All talk paths should be approved by compliance before use.

Hello, may I speak with [CLIENT NAME]? This is [NAME] calling from [AGENCY NAME] with [COMPANY NAME]. How are you today?

I am calling to schedule a meeting with you to review your life insurance coverage. This is an annual service we offer to all our clients. We will review and catalog all your coverage—whether it's with us or another company.

The review is an essential part of your insurance and financial planning to ensure that your coverage aligns with your current needs and goals.

It's important to get this set up right away. Would this week be most convenient for you, or is next week better?

Is early in the week better, or would you prefer later in the week? Will [THIS DAY] or [THIS DAY] be better for you?

Do you prefer mornings or afternoons? Does [THIS TIME] or [THIS TIME] work better for you?

Great! We'll look forward to seeing you on [DAY, DATE] at [TIME]. I'll give you a call the day before your appointment to remind you. Is this the best number to reach you?

Thank you and have a wonderful day!

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Overcoming Common Objections

I don't have time. I am too busy to come into the office.
I know how valuable your time is, and I promise the appointment will only take 30 minutes. I will work around your schedule so that it is most convenient for you.

I haven't had any changes, so there is no need for an appointment.
It's been a while since our last conversation, and I want to make sure everything is still up to date and meets your needs. Even if nothing has changed since our last review, it's always a good idea to do a risk assessment to make sure your coverage is still suitable. Does that sound good to you?

I don't need any more insurance.
We don't have any reason to believe you are in the market to buy more insurance. However, we do know that it is important to review your coverage to be sure it is up to date and adequate to meet your needs. I promise the meeting will only take about 30 minutes, and you will have the peace of mind knowing that your loved ones are protected if anything were to happen.

Life Insurance—Beneficiary Update Talk Path

This talk path is provided as an example.
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Providing beneficiary reviews should be a regular service you provide for clients. Ongoing life events can influence how clients want their beneficiaries structured, although they often don't think of this at the time of the event. Reviewing how beneficiaries are set up is a valuable service you provide that will help ensure your client's wishes are achieved.

We recommend pairing the beneficiary review with an appointment to catalog all the client's life insurance. This benefits the client as well as the beneficiary. Clients will know that their policies have been updated with their desired beneficiary structure. And you will be able to provide beneficiaries with the information they need at the time they need it the most.

To catalog a client's life insurance, ask them to bring in all their life insurance policies and create a document that lists the insurance company, coverage amount, type, and beneficiaries for each policy. Store this document in the client folder so it can be provided to beneficiaries if the need arises.

REQUESTING THE APPOINTMENT

Hello [CLIENT NAME]. This is [NAME] calling from [AGENCY NAME] with [COMPANY NAME]. How are you today?

This will only take a few minutes. I didn't call today to try to sell you anything. I am calling to set up some personal time to review and catalog your life insurance. Specifically, I want to make sure your beneficiaries are up to date. If something were to happen to you, we want to make sure that your loved ones collect from every avenue available. That's a very valuable service, wouldn't you say?

Life Insurance—Beneficiary Update Talk Path

This talk path is provided as an example.
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The meeting will only take about 30 minutes. And I promise I'm not going to be selling anything. I just want to make sure your beneficiaries are up to date, and we have a complete list of your life insurance policies, whether they are through our agency, work, or another company. We will catalog everything. So, in the event of a tragedy, we can help your loved ones when they need it most. That's something you would want for them, isn't it?

It's important to get this set up right away. Would this week be most convenient for you, or is next week better?

Is early in the week better, or would you prefer later in the week? Will [THIS DAY] or [THIS DAY] be better for you?

Do you prefer mornings or afternoons? Does [THIS TIME] or [THIS TIME] work better for you?

Great! We'll look forward to seeing you on [DAY, DATE] at [TIME]. I'll give you a call the day before your appointment to remind you. Is this the best number to reach you? Thank you and have a wonderful day!

Life Insurance—Beneficiary Update Talk Path

This talk path is provided as an example.
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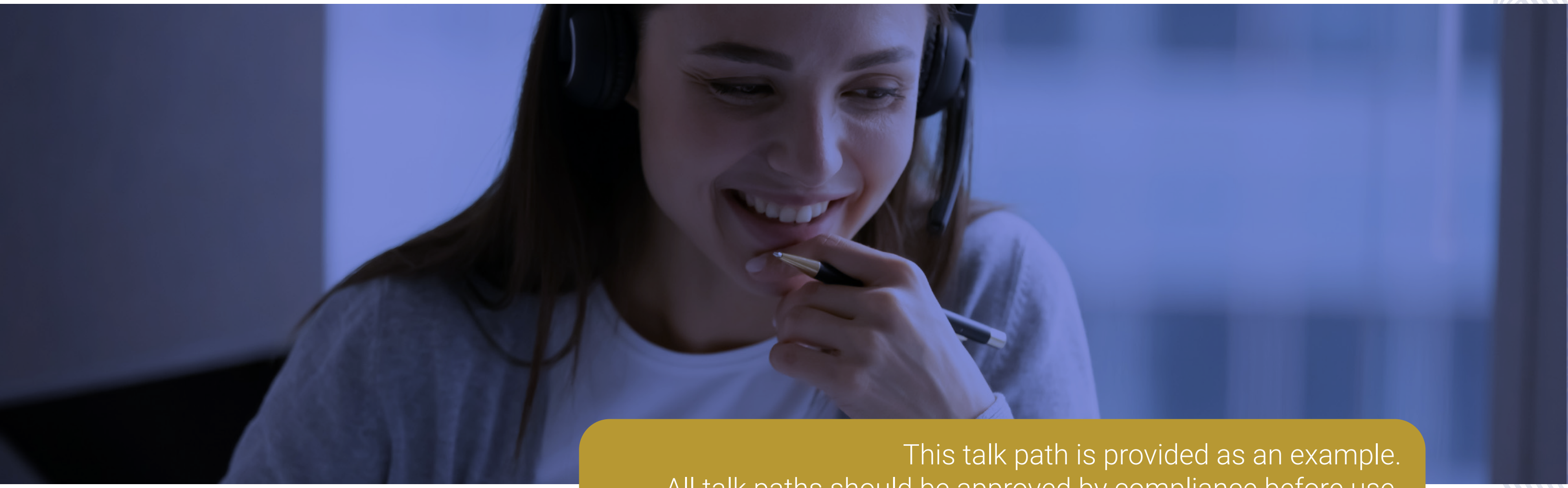
Overcoming Common Objections

I don't have time. I am too busy to come into the office.
Option 1. I know how valuable your time is, and I promise the appointment will only take 30 minutes. I will work around your schedule so that it is most convenient for you.

Option 2. This is a free service we provide to our clients. It only takes 30 minutes, and you will have the peace of mind knowing that your loved ones will be taken care of in the event of a tragedy.

I haven't had any changes, so there is no need for an appointment.
It's been a while since our last conversation, and we want to make sure your beneficiaries are up to date. Even if nothing has changed it is always a good idea to do a review once a year to confirm everything is up to date. Wouldn't you agree?

Life Insurance—
Declutter/Catalog Coverage Talk Path



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Hello, may I speak with [CLIENT NAME]? This is [NAME] calling from [AGENCY NAME] with [COMPANY NAME]. How are you today?

[AGENT NAME] asked me to schedule a meeting with you to catalog your life insurance coverage.

This is a service we offer to all our clients. We will organize all your insurance paperwork and catalog all your coverage—whether it's with us or another company.

That way, in the event of a tragedy, we'll worry about the insurance and make sure your family collects from every avenue available.

The meeting will only take 30 to 45 minutes. I know you are busy, and I will do my best to work around your schedule.

Would this week be most convenient or is next week better?

Is early in the week better or would you prefer later in the week?

Will [THIS DAY] or [THIS DAY] be better for you?

Do you prefer mornings or afternoons?

Does [THIS TIME] or [THIS TIME] work better for you?

Life Insurance—
Declutter/Catalog Coverage Talk Path

This talk path is provided as an example.
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Great! We'll look forward to seeing you on [DAY, DATE] at [TIME].

I'll give you a call the day before your appointment to remind you. Is this the best number to reach you?

Thank you and have a wonderful day!

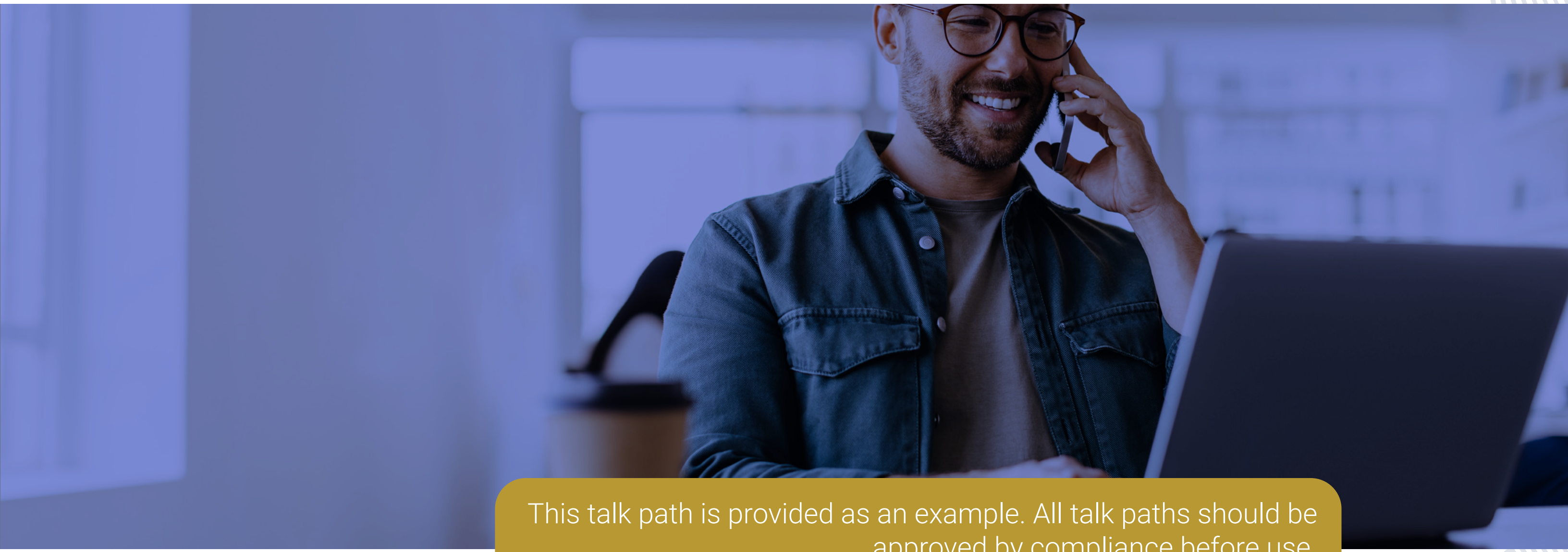
Overcoming Common Objections

I don't have time. I am too busy to come into the office.
Option 1. I know how valuable your time is, and I promise the appointment will only take 30 minutes. I will work around your schedule so that it is most convenient for you.

Option 2. This is a free service we provide to our clients. It only takes 30 minutes, and you will have the peace of mind knowing that your loved ones will be taken care of in the event of a tragedy.

My life insurance is with another company.
That's no problem. We offer this service to all of our clients whether their life insurance coverage is with us or another company. That way, in the event of a tragedy, we'll worry about your insurance and assist your loved ones in collecting from every avenue available. That's a very valuable service, wouldn't you agree***?***

Home—to Life Talk Path



This talk path is provided as an example. All talk paths should be approved by compliance before use.

Hello, may I speak with [CLIENT NAME]? This is [YOUR NAME] calling from [AGENCY NAME] with [COMPANY NAME] How are you today?

As a service to our clients, we regularly review accounts to ensure you are getting all the discounts available. Because we carry your homeowners insurance, you may qualify for additional discounts.

Most people we work with feel it’s important to provide financial security for their family and loved ones if something were to happen to them. The right life policy can give you peace of mind knowing your financial obligations like a home mortgage and other expenses will be taken care of in the event of a tragedy. That’s important, wouldn’t you agree?

I’d like to set up some time for us to discuss your life insurance coverage. The meeting will only take about 30 minutes, and I will do my best to work around your schedule.

Would this week be most convenient for you, or is next week better?

Is early in the week better, or would you prefer later in the week?

Will [THIS DAY] or [THIS DAY] be better for you?

Do you prefer mornings or afternoons?

Home—to Life Talk Path

This talk path is provided as an example. All talk paths should be approved by compliance before use.

Does [THIS TIME] or [THIS TIME] work better for you?

Great! We look forward to seeing you on [DAY, DATE] at [TIME]. I'll give you a call the day before your appointment to remind you. Is this the best number to reach you?

Thank you and have a wonderful day!

Overcoming Common Objections

I already have life insurance. That's great! One of the services we offer to our clients is cataloging all of their life insurance coverage—whether it is with us or another company. That way, in the event of a tragedy, we'll worry about your insurance and assist your loved ones in collecting from every avenue available. That's a very valuable service, wouldn't you agree?

I don't need life insurance. You know, your home is most likely your largest asset. Your homeowners insurance protects against fire and other disasters. But it may not be enough if something were to happen to you personally.

The right life policy can give you peace of mind knowing your financial obligations will be taken care of in the event of a tragedy. That's very important, wouldn't you agree?

Life insurance is too expensive. We offer a variety of very affordable options to meet your needs. We can work together to find a solution that provides the coverage you need and fits within your budget. You'll have peace of mind knowing that your loved ones won't have to worry about your financial obligations. That's worth a 30-minute meeting, wouldn't you agree?

Life Term Conversion Talk Path

This talk path is provided as an example. All talk paths should be approved by compliance before use.

Hello [CLIENT NAME]. This is [NAME] calling from [AGENCY NAME] with [COMPANY NAME]. How are you today?

I've been reviewing your current life insurance coverage and have identified an opportunity that could enhance your financial security and provide additional benefits beyond what your existing term policy offers.

Your term policy provides coverage for a specified period. With a permanent life insurance policy, you will get lifelong coverage, and it includes a cash value component that grows over time.

I'd like to set up some time to review options for converting your term life insurance to a permanent life policy. The meeting will only take about 30 minutes.

Would this week be most convenient for you, or is next week better?

Is early in the week better, or would you prefer later in the week? Will [THIS DAY] or [THIS DAY] be better for you?

Do you prefer mornings or afternoons?

Does [THIS TIME] or [THIS TIME] work better for you?

Life Term Conversion Talk Path

This talk path is provided as an example. All talk paths should be approved by compliance before use.

Great! We look forward to seeing you on [DAY, DATE] at [TIME]. I'll give you a call the day before your appointment to remind you. Is this the best number to reach you?

Thank you and have a wonderful day!

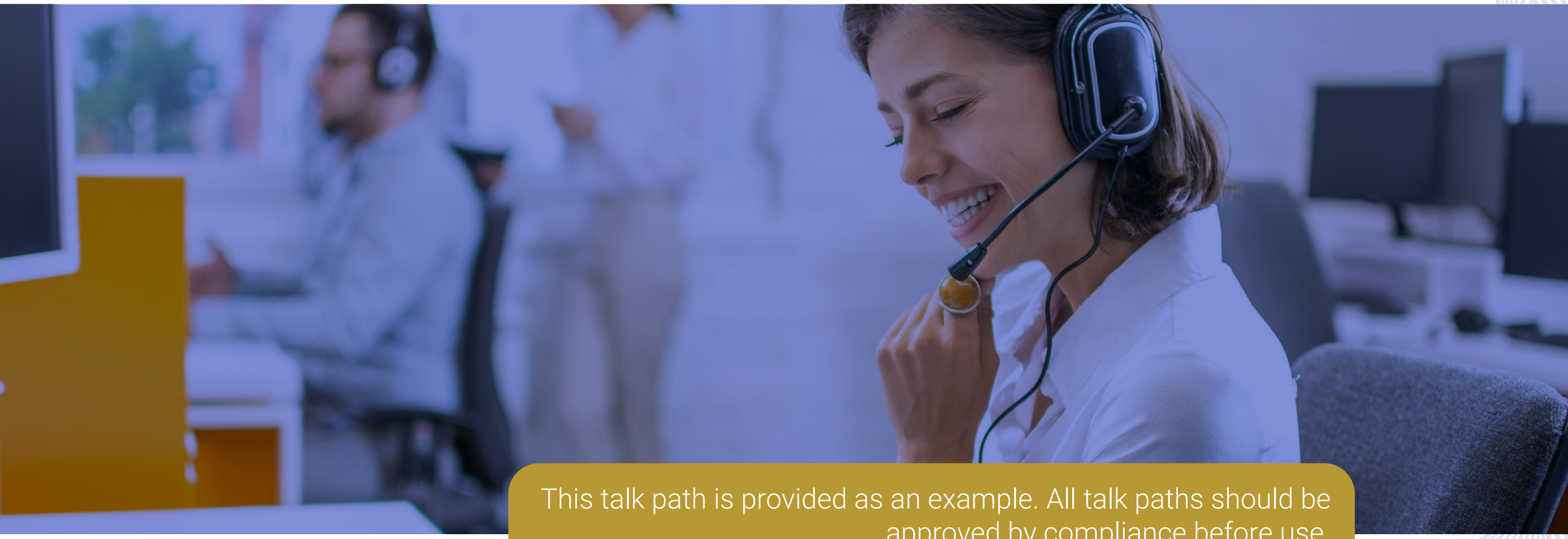
Overcoming Common Objections

I don't want to convert/I don't see any reason to convert. Life insurance is such an important part of your risk protection and financial plan. Converting your term policy to permanent coverage can significantly enhance your financial security and provide valuable benefits to you and your family both now and in the future.

Permanent life is too expensive. Life insurance is such an important part of your risk protection and financial plan. We offes a variety of affordable options to meet your needs. We can work together to find the solution that is best for you.

I'm too busy. Life insurance is such an important part of your risk protection and financial plan. I understand that you are busy, but we want to make sure you fully understand the benefits that you may be missing out on.

Concierge Follow-Up Talk Path —Life Insurance



This talk path is provided as an example. All talk paths should be approved by compliance before use.

Hello, may I speak with [CLIENT NAME]? This is [CONCIERGE NAME] calling for [AGENT NAME], your insurance agent with [COMPANY NAME]. How are you today?

I'm calling today to thank you for your business with our office. We truly value you as a client. I see that you called yesterday and spoke with [AGENT NAME] regarding your [TYPE OF SERVICE].

I want to make sure you received the high-quality service you have come to expect from our office. Was everything handled to your satisfaction?

If the client is completely satisfied:

Great! I'm glad we were able to help. While I have you on the line, I want to be sure you're aware of the discounts available to you. Do we currently handle your life insurance?

If Yes:

Great! Then you already receive a discount for placing your [Auto/Home] and life insurance with us.

Concierge Follow-Up Talk Path —Life Insurance

This talk path is provided as an example. All talk paths should be approved by compliance before use.

If No:

May I ask who is handling your life insurance?

If client has life insurance:

We offer a service that many clients find very valuable. We will organize all your insurance paperwork and catalog all your coverage—whether it's with us or another company. That way, in the event of a tragedy, we'll worry about the insurance and make sure your family collects from every avenue available. Let's set up some time for you to meet with one of our life insurance specialists to review and catalog your coverage. [Schedule appointment.]

If client has no insurance:

Since you aren't carrying any life insurance, it would be a great idea to have you come into the office to learn more about the options available to you. Most people in situations similar to yours feel it is important to provide a steady stream of income if something were to happen to them. Let's set up some time for you to meet with one of our life insurance specialists to review your options. [Schedule appointment.]

Thank you so much for your time. And, again, thank you for your business. We look forward to continuing our partnership with you and your family.

Concierge Follow-Up Talk Path —Life Insurance

This talk path is provided as an example. All talk paths should be approved by compliance before use.

If for any reason the client is not satisfied, transfer the client to the appropriate team member immediately or set up an appointment if the team member is not available:

I'm sorry you aren't completely satisfied with the service you received. Let me transfer you to [TEAM MEMBER NAME] who will take care of this for you immediately.

Or

[TEAM MEMBER NAME] is not available right now. I know he/she will want to take care of this as soon as possible. Let's set up an appointment for you to speak with him/her.

Life Insurance Awareness Month

This talk path is provided as an example. All talk paths should be approved by compliance before use.

Hello, may I speak with [CLIENT NAME]? This is [YOUR NAME] calling from [AGENCY NAME] with [COMPANY NAME]. How are you today?

I'm reaching out today because September is Life Insurance Awareness Month, and we are getting the word out in our community on something important that could benefit your family.

I noticed you don't currently have life insurance with us , and now is a great time to consider it.

Most families we work with feel it is important to:

(Select one)

Allocate resources for final expenses

Provide a steady stream of income for their loved ones in the event of a tradegy.

Ensure their debt and financial obligations are taken care of if something were to happen to them.

Life Insurance Awareness Month/ Insure Children Talk Path

This talk path is provided as an example. All talk paths should be approved by compliance before use.

This is a simple, low-cost, and impactful way to protect their future.

[AGENT NAME] would love to chat more and answer any questions you have. The meeting will only take about 30 minutes, and I will do my best to work around your schedule.

Would this week be most convenient for you, or is next week better?

Is early in the week better, or would you prefer later in the week?

Will [THIS DAY] or [THIS DAY] be better for you?

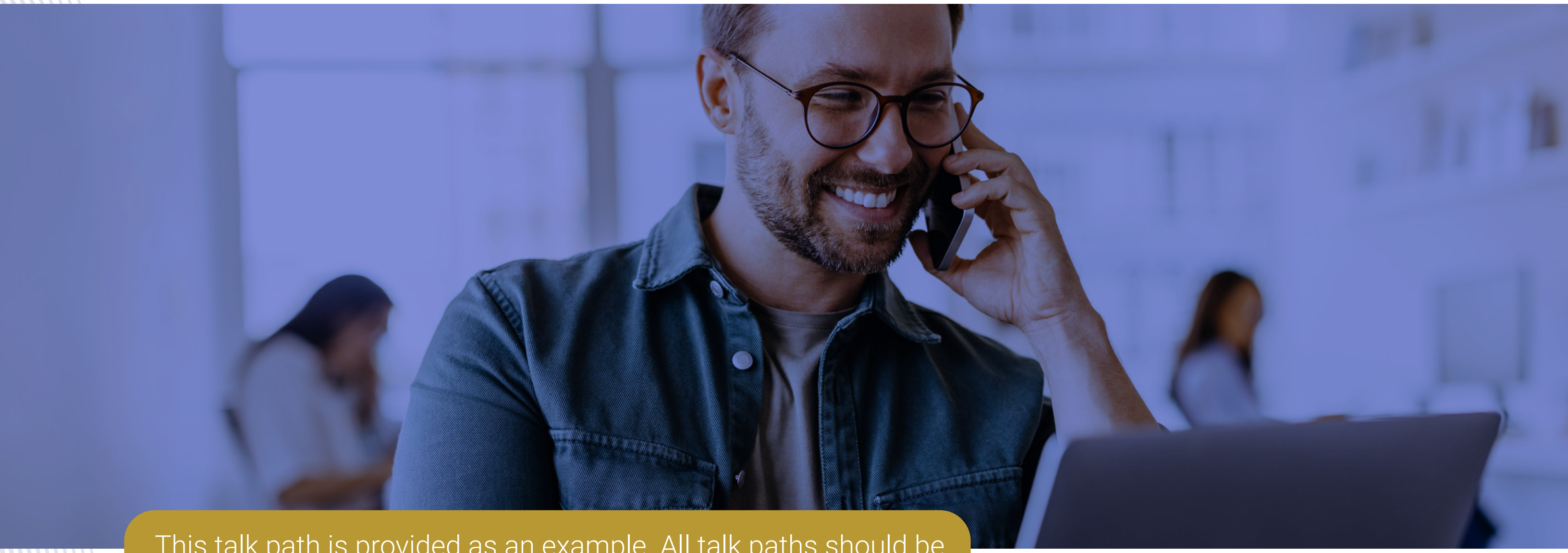
Do you prefer mornings or afternoons?

Does [THIS TIME] or [THIS TIME] work better for you?

Great! We'll look forward to seeing you on [DAY, DATE] at [TIME]. I'll give you a call the day before your appointment to remind you. Is this the best number to reach you?

Thank you and have a wonderful day!

Life Insurance Awareness Month/ Insure Children Talk Path



This talk path is provided as an example. All talk paths should be approved by compliance before use.

Hello, may I speak with [CLIENT NAME]? This is [YOUR NAME] calling from [AGENCY NAME] with [COMPANY NAME]. How are you today?

I'm reaching out today because September is Life Insurance Awareness Month, and we are getting the word out in our community on something important that could benefit your family.

I noticed you don't currently have life insurance for your children (or grandchildren) with us, and now is a great time to consider it.

Most families we work with feel it is important to:

(Select one)

- **Lock in Lower Rates.** Starting now allows you to secure affordable rates that stay low for life.
- **Guarantee Future Insurability.** Protecting your child's (or grandchild's) ability to have coverage in the future, no matter what health changes occur.
- **Build Long-Term Value.** Ensuring their plan can grow with them and even help with future expenses like college.

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This is a simple, low-cost, and impactful way to protect their future.

[AGENT NAME] would love to chat more and answer any questions you have. The meeting will only take about 30 minutes, and I will do my best to work around your schedule.

Would this week be most convenient for you, or is next week better?

Is early in the week better, or would you prefer later in the week?

Will [THIS DAY] or [THIS DAY] be better for you?

Do you prefer mornings or afternoons?

Does [THIS TIME] or [THIS TIME] work better for you?

Great! We'll look forward to seeing you on [DAY, DATE] at [TIME]. I'll give you a call the day before your appointment to remind you. Is this the best number to reach you?

Thank you and have a wonderful day!

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