

IN-HOME OUTLINE

1. Build Rapport

- a. You must get your client to like and trust you

2. Transition using the lead sheet

- a. Find out their Why
- b. “If you’re like most of my clients, you requested information to have your home loan paid off or help with the loan payments. Tell me a little bit more about why you requested the information.”

3. In-Home Tools

- a. Carrier Logos – show this sheet and say:
 - i. “These are all the companies we work with and the benefit of having access to all these companies is that we can find the best plan based on your medical history and we can shop around and compare prices on your behalf”
 - ii. “my primary job today is to determine which plans you can qualify for and then find an option that fits into your budget today and will be comfortable in the future as well”
- b. Value of Mortgage Protection - just use the bottom section and say:
 - i. “Let me take a minute and explain the approval process, so you understand some of the questions I need to ask. We are able to complete an application today and once it gets submitted to the insurance company they do electronic underwriting for the final approval and this includes reviewing your prescription history and medical information, they also review my field underwriting report and as long as everything matches up, they offer coverage without a medical exam, so there is no blood work, no needles, no urine samples. It’s a very simple process and takes anywhere from a couple of days to 2 weeks to get you approved.”
- c. Needs Analysis – complete the needs analysis and text a photo to your manager
 - i. Find the pain (through the income analysis)
 - ii. Underwriting (medical review. Have them get their prescription bottles)
“can you grab your medication bottles real quick so I can verify some of the information on them”

4. Present Price Options – refer to sample provided on Training site

- a. After you get the product recommendation from your manager and you know they qualify for a Living Benefits policy you can show them the Living Benefits video and then review the Living Benefits grid for the product you are recommending.

5. Close

- a. “Which Option fits into your budget”

Everything you say in the home is accomplishing one or more of the following:

- Getting them to like and trust you
- Building value
- Create pain
- Solving a problem / providing a solution
- Preventing objections
- Assuming the sale