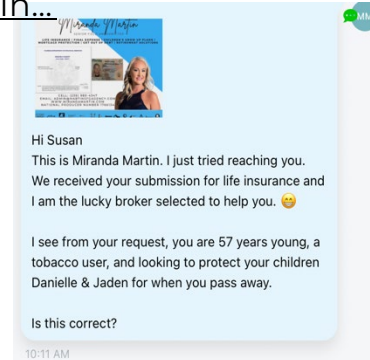


MIRANDA'S QUICK RAZOR PROCESS

CHRIS SMITH RESEARCH: Double Dial CALL 1 (0-1 min) Single Dial CALL 2 (30-60 min) Single Dial CALL 3 (1-2 hrs.) -By properly timing your calls you increase conversion by 49%

What to do when the lead comes in...

- o *Call Immediately - as soon as it comes in if they didn't text back.*
- o *Send a virtual business card after your first call, so, they know you are legit and a professional*
- o *Keep calling from different numbers.*
- o *If they text 'stop', keep calling them.*
- o *If they pick up and hang up, or the line goes dead, call from your cell phone immediately.*
- o *Do not keep texting if they do not text you back after the initial texts. 80-90% of the appts are set over the phone.*



LIFE LEAD TEXTING TEMPLATES – Copy & Paste

IF THEY RESPOND TO THE AUTOMATION TEXTING RIGHT AWAY:

Great! I work with over 60 different carriers that offer different plans based on your health. I have just a few questions. I see that you are {{contact.lead_age}} and a {{contact.smoker}}, correct? (Send virtual card)

IF DIDN'T REPLY TO AUTOMATION - CALL 2X IMMEDIATELY – SEND YOUR VIRTUAL CARD WITH THIS MSG

Hi {{ contact.first_name }}, this is {{user.name}}. I just tried reaching you. We received your submission for life insurance, and I am the broker selected to help you. 😊
I see from your request, you are {{contact.lead_age}} years young, a {{contact.smoker}}, and looking to protect your {{contact.existing_policy_beneficiary}}
{{contact.existing_policy_beneficiary_name}} for when you pass away. Is this correct?

I can start your research right now - I represent all the BIG A+ rated carriers like Mutual of Omaha, Gerber, TransAmerica, John Hancock etc. My job is to find you the very best rate that you can be approved for. No matter your health background I can get you a policy without a medical exam! 🙋👩

Do you take medications for anything?

Thank you!

Since you've been on this earth, any medical challenges?

For example, cancer, heart issues, stroke, or anything more minor like, COPD, high blood pressure, diabetes, anxiety/depression, or covid in the last 90 days?

Almost done. ☺

What do you do for work?

Have you been declined for life insurance before?

Lastly, what is your estimated height and weight? (I know the hardest part of my job, LOL)

In the event of an unexpected tragedy, what are you hoping this type of coverage will do?

Is there a specific amount of coverage you're looking for?

That's very thoughtful of you! My next step is to plug this into our system, and it will tell me all that you qualify for across my 60+ carriers. Then I'll give you a quick call, give you your options and close your case. It will take me about 30 mins to an hour to shop around.

Will you be free in about an hour for a quick 7-min call to close your case?

YES: - Just let them know what time you'll call and set an appt in SB for the time and call them then. (Send a virtual card if you haven't yet)

If NO... Launch into more rigorous appointment setting with date and time progression:

No problem! Right now I have _____ or _____. Which would be better for you?

****Then set them as an appt in Switchboard for the time you just agreed on.*

CAN'T DO APPT IN AN HOUR - TEXT

Could squeeze you in one of my last spots is either _____ or _____. What time works for you?

OK, I am super busy this week and that's one of my very last spots. I just want to make sure that time definitely works for you?

You got it! I'll put you down for the ____ spot and I will give you a call at this number. Please make sure you have your hobby ready so you know it's me. Thanks again, and we'll chat <TOMORROW> to close your case. Enjoy your night! ****Then set them as an appt in switchboard for the time you just agreed on.*

LAST RESORT MESSAGE – ABOUT TO DIE LEADS

Hi {{ contact.first_name }}, {{user.name}} here. I just tried calling you. I am your broker, in the middle of shopping 🏠 around for you today for your best life insurance options. You requested this a while ago and your case is about to be closed on my end, so working on it today before it closes.

Based on the fact you are {{contact.lead_age}} years young and currently a {{contact.smoker}}. I should be able to find you some super economical options to protect {{contact.existing_policy_beneficiary_name}} for when you pass away :-)) 🙏

AND... I can def get you a policy without a medical exam! 🙏🙏

What has you looking into insurance?
Are you taking medications for anything?

I THOUGHT NO MEDICAL QUESTIONS

I do have access to a whole life policy with no medical questions. However, almost 100% of the time I can get you a better deal and more coverage if we do consider medications and medical history, but it would still be without a medical exam. I just got my last client approved and coverage in place within 10 mins.

What has you looking into insurance? Are you looking to cover something particular?

MIR'S QUICK RAZOR PHONE CALL APPT SCRIPT

"Hello, my name is Miranda Martin, I'm licensed by the state and was assigned to research your options regarding your request for life insurance.

Your security phrase was a favorite hobby #####

You indicated your beneficiary would be #####

Are you looking for coverage for just yourself or other family members as well?

Ok, I see you are (age) and (non-smoker/smoker), is this correct?

Does the doctor have you taking any medications?

Since you've been on this earth, any medical challenges?

For example, cancer, heart issues, or stroke? Or anything more minor like high blood pressure, COPD, diabetes, anxiety/depression, or covid in the last 90 days?

What is your current height and weight?

Have you been declined for life insurance before?

Lastly, In the event of an unexpected tragedy, what are you hoping this type of coverage will do? Is there a specific amount of coverage you're looking for?

Great! My next step is to plug this into our system, and it will tell me all that you qualify for across my 60+ carriers. Then I'll give you a quick call, give you your options and close your case. It will take me about 30 mins to an hour to shop around.

Will you be free in about an hour for a quick 7-min call?

Right now, I have ____ or _____. Which would be better for you?

You got it! I'll put you down for the ____ spot and I will give you a call at this number. Please make sure you have your hobby ready so you know it's me. Thanks again, and we'll chat in 30/60 mins to close your case.

****Then set them as an appt in Switchboard for the time you just agreed on. Send a Virtual Business card if you haven't already.*

CAN'T DO IT IN AN HOUR – PH CALL

Let me see here, I'm looking at my schedule...give me just a second....

Could squeeze you in...one of my last spots..... either _____ or _____...
What time works for you?

Are you confident that works for both of you? OK, that's one of my very last spots and I just want to make sure that you are 100% positive. Because it's crazy over here right now. With everything going on right now -the needs have never been greater. I have over 100 of these requests that I have to get through ALL of them between now and this time next week.

What happens is, if there is a missed appointment – it takes me from being able to help one of those other families during this time. Does that make sense?

You got it! I'll put you down for the ____ spot and I will give you a call at this number. Please make sure you have your hobby ready so you know it's me.

As soon as you hang up the phone, please put me in your calendar so you don't forget about me, OK?

Thanks again, and we'll chat <TOMORROW> to close your case. Enjoy your night! ****Then set them as an appt in Switchboard for the time you just agreed on. Send Virtual Business card if you haven't already*

LIFE LEAD PHONE PRESENTATION SCRIPT

(Name), I am licensed by the state of _____. My role in this is what they call a “field underwriter” and I am a broker. Each week I work with 15-30 families who have all requested this type of insurance. And as a broker, I have access to over 60 of the top-rated companies that offer this coverage and so I shop around for you. I don't only do life insurance, I do mortgage protection, final expense, retirement, getting out of debt, children's grow up plans, accident death and critical illness. However, my job is to find you the best coverage you qualify for at the best price, sound good?!

So, there are 4 things we're going to do on this phone call:

1. I'm going to verify your health information. Some carriers are super picky, while others are not. The ones that give us the best rates are the pickiest -So, I need to know the details, because when they do their underwriting, they will use your social to see any prescriptions you've filled, medical history, driving records, lifestyle, and even look at the criminal background to determine your eligibility. So, the more information I have the better price I can get you. I am like your attorney and the carrier is like the judge, does that make sense?
(Small laugh)
2. Then I have a few quick questions to understand how you're set up at home from a risk point of view so I can make the best and most economical recommendation for you.
3. I will share with you the best options that I think have the best chance of approval and you can select the one that best suits your budget today.
4. Next, I'll help you put in an application today. Which usually only takes 5 mins or so. It's super easy! We just do it over the phone. So, when we put in an application today one of 4 things can happen:
 1. They can say “issued as applied for.” Which is my goal and what happens about 95% of the time.
 2. They can say (*client*) is in better shape than we thought, the price is LESS and that's awesome when that happens!!
 3. They can say wait a minute, there are some more things here in (*client*) prescriptions history or medical history, and the price is more.
 4. They can decline you. Which we want to avoid. If they do decline you, I have 60 carriers, so we'll move on to plan B.

- Some carriers give an immediate decision – but for most it takes about three to five days, sometimes more, to see if you can even get approved.

So, today we will get in an application for a plan you like, that's affordable and one that I think we have a good shot at, and I'll work as hard as I can to get it issued as applied for. **Does that sound good?! ONLY if you get *pushback on sending an application today, tell them:***

At this point the underwriter doesn't care which product or amount you apply for, they just want to see your health and medications to see what you qualify for. Because of how quickly situations change, especially with Covid, the flu, and so many more conditions, you can be healthy today and in the hospital tomorrow.

What's important at this step in the process is to get the application in the hands of the underwriter while you're healthy and can qualify. So my advice at this point is to send in an application to begin the process (don't ask for permission with a big pause, keep moving).

So, tell me about yourself, why are you looking into this sort of protection? And second, provided you qualified for something, what are you hoping it can do for you and your family?

DIGGING INTO THE WHY

I hate even asking this, but it's my job. If you were to pass away tonight, like (give example relative to their job/situation). How would that affect ____? (Wait for them to answer no matter how long it takes)

What has you looking into this now, rather than just pushing it down the road like a lot of people do, who end up leaving their family with all that financial burden? (*Say with empathy and concern for them*)

How many kids do you have? If you weren't here how would that change things?

- What do you have saved for college? What would happen if you passed away, would they be able to go to school? How would that impact their future?

Do you own your own home right now? How much coverage do you feel you would need to pay off (the house if applicable), the credit card debt, the cars paid off, and all the rest of any debt?

If you weren't here tomorrow, how would your funeral and final expenses & mortgage payments be handled? Who would take care of that? Planning?

When you pass away, what would be left behind right now for _____, regarding savings, 401k, IRA, etc. to help them?

What do you have in place right now when something does happen to you, compared to what you might be looking for as far as financial protection? I just want to see what the GAP looks like, to see if we can actually help you.

How much coverage do you feel you would need?
How would this affect your ____ to have this compared to what we have in place now?

GAP SAMPLE QUESTIONS

How much is your mortgage balance? If you were to pass away without this coverage in place, how would your family handle the mortgage?

How's your retirement looking? How would your spouse retire if you passed away tomorrow?

ONCE YOU UNDERSTAND THEIR SITUATION

There are a lot of ways to do life insurance these days... Like I said, the carriers that give the best deals are the ones that are SUPER picky. So just be as real with me as possible... *(Quickly ask these questions)*

Before you continue, verify that applicant qualifies for Quility Level Term:

- Applicant is a US citizen or permanent resident
- Actively employed or a homemaker
- NOT replacing existing life insurance
- Applicant is between 18 and 60 years old (age nearest)

Qualifies Does not Qualify

Do any of these apply?

- Diabetes: requiring insulin OR age nearest <40 OR age nearest of 40+ with A1C>7
- Cancer (excluding skin cancers) (last 10 years)
- Charged with felony (last 10 years)
- Diagnosed/treated for drug/alcohol abuse (last 7 years)
- Heart, liver, pancreas, kidney, or neurological disease (last 5 years)
- HIV/AIDS (last 5 years)
- TIA/Stroke (last 5 years)
- Emphysema or COPD (last 5 years)
- DUI/DWI, reckless driving conviction, or license suspended/revoked (last 5 years)
- Major depression that required 3 or more meds or led to loss of work (last 5 years)
- Rheumatoid arthritis, lupus, or connective tissue disease (last 5 years)
- Awaiting procedure or test results, other than pregnancy/fertility/allergies (last 2 years)
- Hospitalized in last year requiring treatment or care
- Actively in the Military
- Covid within the last 30 days or under active treatment

There are so many ways to do life insurance these days.... How much do you know about life insurance?

Term – Ending date. Most economical, hard to qualify for.

Whole life – easiest to get. Goes forever, cash value. Smaller death benefit, usually used for final expenses.

Do you want something that is the most economical and biggest amount of coverage, or do you want something with a smaller death benefit, that will be here till you' re100+ years old for final expenses etc.

MAKE SURE ALL YOUR NUMBERS DON'T SHOW UP AS SPAM RISK

How to remove your number from spam:

<https://hiyahelp.zendesk.com/>

Select: "I have a problem with the information shown for my phone number"

Enter your email

Description: "My number is showing up as spam and it is not spam."

Does this number belong to a business or person?: Person

Would you like for us to change or remove your info: Remove

Check box "I believe my number is wrongly flagged as spam"

Phone number that needs action: enter your phone number

Enter first name / last name

Wrong caller ID name: leave empty

no attachments needed

REGISTER ALL NUMBERS HERE AT ALL 6 TO AVOID SPAM RISK

1) www.firstorion.com

2) Verizon <https://voicespamfeedback.com/vsf/>

3) ATT https://hiyahelp.zendesk.com/hc/en-us/requests/new?ticket_form_id=824667

4) T-Mobile/Sprint www.calltransparency.com

5) Verizon/Robo callers www.reportarobocall.com

6) <https://www.freecallerregistry.com/fcr/>

Where to check if you need to have both party consent on call recording:
<https://www.justia.com/50-state-surveys/recording-phone-calls-and-conversations/>