

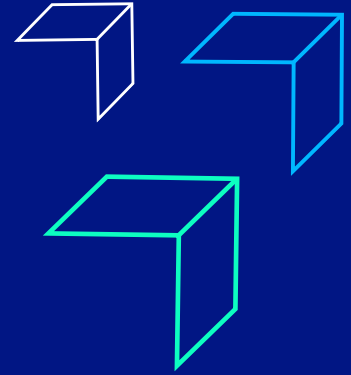
# How to fish for advanced market needs

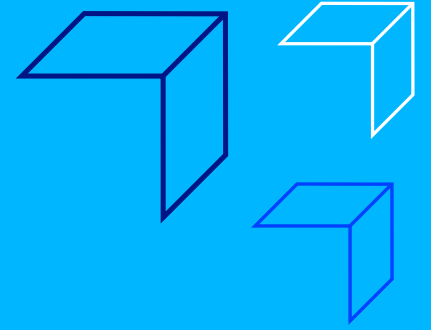
- \* During the first conversation
- \* During the sales presentation

# FIF Reset is important to the Life/MP sale

It WILL solidify that you are a financial professional

- Doing the FIF Reset the right way is what is best for the client
- Resetting leads to higher persistency (not cancelling policies)
- When they see you as a financial pro, it leads to referrals
- Provides passive income to the resetting agent
- The FIF reset form walks you through the Q's, just read them!





# The First Conversation

*Pivoting if they are **not interested in talking about MP or life insurance***

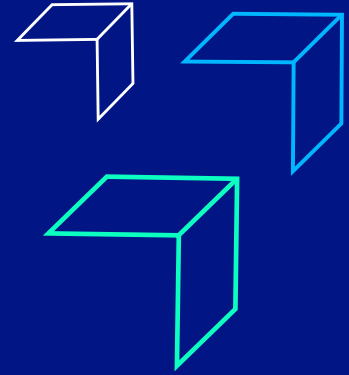
- 1) Looking for DFL & IBC opportunities
- 2) Looking for IUL opportunities
- 3) Looking for asset protection (fixed annuities) opportunities

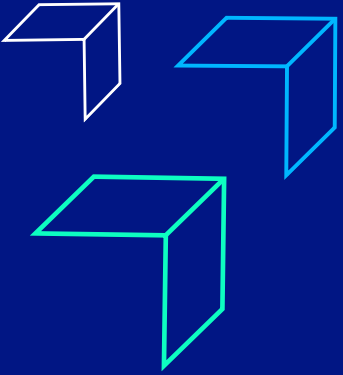
You can fill out the FIF form while asking these Q's, or go back

and fill in the FIF details after scheduling with the SME

# 1a) Looking for DFL opportunities

- We also offer financial services, including debt payoff, tax-free retirement planning and asset protection - what do you have **that you pay interest on**, do you have a mortgage?
- What about personal, student or IRS loans?
- Cars, boats, motorcycles or home improvement like solar or windows?
- What about credit cards that you don't pay off each month?
- Do you pay the minimums on those or **do you pay more to get rid of the debt faster?**
- (If they say yes, overpay): About **how much extra** in total do you pay each month? (get the range if they're unsure)
- (If they say no but they **could** overpay, or they were thinking about starting): About how much more COULD you pay each month, what fits in your budget to get you out of debt?





“That is great you’re prioritizing getting out of debt sooner rather than later. We have a system that **might** be a good fit for you where you pay off your debt faster AND save \$ on interest while building additional wealth, **without paying any more than you are right now.** I have a colleague who specializes in that, s/he educates people on how it all works and how **you** save a lot of money. S/he is great, I always hear back from families about how much help s/he was. I’m going to pull up his/her calendar, does (date and time) work for you to chat together?”

*(pull up FIF and click on Results at the bottom to get to SME’s calendar)*

*(if they ask Q’s): I’m sorry but it’s just not my area of expertise, that’s why I partner with (SME name), s/he can definitely go through all your Q’s.*

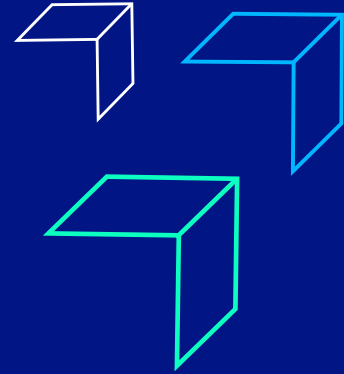
# 1b) Looking for IBC opportunities

- Have you ever heard of the infinite banking concept and becoming your own bank?
- Do you contribute \$ toward savings, like an emergency fund where you're accumulating money for the future?
- I help educate people on how to become their own bank, you make guaranteed growth on your savings that out-performs the market and you won't LOSE any money, the \$ only can go up.

I have a colleague who specializes in that, s/he educates people on how it all works. S/he is great, I always hear back from families about how much help s/he was. I'm going to pull up his/her calendar, does (date and time) work for you to chat together?"

*(pull up FIF and click on Results at the bottom to get to DFL SME's calendar)*

*(if they ask Q's): I'm sorry but it's just not my area of expertise, that's why I partner with (SME name), s/he can definitely go through all your Q's.*



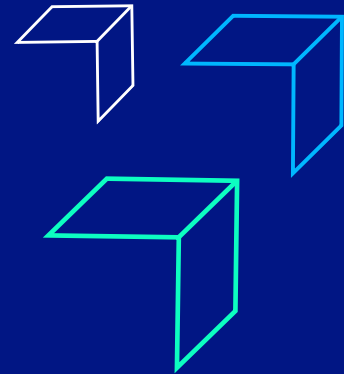
## 2) Looking for IUL opportunities

- Are you saving for retirement right now?
- Does your employer offer a 401k that you're contributing to?
- Do they match or is it all **your money** that is going in?
- Do you contribute MORE % than what your employer matches?
- **How do you feel** about your \$ going up and down with the market?
- Would you like to learn how to save for retirement so that **you get the market GAINS without the market LOSS?**

I have a colleague who specializes in that, s/he educates people on how it all works. S/he is great, I always hear back from families about how much help s/he was. I'm going to pull up his/her calendar, does (date and time) work for you to chat together?"

*(pull up FIF and click on Results at the bottom to get to SME's calendar)*

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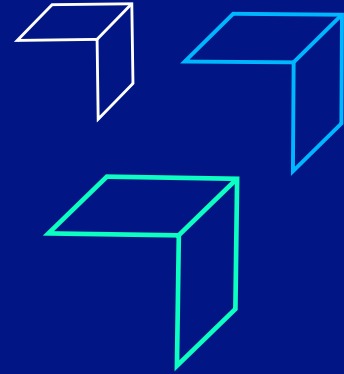


### 3) Looking for asset protection opportunities

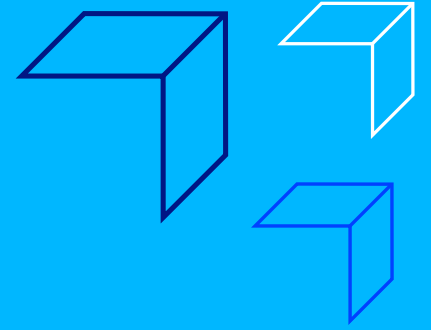
#### -reset to Quility Financial Advisors

- Are you saving for retirement right now?
  - (if they are at least 59.5 yo we can protect **open 401k's** from market loss)
- Has your financial advisor gone over exactly what your income gap will be when you retire? I mean, how much income you'll have **then vs. now**?
- Most people's IRA's are down at least 20%, do you know how yours is doing?
- How much have you lost? **How much more are you willing to lose?**...
- Would you like to learn how to save for retirement so that **you get the market GAINS without the market LOSS?**
  
- We have an entire division solely based on education around retirement. Quility Financial Advisors are SUBJECT MATTER EXPERTS and they can educate you on your retirement accounts and help you fill in any gaps you might have. You can do whatever you want with the information, but isn't it better to find out NOW about all your retirement options?
- **Now go in and FILL OUT FIF & schedule appt w/QFA - DON'T SKIP ANY Q's**
- Wrap it up: "I always hear back from families about how much help they were." etc.

(if they ask Q's): I'm sorry but it's just not my area of expertise, that's why we have these experts who have a lot of retirement planning experience, and can definitely go through all your Q's.







# The Sales Presentation

*Where to insert the FIF in the sales presentation*

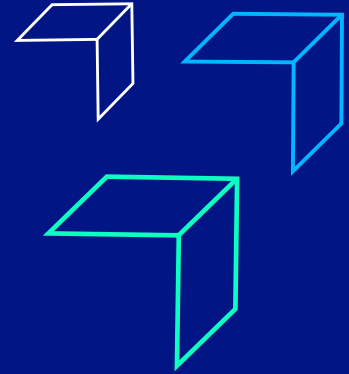
- BEFORE appointment pull up FIF form and look up the lead/client contact

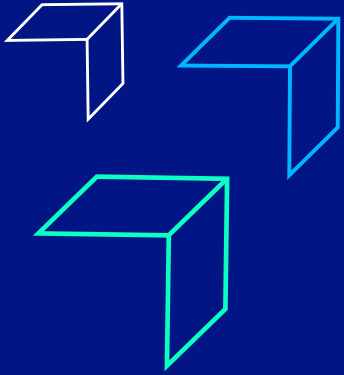
# Start with MP or RR script (Mir's)

- Rapport
- Role and purpose
  - I'm a broker, I work with many families, access to many options... etc.
  - I do MP, final expense, getting out of debt, etc.
  - My job is to find you the best coverage that your qualify for at the best price, sound good?
  - 4 things we're going to do on this call – **qualify you physically & financially**, how are you set up at home, I'll share options, we'll put in apps and it could issue as applied for, or better/worse ... (etc.)
- 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....





- 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?.... (client answers)
- So based on what you said... (Repeat back answer)
- DIGGING INTO THE WHY (MIR'S SCRIPT)
- Finding the GAP Q's – if you were to pass away, how would your family handle the mortgage?
- How's your retirement looking? How would your spouse retire if you passed away tomorrow?
- Not only do I have to qualify you physically, I have to qualify you financially
- **A lot of people don't realize that not only mortgage debt but other debts get passed along when someone dies**
- Legally I can't over insure you & ethically I don't want to under insure you

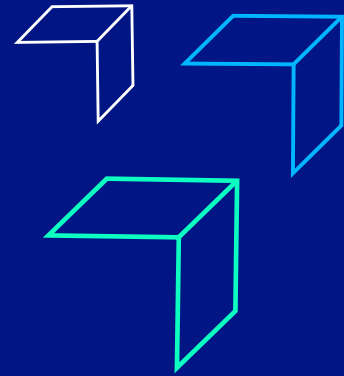
**NOW FILL OUT FIF WHILE ASKING THESE Q'S:**

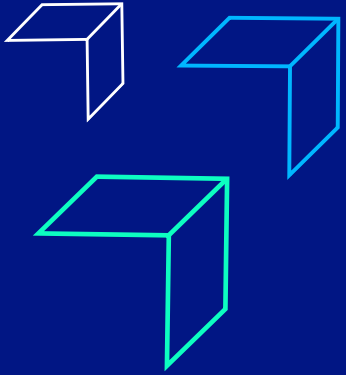
# Go through this while filling out FIF form

## THESE ARE THE FIF FORM CATEGORIES

- **Mortgage info:** Please tell me about your mortgage, is that a 30 year? (Ask about mortgage details, own other properties?)
- **Insurance info:** What life insurance do you already have?
- **Additional Assets:** Now do you have any piles of money, any accounts like a 401k that your family would be able to lean on. Savings accounts – are you setting aside \$ as an emergency fund? – (keep asking for more “and what else?”)
- **Income/Expenses:** What **debt** do you have? Do you have student loans, are you paying off a car? ... (etc, go through debts, don't need every bill like TV & water)
  - On each Expense, **ask if they pay more than the mins (overpay) and check the overpayment box in FIF form if they do.**
  - Income: Ask what he does and what he makes, what she does and what she makes
- **Results** (don't click on Results yet – go back to script!)

**Now you understand their situation. Continue with Mir's script:** “Great thanks for that information. Now like I said, some carriers are more picky about your health but those are the ones that give you the best deal. So just be as real with me as possible...”





## Done presenting and filled out apps or had a no-sale

- If they had overpayments to debt, or talked about wishing they could get rid of it

“You mentioned earlier that you are paying more than the minimums on your debt. That is great you’re prioritizing getting out of debt sooner rather than later. We have a system that **might** be a good fit for you where you pay off your debt faster AND save \$ on interest while building additional wealth, **without paying any more than you are right now**. I have a colleague who specializes in that, s/he educates people on how it all works and how **you** save a lot of money. S/he is great, I always hear back from families about how much help s/he was. I’m going to pull up his/her calendar, does (date and time) work for you to chat together?”

*(book on SME’s calendar)*

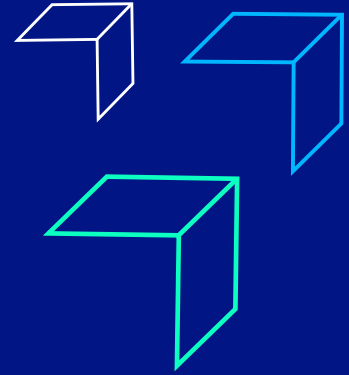
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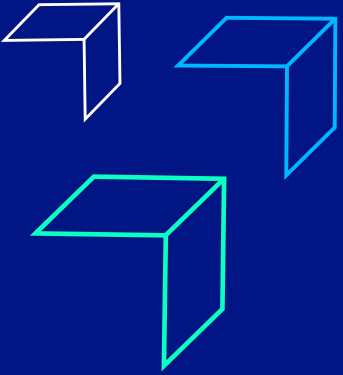
# Done presenting and filled out apps or had a no-sale

If they talked about being unhappy with losing \$ in the market, or if they have any assets in the market

- Go back to the FIF form and click on **Results**, ask the Q's that pop up
- “You mentioned earlier that you are losing \$ in the market (or whatever they said earlier when you started the FIF). **Has your financial advisor gone over exactly what your income gap will be when you retire?** I mean, how much income you'll have **then vs. now?**
- Most people's IRA's are down at least 20%, do you know how yours is doing?
- How much have you lost? **How much more are you willing to lose?...**
- Would you like to learn how to save for retirement so that **you get the market GAINS without the market LOSS?**
  
- We have an entire division solely based on education around retirement. Quility Financial Advisors are SUBJECT MATTER EXPERTS and they can educate you on your retirement accounts and help you fill in any gaps you might have. You can do whatever you want with the information, but I know you are going to be happy to have the information. They have helped out so many of my clients. Let's look at their calendar and see when they are available to meet...

(Book the appt with QFA, & then click Confirmed)





# In Summary

FIF is worth your time – just go for it

- If a Life/MP lead is talking to you but it's going nowhere, pivot to the other tools in your tool belt.
- Introducing the FIF Reset in the sales presentation will add value to the client, establish you as a financial professional and increase persistency
- You don't need to be an advanced markets expert because you have the FIF Reset to direct families to your colleagues who can help