Level Up IUL Leads
The Appointment

Hey [contact & spouse name].

TRUST BUILDING

Before we get started, I need to send you my AdvisorVerified link so you can have access to all my credentials as your advisor. Can I send it over now?
text over AV link

Great! Let me know when you get it - this has my National Producer Number, which is like my insurance social security number, and all the details about me and how long I've been in business. You can see information about my license, reviews from previous clients and even pictures and videos of my family. I had to complete extra authentication to become verified on this site - it's like the Better Business Bureau for my field.

I'm also going to text you my business card so you know who I am.
Text business card

ROLE & PURPOSE
Next, let me share with you who I am and what I do.

What my role is here is to ask you some questions to better understand your financial situation and see if there are any retirement options that would be a good fit for your situation.

So if that's okay, I'll ask some questions about your mortgage, retirement and debt and if I think there's a good option that could put you in a better financial situation, I'll let you know we'll talk through some options to find what would make sense for you and your financial situation.

But if not, if after we talk, I see that I wouldn't be able to put you in a better financial position, I promise to also let you know that so I won't take up any more of your time.

Does that sound fair? Awesome.

Because after asking those questions, I'll be able to put a plan together that either helps protect you in retirement or we will know that you don't need this at all to help you have a secure retirement.

Remember, if you don’t need this, I’ll be the first one to tell you that you don't need this - I won’t be able ot put anything in place for you if you don’t need it.

But if you do need it, we will spend an extra 10-20 minutes and figure out which retirement plan will work best to start with. We will complete an application and make sure the carriers will accept you for the program you select.

It’s like a science fair project. I’m going to need your help on it also, and the part I’m going to need your help on is when we discuss if it's affordable. Because if it’s not affordable, we are NOT going to do anything. I cannot put a plan in place that will hurt your family.

My job is to make sure that you need it and also make sure that you can afford it.

So usually if I hear that I need to think about it, I need to pray about it, I need to talk to my Pastor about it, that tells me that it’s not affordable and we need to come down and start smaller. Because I believe that some protection is better than no protection, but only if there’s a need.

Sound good?

UNCOVER THE NEED

Before we hop into some more questions, I want to circle back to what we spoke about when we set up this time. You said that the reason you responded to our video on social media was because ***[recap what they gave you as their ‘why’].***

Is there anything else you are concerned about that you want me to consider as we create your tax free retirement plan?

Rapport Building

I work with over 30 companies, and most of them have a tax free retirement plan, so I'm able to shop around for you to make sure you're getting the best rates and coverage. Make sense?

We are a highly regulated industry, I have a couple of questions before we get started:

• Do you have a valid driver's license- no more than 4 moving violations, DWI/DUI or suspended or revoked in the last five years? And US banking? I don't need the numbers now, but I have to make sure there's US banking because some people use insurance to launder money..... haha
• Do you have any life insurance now that you own/control? Do you have any pending applications with any companies?
• What address will we be sending your policy information to?

Ok, great - that's our first set of qualifying questions. Now I'm going to through a few more questions to get a better picture of your situation so I can know what you can qualify for

Go through the IUL/Retirement Leads Client Intake Form - ALL OF IT

This is super helpful and now I know which direction we need to go for you and your family.

****EDUCATION PIECE***

First, I want to make sure that you understand the difference between term and permanent insurance. Can I text you over a graphic that explains the difference?
Text over term vs. perm graphic

Now, as you can see from this graphic, term insurance is like you're renting insurance for a period of time, but you know it's going to end at some point. Permanent is something you'll have forever.

Term will cost less in the short term and then we'll move to permanent insurance in a few years. Permanent insurance can also have features like developing cash value that you can use for paying off debt or saving for retirement.

Which one of these do you think will be best for you right now?
Client selects term or permanent…will most likely be permanent if they truly need a retirement plan

Perfect - that's what we'll go with then!

Next, I'm going to send you a picture of living benefits. Let me know when you get that and I'll break them down for you.
****Text living benefits card.***

Now these are all the living benefits that can be included.
Go through each one and explain what it does.

Which one of these would you like me to not include in your options?
Listen and respond appropriately

Okay, that gives me all the information I need and so now, it's time for you to let me know which option will work best for you and your budget.

****POLICY SELECTION***
I'm going to send you over 3 options and all I ask is that you're honest with me about which one works best for you.

Now that you have the client information, know their situation, whether they have children, need critical illness coverage, let the client know you're going to send them over 3 options to consider for cover. Type this out in the notes section on your phone and text it over to them. Use Freddy the Field Underwriter if you need help determining what type of policy to use.

Option 1: Most Expensive and Most Comprehensive Coverage
Monthly Payment until age ____
Amount of monthly tax free retirement income after age _____

Option 2: Middle Range Price and Middle Range Coverage
Monthly Payment until age ____
Amount of monthly tax free retirement income after age _____

Option 3: Least Expensive and Basic Coverage
Monthly Payment until age ____
Amount of monthly tax free retirement income after age _____

Which option do you want to go with?

Perfect, what's your middle initial?

****TAKE THE APPLICATION***

During the signature process,

- ***Add them on your social media***
- ***Ask for a review***

While we're waiting for these signatures/approval, what's your facebook name? I'm going to send over a friend request so we can stay connected.
****connect with them on FB/Instagram***

Also, remember at the beginning when I sent you my AdvisorVerified link and you saw those reviews from my past client. Can I send you over a link so you can let my next client know how I took care of you?

Awesome, thank you - let me know when you get that
****text over review request***

Well, it looks like we've got the tax free retirement settled for you / it's sent over to the carrier and we'll hear back in a few days/weeks.
whatever the next step is for the policy

So glad we were able to get your tax free retirement taken care of, _____. Is there anyone you know that needs this same retirement protection? What is their name?

Would you mind putting us in a group chat so I can get connected with them easily? I can send them my AdvisorVerified link too.

Is there anything else you'd like to ask me?

Thanks for the opportunity to work with you and I'm so glad we got this coverage in place.

Have a great day!