

## REFERRAL INTRO TO PRESENTATION

Hi \_\_\_\_? Hi \_\_\_\_\_, it's Josh. I'm just giving you a call, regarding (Referral). I helped him/her review his/her life insurance options. Now when we did that, He/She put you down as a (Beneficiary/Emergency Contact), so I just need to go over a few things with you. Can you grab a pen and paper, I'll wait...

So, first I'd like you to write down my information.

- My name is Josh Williams
- My National License number is \_\_\_\_\_. With that number you can go to the Department of Insurance website and type it in to find me. That way you know who I am. The state just requires me to leave that with you for your records.
- My direct phone number is \_\_\_\_\_.

I'm a licensed medical underwriter with the state. My job is very simple. I have access to all of the top insurance carriers nationwide and what I do is help those who have no life insurance find the right type and most affordable option because obviously the longer you wait, the more expensive it becomes. And for those who already have a policy or a temporary plan through work, my job is to review their policy and update their file with the state.

Since (Referral) listed you as a (beneficiary/emergency contact), I just need a few things. For the recorded line, do you accept or decline this responsibility?

<u>REFERRAL- SALE</u>	<u>REFERRAL- NO SALE</u>
<p>Now as for the policy information, the company name is _____. And the policy number is _____. This plan will cover _____. Any questions on this?</p> <p>Perfect, I am going to go ahead and close out this file. And lastly, (Referral) wanted me to check on you as well. Which one of our companies do you have your life insurance with?</p>	<p>Thank you for that, now I have left you with all of my information. You can call me anytime!</p> <p>I am going to go ahead and close out this file. And lastly, (Referral) wanted me to check on you as well. Which one of our companies do you have your life insurance with?</p>

Already Covered:

**\*\*\*Treat this as "I've already got it" and go straight to E-App to price check and close! \*\*\***

No Coverage:

Oh, no! Not a problem, have you been getting declined or just never got around to doing it? Ok, well I don't mind helping you. I'll pull some options up for you now.

**\*\*\*PROCEED TO POWER QUESTIONS AND FOLLOW NORMAL SCRIPT\*\*\***