

### Virtual Union Phone Script

Hello, is (union member's **first** name) available? This is (your **first** name) with American Income. I'm calling in regards to the card you mailed in to us with the other members of your local (union name/#) for your death benefit, you named your (beneficiary's relationship & name) as your beneficiary. I will be meeting with the other members of your union and it's **my job to review your certificate, confirm your beneficiary, and explain the benefits to you. It won't take long at all.**

**So (union member's first name) what time do you and (significant others first name) normally get home from work?** Great! I can do (today/next day) at (hour) or (today/next day) at (hour)? **Which one works better for you?**

So what we would do is set up a virtual meeting online so I can go over some things with you, so I need to give you some important info. Can you get a pen and a piece of paper & please check with you (wife/husband) to see if that's a convenient time. I'll wait! Our meeting is on \_\_day\_\_ at \_\_: \_\_ your confirmation number is (Agent Number). My name is \_\_\_\_\_, my office number is (860) 632-0061 ext 102 and I am with American Income.

Now, (client name) for survey purposes since we work with so many unions, do you do your banking with a credit union or a local bank? Checking, savings, or both?

Okay \_\_\_\_\_. I'll look forward to meeting you and (spouse), on (day), at (hour). Now \_\_\_\_\_ I have a lot of members to see so if I am 20 minutes past the time I will be sure to give you a call, but please give me that leeway time. Do you see any reason other than an emergency that you and your spouse wouldn't be there? Thank you and have a great night and see you (day)!

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### Objections

#### **Were you at the union meeting when the benefits were discussed?**

(Yes) You were! Great then as you know...

(No) Oh you weren't? Then let me explain...

My job is to provide you with your \$4,000 death benefit and designate your beneficiary, your health discount card which works along with your existing coverage and to go over all the programs that come to you. Again my job is simply to explain them to you...

## Virtual Online Child Safe Phone Script

Hi, \_\_\_\_\_ (client name)? My name is \_\_\_\_\_ (your name), and I'm calling about the Child Safe ID Kits you had requested online on (date) as (time). A confirmation email was sent to your email, (email), from the Child Safe Network that probably went to your spam or junk folder, can you do me a favor and check that folder now to make sure you got it? Great, well I am the representative that is contacting as indicated on that email and its my job and the service we provide is to deliver and review the program with all families in CT/MA and honor the relationship we have with the International Police Unions. Luckily (Name) due to COVID we can accommodate these requests virtually to make it easier. It won't take long at all.

So \_\_\_\_\_ (client name) what time do you and your spouse or significant other if you have one normally get home from work? Great! I can fit you in tonight at \_\_\_\_\_ (time) or \_\_\_\_\_ (time), which one works best for you? (If that doesn't work for them, do the same thing for the following day with two options...) Which one works best for you? Great! (make sure to confirm the spouse will be there as well).

When we go over the program with you, we will show you how the kit will help protect your child(ren) if something happens to them. The second part which is the MOST important part of the program, and the one that all the families we see love the most, is how to protect your child(ren) if something happens to you. That part is an exclusive benefit that I don't know even if you can qualify for (name), but we will cover that (day/time) ... And \_\_\_\_\_ (client name), the email listed on the request form is still \_\_\_\_\_ (verify the email listed on lead), correct? Perfect!

So, I will be sending you the Zoom invitation via email. Are you familiar with Zoom?

(Register them on Calendly while on the phone)

➤ (If yes) ... Awesome! So, you can just click the link in the email to join the meeting on (day/time).

➤ (If no) ... Okay, you can use a computer, tablet, or your smartphone. I just suggest you download the Zoom app right when we get off the phone so that on (day/time), all you have to do is click on the link and it will bring you right to our meeting!

I typically meet with police, firefighters, teachers and other union members and they use the same kits for their children. Now \_\_\_\_\_ (client name), for survey purposes since we work with so many unions.... Do you bank with a local bank or a credit union? Got it, thanks.

Now \_\_\_\_\_ (client name), can you grab a pen and paper so I can give you some important info? Our Zoom meeting will be on (day/time/agent #). I have a lot of families to see so please give me about 20 minutes leeway in case the family before has a few more questions than anticipated. Now (Name) we work on a one on one appt basis with each family, so besides an emergency do you see any reason that you and your spouse wouldn't be there? Perfect! Have a great night and see you \_\_\_\_\_ (day/time)!

## Virtual Referral

Hello (referral's **first** name) This is (your **first** name). I'm calling because I had met with your (relationship to referral & name) you remember them right? (Chuckle) Great! Well I had sat down with them and they sponsored you to receive some no-cost union benefits from my company, so I have the benefit package for you and just need to find a good time to review it with you, what time do you and your significant other normally get home from work?

Great! I can do (today/next day) at (hour) or (hour)? **Which one works better for you?**

Oh I almost forgot, they ask us to ask a survey question, on a typical day to day basis I sit with Police, firefighters, and teachers and other union members, so this is the same kits their children get, now (client name), for survey purposes since we work with so many unions, do you do your banking with a credit union, local bank, or pay card?

**So what we would do is set up a virtual meeting online so I can go over some things with you,** so I need to give you some important info. Can you get a pen and a piece of paper & please check with you (wife/husband) to see if that's a convenient time. I'll wait! Our meeting is on \_\_\_ day \_\_\_ at \_\_\_:\_\_\_ your confirmation number is (Agent Number). My name is \_\_\_\_\_, my number is \_\_\_\_\_.

Okay \_\_\_\_\_. I'll look forward to meeting you and (spouse), on (day)\_, at (hour)\_. Now \_\_\_\_\_ I have a lot of members to see so if I am 20 minutes past the time I will be sure to give you a call, but please give me that leeway time. Do you see any reason other than an emergency that you and your spouse wouldn't be there?

Thank you and have a great night and see you (day)!

## Virtual POS Active Phone Script

Hello (client's **first** name)! This is (your **first** name) with American Income Life, **your** life insurance company. I was actually calling because your policy is up for review, and I need to update some of your claim forms and your no cost benefits. Also I need to review your no cost terminal illness rider.

So (clients first name) what time do you **and** (significant others first name) normally get home from work? Great! I can do (today/next day) at (hour) or (today/next day) at (hour)? **Which one works better for you?**

**So what we would do is set up a virtual meeting online so I can go over some things with you,** so I need to give you some important info, can you get a pen and a piece of paper & please check with your (wife/husband) to see if that's a convenient time. I'll wait! Our meeting is on \_\_\_ day \_\_\_ at \_\_\_:\_\_\_ your confirmation number is (Agent Number). My name is \_\_\_\_\_, my number is \_\_\_\_\_ and I am with American Income.

**The website will be zoom.us. and I will send you the meeting ID**

Okay \_\_\_\_\_. I'll look forward to meeting you and (spouse), on (day)\_, at (hour)\_. Now \_\_\_\_\_ I have a lot of members to see so if I am 20 minutes past the time I will be sure to give you a call, but please give me that leeway time. Do you see any reason other than an emergency that you and your spouse wouldn't be there?

**Virtual walkthrough and recap:** (basically im going to send you a link to a website, you will click join meeting, enter the meeting ID, and then right there in the comfort of your own home we will be able to go over everything you have and make sure everything is up to date for you!)

**Confirm again:** (so with that in mind, I do want to make sure that's definitely a good time for you because if i can't meet with you, that's another family that i'm not able to meet with, so with that in mind are you sure that's a good time for you?)

Thank you and have a nice night and see you (day/time)!

## Virtual POS Lapsed Phone Script

Hello (client's **first** name)! This is (your **first** name) with American Income Life, **your** life insurance company. I was actually calling because

**I noticed your policy had lapsed** back in (month or year) Do you know what happened with that? (pause for answer) Ok, are you still in good health? Ok I will be in your neighborhood meeting with the other clients and can stop by and review your options with you...

**You had a policy** with us and you're still eligible for the no cost benefits. I will be in your neighborhood meeting with the other clients and can stop by and deliver those to you.

So (clients first name) what time do you **and** (significant others first name) normally get home from work?

Great! I can do (next day) at (hour) or (following day) at (hour)? **Which one works better for you?**

**So what we would do is set up a virtual meeting online so I can go over some things with you,** so

Now I need to give you some important information if you can grab a pen and a piece of paper and please just double check with (significant others name) to make sure that's a good time for the both of you. I'll wait.

Ok! So I'll be stopping over (day booked) at (hour) and your confirmation number is (your agent number). Now you don't see any reason, other than an emergency that you wouldn't be able to keep our meeting with me right??

So I'll see you (day) at (hour) at your home on (street address). Now if you could do me a favor, if you could give me a half hour leeway in case of traffic or what have you.

Thank you and have a nice night and see you (day)!