



PRATA AGENCY PRESO

Welcome to our team!



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UNION LEAD SCRIPT

1) FORM

++ Unshared Screen ++ The FORM method of rapport building is a great way to begin the rapport building process. These are the topics of conversation as you are beginning to build rapport:

Family: *Where are you and your family from originally?*

Occupation: *How long have you been at your job? What exactly do you do there?*

Recreation: *What do you guys usually like to do for fun?*

Me: *Tie yourself into these conversations so they are getting to know you at the same time*

Client: What's this all about anyway?

Agent: It's about your union's mail out to the members and the benefits you are entitled to receive. Is this the first time you've mailed back the card?

Client: Yes, it's the first time.

Agent: Then let me start from the beginning and tell you what this is all about.

2) INTRO TO THE LEAD TYPE VIDEO

The members who respond to the group mail out from your union are entitled to receive additional benefits, if they qualify.

My job is simple: it is to provide you with your no cost benefits that you are entitled to and at the same time show you additional benefits you may qualify for.

I'll play a video that will explain the relationship between us and your union and better explain why I am here, but first let me just confirm some of your information here. ++Share Screen++ (Hit "Start Presentation" and fill in members info and hit "Next") <Play Union Video>

3) TIE DOWN TO THE UNION VIDEO

I'm sure you can see why your union was so excited to work with us, right? (Pause for client to say "Yes")

Hit "Continue" ; Hit skip forward button ; Hit "Continue" ; close referral box ; Hit "Continue"

4) AD & D

Your first no-cost benefit is your AD & D. This benefit has been provided to you by your union as a way of thanking you for being a member in good standing. <Share AD & D Cert> This is the certificate here, it will cover the union member for \$4,000 and your spouse for \$2,000 at no cost for one year. I will be sending this to you, all you have to do is fill out the left side and mail it back to this address here. Make sense? Great.

As you can see, we are trying to extend these benefits to the people in your circle of influence whom you know can use it. Who would you like to protect first? <Go Back to EAPP> <Hit AD & D Button and skip video> (Press “add referrals”, start filling in “Referred By” and “Organization”)

5) CHILD SAFE KIT

Your next benefit is the Child Safe Kit which is designed to help protect your children. I'll let the video explain better: <Play Video to 33 second mark and fast forward and click “add referrals”> (Share and Review Child Safe Kit on Screen) This will compile all the vital information on your child, so if they were to go missing, you have everything you need in one place. I'm sure you see how important this is and how every parent should have one, right?

We are endorsed by the police, teachers and school administrators and together, our goal is to provide these kits to every family with kids. For us to accomplish this, we are going to need your help: Who's children would you like to protect first? <Go Back to EAPP to enter referrals>

6) AIL PLUS DISCOUNT APP

The next no-cost benefit is designed to help lower your out of pocket expenses and will not affect your existing health coverage. It will provide you with discounts of 10 to 85% on vision, hearing, prescriptions, chiropractic services and many more, I'll let the video explain better: <Play Video> (Hit “add referrals” at end of video)

<Share AIL Plus Discount Chart> All you have to do is download the AIL Plus app from your Apple or Google Play store and keep an eye on your email in a day or two for your Member ID and Registration number in order to begin using the App at no cost for you or anyone in your family. You also have the opportunity to sponsor others to receive the discount card. Who would you like to sponsor first? <Go Back to EAPP to enter referrals>

7) PREPPING CLIENTS AND TRANSITION TO NEED FOR LIFE INSURANCE VIDEO

Please make sure you give the people you mentioned a call so they know we will be getting in touch with them.

Each member who sends back a card is seen separately, because each member has different wants and different needs. What is right for you may not be right for the member I just saw and enrolled, or the member that I will see and enroll after you. So, since every family has different wants and different needs, I'll go ahead and ask you some questions to see exactly what you may qualify for and we'll go on from there. <Hit "Continue", Close "add sponsorship box", skip video, Hit "Continue">

8) NEEDS ANALYSIS SURVEY

- First, confirm spelling of first and last names including date of birth. Enter Email, phone number, address, city, state and zip.
- Add spouse and children go from oldest to youngest under 18 years of age. (Please do not assume their last names)

Medical Questions:

- ❖ Ask about immediate family, however, only mark if it pertains to that direct individual you are sitting with. All other info is for you to know in case needed in the end for rebuttals.

Household Information:

How to ask monthly income question:

- Do you get paid weekly or biweekly?
- What do you bring home after all taxes and deductions, no overtime, on your slowest paycheck?

9) SUMMARY OF UNION LETTER

This is your mandatory read off letter. It basically states that after I show you the benefits, explain to you how they work, and answer all your questions, you go ahead and take advantage of them today. Before I leave, I'll have you complete a union officer report form that will be returned to your union, to give feedback on these benefits. <Hit "Continue" when done>

10) FINAL EXPENSE PROTECTION INTRODUCTION

Jim and Mary, this video will explain how your program will provide an immediate sum of money to take care of your final expenses. <Hit “Continue” to play video>

11) FREEDOM OF CHOICE PART 1:

++ At the end of video, hit “continue” then show the Freedom Of Choice document on screen ++
This is the freedom of choice and it is exclusive to our company. Now, (name of client) & (name of client), when do you think the funeral director typically wants their money? (Right up front, right!) Exactly. Now, how long do you think it takes for an insurance company to pay out a claim when someone dies? (Let them respond). It used to be about 24 days, now legally they can take anywhere from 6-9 months to pay out a claim. You see that gap there, right? (Collect a ‘yes’) So that’s why we created the freedom of choice to take that burden away from your family.

12) FREEDOM OF CHOICE PART 2:

*If married: Speak directly to the secondary spouse and explain.

*If single: So, Jim, if you were to pass away today who would most likely be taking care of your final expenses? (*Insert their name into script for “Mary” below*)

Okay, so the way this works is Mary, you're going to take this to any funeral home. Next, the funeral home director is going to call this 1-800 number to verify that you have coverage in place. We will never disclose your full face amount of your policy, since I'm sure you know what would happen to the cost if the director knew exactly how much money you had (*make upward motion with thumb*).

Once funeral costs are agreed upon, Mary will write the amount he/she needs to spend for the funeral, then Mary signs, and it’s as good as handing the funeral director cash that day. The remaining money will be sent in a tax-free lump sum check to Mary. I’m sure you can see how important this is for your final expenses.

++ Go back to Eapp to review final expense numbers ++

13) REVIEW FINAL EXPENSES

Jim and Mary, as the video states the current average cost of final expenses today is \$15,000. However, with inflation the recommended amount is \$30,000. (*use your mouse cursor to point to each number*), this is how much you have in place that pays out immediately (*point*), so this is

how much you would need (*point*) *and that is the amount your program will provide for you starting today (*point*)*

14) TIE DOWN TO FINAL EXPENSES

Make sense so far? (Yes) I'm sure you can see how important it is to have your final expenses covered, right? (Yes) <Hit "Continue" if they have additional benefits, if not, don't hit continue and skip to Box 21 Final Recap>

15) INTRODUCTION TO INCOME PROTECTION

Do you ever think about what would happen to your family financially if you passed away during your prime working years? (Wait for client's answer) How are they going to survive without your income? (Wait for response)

Now, this video will explain how your program will protect your income.

<Play *Income Protection Video* by hitting "Continue">

16) REVIEW INCOME PROTECTION

As you can see, the recommended amount of coverage is (number) years of your income protected, (*use cursor to point*), you currently have (*point*) in existing coverage, so this is how much you would need (*point*) and this is the amount your program will provide for you starting today (*point*).

17) TIE DOWN TO INCOME PROTECTION

Make sense so far? (Yes) Why does this benefit make sense for your family? (Let the client convince you why). I'm sure you can see how vitally important this is to make sure your family will continue the same lifestyle in the event you are taken out of the picture prematurely, right? (Yes) <Hit "Continue" if they have additional benefits, if not, don't hit continue and skip to Box 21 Final Recap>

18) MORTGAGE PROTECTION

Introduction: Next we will take a look at how your program will protect your mortgage. <Hit "Continue" then Skip *Mortgage Protection Video* and hit "Continue" at end of video>

Review: Now as you stated, this is your remaining mortgage balance (*use cursor to point*), this is how much coverage you currently have (*point*), so this is how much you would need (*point*) and that is the amount your program will provide for you starting today (*point*).

Tie Down: Makes sense so far? (Yes) Once again, I'm sure you can see how important that protection is for your family. (Yes) <Hit "Continue" if they have additional benefits, if not, don't hit continue and skip to Box 20 >

19) COLLEGE EDUCATION

Introduction: Next we will take a look at how your program will help protect (child name) and (child name)'s education. <Hit "Continue" then Skip Video and hit "Continue at end of video">

Review: The recommended amount of coverage is here (*use cursor to point point*), this is how much you currently have (*point*), so this is how much you would need (*point*) and this is the amount your program will provide for you starting today (*point*).

Tie Down: Makes sense so far? (Yes) I'm sure that goes without saying how important that is right? (Yes)

20) ***IF ADB PRODUCTS ARE SHOWN*** (If no ADB, skip to 21 FINAL RECAP)

Now John and Mary, because accidental deaths are the fourth leading cause of death in the US, the protection being offered for the college and mortgage here are provided on an accidental basis because based on the pre qualifying questions that we asked you earlier your program is saying that if something were to happen to you suddenly it would more than likely be due to what... (wait for them to say accident) ...right because if that happened, you wouldn't be here to help pay that mortgage or save money for (kid's names) college education or even be there to help them fill out forms for financial aid, so in that event that happens, your program will go ahead and pay out an additional \$X on top of the other benefits we discussed, does that makes sense? (Yes)

21) FINAL RECAP

So Jim and Mary, to recap, (*use cursor to point to the words as you say them*) we have your Final Expenses taken care of, your income is secured so your family's lifestyle won't have to change, your mortgage is protected, and (child name) and (child name)'s college education is assured as well. Does all of that make sense? (Yes) <Unshare Screen>

22) FINAL CLOSE

If it all makes sense, starting as of today you've taken an important step needed to be properly protected because your plan is designed to fulfill all of your current needs. The only question I have for you is which option works best?

<Hit "continue" then "next benefit" for each benefit, then hit "continue" and adjust your screen to see everything clearly> < Share Screen >

Option 1 in the green, which provides all the benefits and has inflation built in toward your final expenses down the road OR... Option 2, which covers all of the same benefits with partial inflation. Which option works best for you? *(Eyes fixed on screen until they speak)*

REBUTTALS

I can't afford this 1

I completely understand. This is a needs based analysis; it's designed to take into account your net income and expose any gaps you may have in your coverage. Let me see what I can do to make this more comfortable for you. *Hit the non-inflation button at the bottom*

So what I've done for you is this option right here still provides all the benefits like we discussed with the average cost of a funeral today, I'm sure this has to be a lot more comfortable for you.

If not:

I'm not here to take food off your table, but at the same time I don't want to leave your family in a financial crisis if God forbid you don't come home tomorrow, so let me see what I can do. *Click on the black "15,000" in the far right column and type in "10,000". Do this for each person. <Hit "Recalculate">*

Now this option provides all the benefits with the up-front cost of a funeral today. I'm sure that's more comfortable for you right?

If not: I can't afford this 2

If both have the same number of years of income covered, lower the non-breadwinner first. Otherwise first lower the person with more years to even out

(Address person with higher income first) What we find from our union family feedback is that most families can survive with a full 3 years of their income protected. Now, (primary) I'm sure you would be able to survive with a full 3 years of (spouse's) income protected, right?

Change spouse's income from 5 to 3 years

Now this right here provides all the exact same benefits as the previous one with three years of Mary's income.

If not:

Jim and Mary, I'm sure you can see how important it is to have your income secured. So let's see what we can do to make sure this is comfortable for your family.

Change primary's income from 5 to 3 years

So Jim and Mary, what I've done here is your final expenses are still covered and we have three years of both of your incomes protected. I'm sure that's a lot more comfortable for you, right?

If not:

OK, now Jim, I'm sure you would be able to get by with one year of Mary's income, right? Let me see what I can do for you.

Change spouse's income from 3 to 1 year

So, we have your all the benefits covered and 3 years of primary's income protected and one year of Mary's income, I'm sure that's more comfortable for you right?

If not:

Okay, so let me check one more thing to see if I can make this more comfortable for you and your family.

Change primary income from 3 to 1 years

Okay, so to get your family started we have your up-front funeral costs covered, and we have your income protected each for 1 year, (list all other benefits that apply ex: mortgage and college education). I'm sure that has to be a lot more comfortable for your family and in the future we can always reevaluate your needs and make adjustments we see fit.

<Address Child Rider if applicable, otherwise, skip to TIR> In addition, your program is also protecting your children. Now, as parents, we never like to think about losing our kids, but unfortunately it does happen. Your program is going to cover each child with \$10,000 in the unfortunate event of their passing. But most importantly, kids can get sick, right? (Pause for yes) They can actually get so sick that they can no longer get insurance when they are older. This is called being medically uninsurable. So, what this plan actually does is it locks in their health today and allows them the opportunity to increase their policy up to \$50,000 when they reach age 21 without one medical question asked, it's what's called guaranteed insurability. As a parent, you can see how important that is, right?

<Address TIR> In addition, your policy comes built in with a terminal illness rider, what this means for you is that if your doctor ever says that you have 12 months or less to live (24 months in MA), you can take up to 50% of your policy and spend it however you want, could be for alternative medical treatment, vacation to Jamaica, whatever you want to do.

<Address Lay-off Waiver> Plus, because we know that sometimes things out of our control, like lay-offs happen, it has a built in lay-off waiver where we will waive your premium up to three months if you are ever part of a qualified lay-off. So Jim and Mary, knowing that all of that is also included in this policy, James

I'd like to think about it:

I completely understand. So, you did say this makes sense, right? (wait for yes) Just so I can properly assist you today, what about this program makes you want to think about it, is it the coverage or the price? (wait for response)

Either answer revert to: I can't afford it rebuttal.

We don't make any decisions today:

I completely understand you don't make decisions on the spot, but you guys do depend on each other's income, right? (wait for yes) So, Mary, what would you do if Jim didn't make it home today? (wait for response) Would you still be able to take care of the household bills? (rent, mortgage, utilities, car payments, vacations, and all other miscellaneous expenses)

Deeper follow-up rebuttals and responses:

-What would happen to your kids? Cost of child care?

-What if you had to take a 2nd job?

My job is to leave the families in a better situation than when I came. Therefore, let's get you started in a basic plan and in the future we can reevaluate your needs and make adjustments we see fit.

Go to I can't afford it drop downs if need be

I already have life insurance:

I completely understand. This is a needs based analysis that takes everything into account including your current coverage and identifies the gaps you have. Now, can you agree there still are serious gaps in your coverage? (wait for yes) So let's see what we can possibly get you covered for today.

Now you're the problem solver

Note: Group coverages offered at no cost are not permanent.

If client has strong term coverage outside of work, focus on whole life for the immediate pay-out (freedom of choice).

Jump to drop downs in the I can't afford it rebuttal.

Last Resort Takeaway:

If nothing else has worked thus far and there are no more drop downs to be made, the final takeaway should be:

Okay Jim and Mary, you say this program makes sense, right? (yes). So, if something were to happen to you today, which one of these programs are most beneficial for your family?

Whatever they want, unclick all other coverage, hit recalculate, and say “does that make sense?” and then if yes, “great, we’ll ask you a few more questions to make sure you can still qualify for this, I’ll get you covered, and I’ll be on my way.”

Button Up

Let me explain what happens next...

It will take 6-8 weeks to qualify

3 things can happen when we submit this application

First; you can get **ACCEPTED** and everything is just the way we discussed

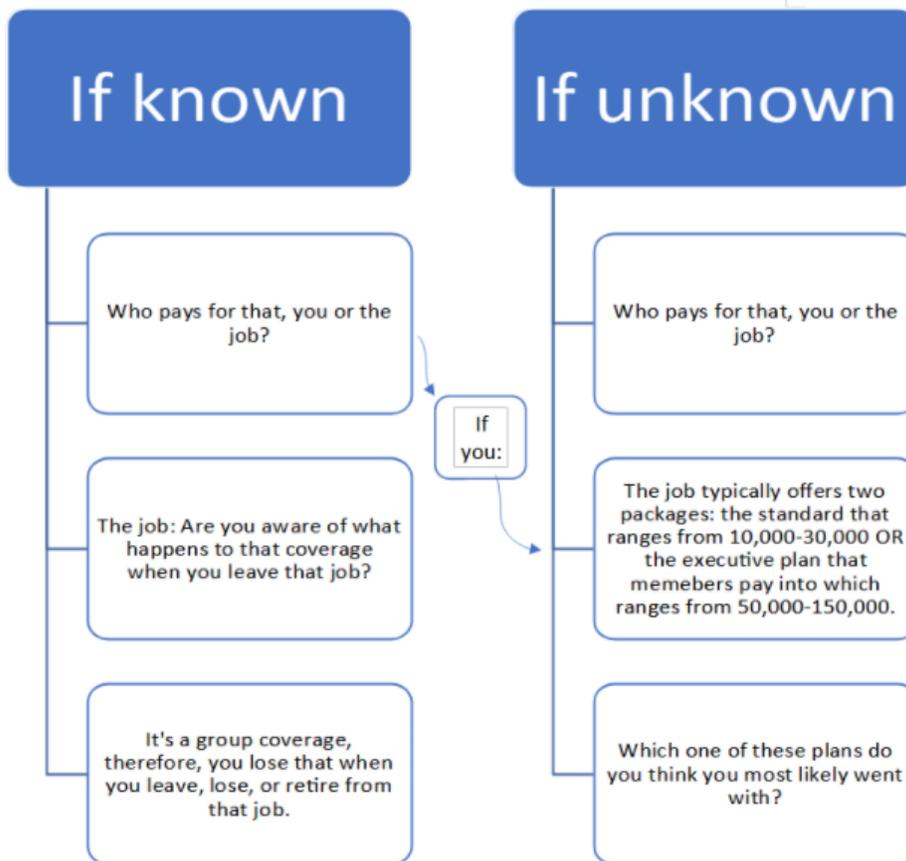
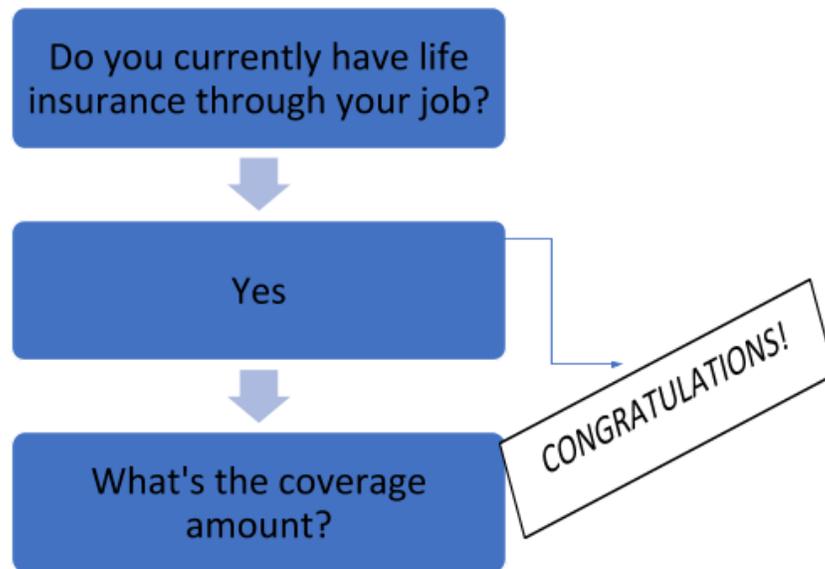
Second; you can get **DECLINED**. For privacy reasons they will not tell me why, you would contact them, BUT we will refund you all your premiums back immediately.

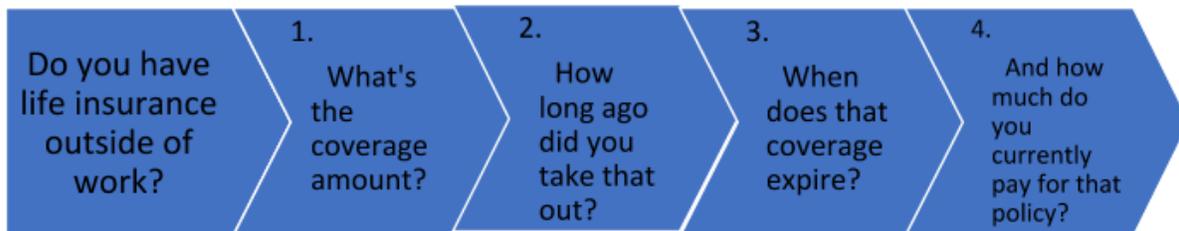
Third; is what is called **RATED**. This is where they found a risk classification with you and they have to either charge you more to keep the same coverage OR lower your coverage and keep the premium the same. Regardless, if that happens and if there is any change to your policy, I need your approval before doing anything.

Please keep in mind the company can issue a basic medical exam to you at absolutely **NO COST**. A licensed examiner would complete this safely at your convenience in your home.

Also, I need a big favor from you; our local and home office will contact you within the next week or two to verify if I was polite/courteous and possibly to confirm some more medical information just in case we forgot something today. So if you get a call from an 800 number or a 459/254 Texas number that you don't know, **PLEASE** answer it because it can be my home office calling to help expedite the underwriting process to get your family approved quicker. Can you please do that for me because it is important? (*get verbal agreement from them*)

Pre-existing Insurance Questions:





- ❖ If client has no idea about an expiration date, client most likely not knowledgeable about insurance. Therefore, we need to be the professionals and coach them on this.
- ❖ If client knows a lot of information regarding their policy including cash value, paid up values, etc. they most likely know what they have.
- ❖ *Typically*, if there is a large face value and low monthly premium it will be term or accidental coverage.
- ❖ If the coverage amount is unknown try and prompt the client to get a response to roughly how much they believe they have (30, 50, 100, etc.)
 If still nothing, say: “Go ahead and grab your policy there might be some important, time sensitive information that you might not be aware of.”
 Coverage Outside of Work:
- ❖ Always put coverage in term except for coverage through AIL. (due to immediate payout with the Freedom of Choice)
- ❖ If you cannot figure out coverage based on above questions say: “Go ahead and grab your policy there might be some important, time sensitive information that you might not be aware of.”

APPLICATION

When the client chooses an option, first say, “Great. I’m going to ask you a few more questions to make sure you qualify for this.”

Immediately go to the second page of application and begin with the questions on the right hand side column top to bottom then continue clockwise from left side bottom to top. Then say, “So far, it seems like you may qualify for the coverage within the guidelines of the questions I just asked you, however, it still has to go through underwriting 6-8 weeks to make sure you do still qualify for these benefits.”

Finish the rest of page two, then move to page one. On page one, start with birth place, height, weight, etc....

The last three questions in this order: 1. Jim, your social is? And Mary, your social is?

2. Can you grab your driver's license?

3. And also, grab a voided check to confirm your information so our home office can send you a confirmation summary

Introductions to Various Lead Types:

Intro to Child Safe Presentation

Every family that we see for a Child Safe Kit is also entitled to receive additional benefits, if they qualify. My job is simple: it is to provide you with your No-Cost Child Safe Kits, and at the same time, show you the additional benefits that you may qualify for. I'll play a video that will give you some background on my company, and better explain why I'm here for you today.

- Replace "Each member who sends back a card..." with " Each family who requests a child safe kit..."

Intro to POS Presentation:

We are here to do three things for you today:

- 1) First, we are going to provide you with your no-cost benefits to thank you for being a member in good standing with our company..
- 2) Second, we are going to review your current coverage...
- 3) Lastly, we'll do a needs-based analysis to show you where you stand at this point in your life. I'll play a video to remind you about our company, and to better explain why I'm here for you today.

- *For POS leads that have been seen less than 2 years ago,
- Skip the intro video and go right to no-cost benefits
- Skip read off letter
- Skip the Freedom of Choice video but still do the verbal explanation

Intro to Referral

The name of my company is American Income Life. We specialize in providing supplemental benefits to members of labor unions. Typically, we are unable to visit with you unless you are currently a union member, but through our sponsorship program, members are given the opportunity to extend a one-time courtesy access to close friends and family to take advantage of benefits that they wouldn't normally have access to. So I'll play a video that will explain the relationship between our company and all the unions that we work with, and better explain why I'm here for you today.

-Skip read off letter

DISCOUNT CARD

We are here to do a few things for you today:

First we are going to renew your no-cost benefits for another year including the upgraded AIL Plus discount program, and we will also give you a needs analysis to show where you should be at this point in your life. I'll play a video to remind you about our company and why we are here today.

- Replace "provided to you as a thank you for being a member in good standing" with "provided to you for being enrolled in our no-cost benefit program"
- Replace "each member who sends back a card ..." with "each member of our no-cost benefits program is ..."

SENIOR TRANSITION INTO THE NEEDS ANALYSIS SURVEY

(Client's Name), I'm sure you know by now that as your life changes, your needs change with it. What you needed for family protection 20 years ago is probably nowhere near to what you need today or in the future. A lot of families make the mistake of taking out family protection only once or twice during their entire life. So what I'll do is ask you some questions to see exactly what you qualify for and we'll go on from there. <Proceed to Survey>

Referral Entry

*When entering in referrals go name, the organization line at the top will have three things, 1 Lead type (name of union/person who referred them/POS) 2 How many kids they have 3 What city the person giving the referrals is from.

Everything except for address and email address should be filled out and the notes section should show how many children under 18 in the house or that they watch, and also what they do for work. For the relationship, put how the person you are sitting in front of is related to the person they are referring. For example, if I'm sitting with Johnny and he refers his grandfather Alfred, enter "grandson" into the relationship box. Make sure there are no spaces in the relationship box.*

Question you don't know

That's a great question, Let me call my manager right after this to get you the exact answer, but first I want to make sure this makes sense to you here. Does this make sense? <Back to preso>

"I already have insurance" (before the close)

That's great! Just about every member that I meet with does, we actually take that into account. Now, I'm not sure you would be able to qualify, but either way you are entitled to your no-cost benefits which I'll show you in just a minute.....(back to wherever you were)