

## Field Presentation Script

Warm up but keep small talk down to a minimum. Example:  
"How long have you lived here?"

Remember to F.O.R.M. a conversation.

F - Family

O - Occupation or Organizations

R - Recreations

M - Move to presentation

Now the company sends me out here to do a few things. One is to make sure you qualify and two is to explain the features and benefits then find a plan that best suits you.

So share with me, when was the last time you were in the hospital?

Go over major health conditions and medications.

Regardless of the plan type they qualify for say. Great, it seems you just may qualify for one of our best plans.

### Power Questions

So, tell me Ms. Smith,

- 1-What prompted you to send back this post card or call off TV commercial?
- 2-Have you experienced a funeral lately?
- 3-Who will be in charge of your final wishes someday?
- 4-How much do you estimate a funeral to cost?
- 5-Do you prefer cremation or burial?

\*Remember to purpose of the power questions is to get information on how to close them. If you are getting vague or non-sincere answers, you may need to discuss that question in a little more detail.

Use the field presentation or Senior Care Brochure

I'm going to tell you a little bit about us and go over some programs that you may qualify for. Senior Life is the name our company. We are on T.V. known as The Senior Care Plan. We are a final expense company which means we focus on paying our claims within 24 hours once we receive all the necessary paperwork. What that means to you Ms. Smith, if you have a policy with us and you die your beneficiary will get the money fast.

As you know, Social Security only pays the \$255 upon your death which only goes to a qualified dependent which is a spouse or child in school. If you don't have one of those, they won't pay anything.

How do you feel about that?

(Let them talk about it and be a good listener, but keep control.)

The average funeral today runs anywhere from \$3500 to \$8500. Most falling in the middle between \$6000 and \$7000.

Does that sound accurate to you?

(Let them talk about it and be a good listener, but keep control.)

Explain Legacy Assurance.

**PLAY THE LEGACY TESTIMONIAL VIDEO**

Now, Mrs. Jones. Wouldn't you want your loved ones to say those beautiful things about you when you are gone?

Legacy Assurance is a company committed to reducing the financial and emotional stress of planning a funeral. They do this by offering to its members a "WISH" team support service and funeral merchandise priced at about half of what the national average of what funeral homes charge.

**The W.I.S.H. (Where Individuals Seek Help) Team;** will assist your family in negotiation the price of the funeral homes in the area or with the funeral home of your choice. Our experienced WISH Team will help your family a very tough and emotional time.

Household Membership - When you join Legacy Assurance, you earned the right to enroll 4 other family members, who live under the same roof as you, into the membership. This is a great way to lock in prices for their merchandise many years from now.

Funeral Products - (Show the Legacy Brochure)

- o Caskets \$1,500 18 Gauge High Quality Caskets  
(250 to pick from)
- o Burial Vault \$750
- o Marker/Headstone \$500 - \$1,250
- o Urns \$99

You are just locking in these prices and you **DON'T** have to pay for it until you pass away. This merchandise can be paid through your policy with Senior Life to make things easier. The membership is only \$3 p/month and when you enroll, your family can get enrolled under your membership free of charge.

We focus on making this affordable. So this is a whole life policy. That means the policy is locked in for life.

The premium never changes, the face amount never changes and you can never be cancelled by Senior Life as long as you pay your premiums.

We do no medical exam just a few health questions that I will ask you in a second to ensure you qualify.

We go up to \$30,000 and our policies build cash value.

Lastly if you die from an accident your family will receive double the face value of your policy.

Now give 3 options (be descriptive)

After you explain the 3 options say "while you review what one is best let me get a little more information to make sure you qualify".

Now ink the application

The best transition is reflex questions.

What is your middle initial?

Will we mail everything to this address, correct?

Fill out the entire application on the front as well as ask health questions, medications, ect.

Ms. Smith, congratulations you do qualify today. So of those 3 options I gave to you what one would you like to leave to \_\_\_\_\_ (Beneficiary)?

Next, signatures.

Next, slide business card, write the premium of the card and ask for the check.

Always ask for the check last.

**If Modified explain:**

If you should die from an accidental death, it pays immediately from day one. If you should die of natural causes, it pays 110% of all premiums paid in the first 24 months and then full benefit thereafter.

**If Easy Issue or Guarantee Issue explain:**

If you should die from an accidental death, it pays immediately from day one. If you should die of natural causes, it pays 110% of all premiums paid in the first 36 months, and the full benefit thereafter.

**If Joint 1<sup>st</sup> to Die explain:**

For natural death benefit it pays Full Immediate Benefit for the first to die. Then the survivor has the option to extend the policy within 60 days of the death of the first person at their new age, regardless of health condition.

***Salt down the sale and get some referrals. Remember to use Legacy to get more referrals. \$25 p/referral up to \$100 off the Legacy merchandise.***

## MOST COMMON OBJECTIONS

**I can't afford it:** Mrs. Jones, I understand but let me share this with you. I know when you're on a limited income it's tough. But Mrs. Jones, almost everyone we see every week lives on a fixed income. What we have to realize and understand is that death is something that is certain. There are no ifs, ands, or buts. There comes a point and time in life where we have to take care of the inevitable. Mrs. Jones, with that being said, who would you want us to pay the benefit to in the event of your death? (GO TO APP)

**I can't afford it:** I understand Mrs. Jones, but when death occurs there are sacrifices that have to be made. Two sacrifices come to mind, emotional and financial. Only time and God can take care of the emotional side of losing a loved one, but we have to take care of the financial part. We have to ask ourselves: Is it easier to take care of this a little bit at a time, or is easier to allow our loved ones to take care of the burden at the time of our death? Who would have to pay and make arrangements for your funeral? (GO TO APP)

**I want to talk to my children:** Mrs. Jones, if I were in your shoes, I would probably want to talk to my children also. Nevertheless, Mrs. Jones, let me share with you that your children will probably tell you that they will take care of it. However, what you probably are not thinking about is that they don't want to think about you dying and they certainly do not want to talk about it. We also have to realize that it's not our children's responsibility. They have their own families to take care of. It's our responsibility to take that burden away from our children. Don't you agree Mrs. Jones? Mrs. Jones, what is your social security number? (GO TO APP)

**My child makes all of my decisions:** Mrs. Jones, I can understand that. It's good that your children love you enough to be involved with your decisions, but this is not a decision your son or daughter can make for you. Death is for certain, there is no decision to make on that. Also, your children don't want to make decisions about your death, only about your life. This is a decision that only you can make. We have to ask ourselves, do we want our children to be faced with this financial burden? (Her answer will be no) Of course not, what is your social security number (If you can't overcome this objection, set up a time to meet with son/daughter in an effort to sell them on the idea)

**I want to think about it:** Mrs. Jones, if I were in your shoes I would probably want to think about it also. Nevertheless, Mrs. Jones, what we are talking about is dying. This is something we don't have to think about. It's going to happen. Mrs. Jones let me ask you this: your correct age is \_\_\_ isn't it? Mrs. Jones, you may not realize it, but you've already put it off \_\_\_ years. Today while I am here and while you qualify is the day to take care of this. Mrs. Jones, who do you want as your beneficiary? (GO TO APP)

**I want to think about it:** Mrs. Jones, today when I hang up the phone with you, if you don't take care of this now, you and I both know you never will. Now is the time to take care of this while you can qualify. You and I both know that you don't want your family to be burdened at the time of your death. All you have to do to keep them from this burden is take the first step today while you qualify. Who would be your beneficiary at the time of your death? (GO TO APP)

**I have enough insurance:** Mrs. Jones, I understand and I'm happy that you have plenty of insurance. Mrs. Jones, that shows how much you really care about your family. We expect you to have life insurance, but what I'm here to talk to you about is the high cost of dying. Mrs. Jones as you well know, funeral and final expense costs are higher than they have ever been. That's why it's so important to have a program like this to take care of you and your husband's final expenses. This way you can leave your life insurance behind for your family to continue to live on with and they will not have to use it for your funeral expenses. Mrs. Jones what is your date of birth? (GO TO APP) I have enough insurance: I understand Mrs. Jones, but what you are probably not aware of, is when you or your husband dies there will be a loss of income. Normally after a spouse dies there is only one check coming into the home, making your income about 50% less. You will need your life insurance to help you continue to meet your current obligations. Mr. and Mrs. Jones, would you like to be each other's beneficiary? (GO TO APP)

**I'm not interested:** Mrs. Jones, I can understand that most people are not interested in thinking about death. However, Mrs. Jones, that does not change the fact that we are all going to die one day. Let me ask you this Mrs. Jones: Do you want your family to be faced with the burden of paying for your final expenses? (His/her answer will be no) Of course not, Mrs. Jones, what is your social security number?

**I never make decisions without sleeping on it:** Mrs. Jones, if I were in your shoes I might feel the same way. However, Mrs. Jones, when you wake up tomorrow nothing is going to change. Your final expense costs are still going to be high and the burden of them will still be placed on your family. Mrs. Jones, you have had a lot of years to sleep on it, one more night is just another excuse to keep you from making a decision. Mrs. Jones, we both know you don't want your family to be faced with this burden? What is your date of birth?