

# Approaches

This is a part of your "Core 4" and needs to be memorized word for word. Remember: Slow down and relax. Talk to them like you're talking to a friend

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**First Approach:** Hey! How's it going? (Brief Rapport- if applicable)

I'm (name) with Family Heritage, and you are? Nice to meet you. I'm the one in charge of catching up with all the businesses in (town) this week. I was just sitting down with (name/business) and (name/business) and (name/business) and wanted to make sure to catch you for a minute just to introduce myself, and show you what we do for about 20-30 other businesses in the area. I just get a couple of minutes, do you have a place that we could sit?

*(while pointing toward chair and gesturing to sit)*

**Second Attempt:**

Yeah, what we do is a unique program where if you got hurt or sick and couldn't work, you'd still want a paycheck right? *(while nodding head)*

We do a program that pays cash directly to you in case of an emergency; and if you don't use it we just give you your money back. Do you have a place we can sit. *(while pointing toward chair and gesturing to sit- ask assumptively)*

**Third Attempt:** Yeah, no big deal. I'll just give you the quick version so you at least know what you're saying no to. (Their name), I'll just show you right here. *(pull out iPad, show them where you stand)*

**(Fourth Attempt – Book an appt if you keep getting the busy objection)**

(Their name), I completely understand. I usually work off of appointments anyway, I just happened to have a few minutes free, and wanted to try and catch you. Would it be okay if I got on your calendar in the next couple of days, that way we can meet when you are expecting me. *(pull out calander)*

What does (day) or (day) look like for you? *(break eye contact & put pen to paper)*

Great, I will pencil you in at (time) on (date) and I look forward to meeting with you then.

*(At any point when they let you sit, go to Rapport:)*

*(Ask general Rapport questions. Here are some starting points:)*

- How long have you worked here? (acknowledge response)
- What did you do before this? (acknowledge response)
- Are you originally from here? (conversational response)

# Intro



When considering ways to help **protect yourself, your family, and your future**, which of these concerns you most?

**Cancer**  
which affects 1 out of every 3 men and women.<sup>1</sup>

**Heart Attack & Stroke**  
where every 40 seconds someone has a heart attack.<sup>2</sup>

**Accidents & Injuries**  
when 90% of injuries happen "off the job"  
— with no Worker's Compensation.<sup>3</sup>

**ICU** **HIP**

**BOIA** **Product Matrix**

<sup>1</sup>American Cancer Society, 2019 Facts & Figures  
<sup>2</sup>American Heart Association 2019 Heart & Stroke Statistical Update  
<sup>3</sup>National Safety Council, Injury Facts, 2017 Edition



This is a solicitation for insurance. The benefits described in this presentation are contained in policy series ABPOLR, A9POL, A10POL, I10POLR, I11POL, C15POLR, C17POL, C19POL, H7POLR, H9POL and H11POL. This presentation is not an insurance contract. The policy explains the rights and obligations of both Family Heritage Life and the insured. It is important to read your policy carefully. Please see your Globe Life Family Heritage Division agent for cost and complete details.

(Name) I don't know where, or if I can help but as I'm talking to everyone here in (name of town) it seems like everybody knows someone who's gone through a cancer battle, heart disease generally runs in families, and accidents can happen to anyone.

Of these, which concerns you personally, the most?

Regardless of which one they choose...!

A ton of people tell me that, what makes you say that? (*LISTEN*)

Who's the closest person to you that's gone through \_\_\_\_\_?

(*policy they picked*)

Ask a few follow up questions; (*respond with empathy.*)

That's exactly what this is for and this will probably make a lot of sense to you.

The **National Safety Council** says...

**ACCIDENTS** are the leading cause of death for all Americans

between the ages of

**1 AND 44**



This year there will be **19** accidental deaths and **5,390** disabling injuries every hour.

- Accidents are the **#1 cause of death for children** in the United States.
- More than **8.3 million** children and teenagers are **treated in emergency rooms** each year.
- 9 out of 10 **accidental injuries** occur off the job.
- The average **economic impact** of an accident is **\$6,700** per household.

National Safety Council. "Injury Facts" 2012.

(Name), I don't know if this comes as any surprise to you but there are over 5,000 disabling injuries every hour and 90% of those happen off the job where Workman's comp can't help so one thing people love about this is that we cover you 24/7.

*(swipe to next page on iPad)*



(Name), this is the most important part of what we do and when people understand this the rest just makes sense.

There are 2 types of costs that go with anything serious when it comes to your health.

The first type of costs are your direct costs. Those are things like doctor bills & medical expenses. Which we have NOTHING to do with, because that's what health insurance is for.

Do you have pretty good health insurance?

If they say yes, acknowledge and continue below.

If they say no: "I hear that from a lot of people just because of how expensive it is" and then continue.

What we help out with are the indirect costs that health insurance doesn't cover. Do you know what I mean when I say Indirect Costs? *(LISTEN)*

So, in your situation, if you were hurt or sick and couldn't work for 6 weeks, 6 months, or even longer, how would that impact you financially? *(LISTEN)*

What are some of the things you'd worry about? *(LISTEN & respond appropriately)*

That's exactly what this is for!

# Indirect Costs

## Lost Income & Savings

Time off work for the patient, family, and friends

## Living Expenses

(continue even when you are injured)

- Housing costs
- Auto costs
- Utilities
- Food

## Insurance Limitations

- Co-payments
- Medications
- Deductibles
- In-home care
- Outpatient services
- Uncovered charges

## Out-of-Pocket Expenses

- Travel
- Food
- Lodging
- Child care

EXPENSES  
usually go  
up!

INCOME  
stays the same  
or goes  
down.

? When do most people find out about these **indirect costs**?

? Which of these **indirect costs** would affect your family most?

(point to "Loss of Income") One of the biggest indirect costs is loss of income. When the income stops, the bills still keep coming. (point to "Living Expenses")

(point to "Insurance Limitations") And even the best insurance companies have their limitations with deductibles and copays etc.

(point to "Living Expenses") And one that really tends to sneak up on people are all the out of pocket expenses; when you're traveling to and from treatments or appointments and paying for gas, food and hotels.

So, the basic idea is when your income goes down when you're hurt or sick and not working, your expenses go up.

When do you think MOST people realize these costs? (wait for answer)

Which of these would affect you most? (wait for answer)

So as of right now, if something DID happen, what do you have as a backup plan to protect your income and protect your savings?

(LISTEN)

(Name), I hear that a lot, this will probably make a lot of sense.



There are several ways people try to meet the Indirect Costs of **Accidental Injury** and **Death**

### SAVINGS

- Investments
- College funds
- Retirement funds



### SELLING ASSETS

- Home and property
- Cars
- Personal items

The Best Choice is

## SUPPLEMENTAL COVERAGE

#### Helps Protect Your...

- Assets
- Family
- Future

That's why Globe Life Family Heritage Division developed...

There are several ways people try to meet the indirect costs. People usually start with savings, investments, or retirement funds -& it takes a LONG time to build that up and does not take long to get rid of it.

If people move through their savings they sell their hard earned stuff like property, cars, personal items.

That's why the best choice is supplemental coverage. It protects those assets, your family and your future. That's why Family Heritage developed InjurCare. *(swipe to next page)*

# INJURCARE

Can pay benefits  
**DIRECTLY TO YOU!**

**Health Insurance**  
pays doctors and  
hospitals to keep them  
in business.



**We pay YOU...**  
to keep your family in  
business.



- Pays in addition to **any** other insurance you own.
- Provides **coverage** for you and your entire family.

We pay benefits directly to you. Health insurance pays doctors and hospitals to keep them in business, WE pay YOU to keep you in business.

It pays in addition to any other insurance you already own & provides coverage for you OR your entire family.

10:32 PM Sat May 8 5G E 13% 

Utah - Accident Families for Protection Dillon Buck (57861) 

My Clients Only

Name	Last	City	County	State	Employer 1	Employer 2	
James & Lynne	Allred	Midway	Wasatch	UT			☆
Sharleen	Williams	Midway	Wasatch	UT			☆
Thomas	LeDuc	Midway	Wasatch	UT			☆
Janet	Norton	Midway	Wasatch	UT			☆
Diann & Lynn	Burgener	Midway	Wasatch	UT			☆
Machelle & Jeff	Wood	Midway	Wasatch	UT			☆
Lynne & James	Allred	Midway	Wasatch	UT			☆
Ashlee & Cory	Maki	Midway	Wasatch	UT			☆
Nancy & Gary	Pinnell	Park City	Summit	UT			☆
Michael	Schwab	Park City	Summit	UT			☆
Monique	Beeley	Park City	Summit	UT			☆
Amanda	Davis	Park City	Summit	UT			☆
Nancy & Gary	Pinnell	Park City	Summit	UT			☆
Kenneth & Tracy	Favor	Park City	Summit	UT			☆
Carole	Dietch	Provo	Utah	UT			☆
Richard & Dana	Lee	Provo	Utah	UT			☆
Randall & Chelsea	Faiva	Provo	Utah	UT			☆

Actually, you probably know a bunch of people that we already work with. *(Show area auto populated names list.)*

Who do you know the BEST?

If they say "Nobody" - acknowledge & keep scrolling.



There are many reasons  
people choose Globe Life  
Family Heritage Division...



Simple



Affordable



Easy Decision

The hardest part of my job is catching up with families

If you like it... let's get you enrolled. If not... just say, "No."

*Let me know one way or the other...*

SERVICE STRENGTH SECURITY



**A+ Superior**  
Rating from  
Better Business  
Bureau  
(as of 7/19)\*



**A+ (Superior)**  
Financial Strength  
Rating from A.M.  
Best Company  
(as of 7/19)\*



With roots beginning  
in 1900, Globe Life  
companies serve  
more than 13 million  
policyholders today.

\*Ratings for Family Heritage Life, a Globe Life company

There are a few main reasons people choose  
Family Heritage:

1) It's simple: you'll know right away if it's for you.

2) It's affordable: we have different levels of coverage  
for every budget.

3) And it's an easy decision: because it's a win-win. If you  
need the coverage, then it's there for you, but if you never  
need it, we refund 100% of what you paid in, and I'll show  
you exactly what that looks like here in just a minute.

Just a few things about our company that are good to know:  
We have an A+ rating from the **Better Business Bureau**. We  
also have the highest rating from **AM Best**, which is like a  
credit score for insurance companies.

And **we've been around since 1900** with over 13 million  
policy holders nationwide. So, we're not going anywhere.

# Buying Atmosphere

This is a part of your "Core 4" and needs to be memorized word for word.

Remember:

Slow down, sit back, and relax.

Talk to them like you're talking to a friend

February 26, 2008

Richard E. Davis  
16 Covered Ct  
Wayton, NC 27320

INFORMATION  
RELEASE  
AUTHORIZATION

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a claim was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the benefits of your policy, its terms or conditions. Thank you for your consideration in helping us help others.

Name :	Richard Davis	Policy :	324063-0
Coverage :	Elite Level Accident	Total Paid :	\$10,575.00
Benefit Period :	Aug 22, 2007 to Nov 28, 2007	County :	Johnston
Illness Type :	Aug 22, 2007		

I hereby give Family Heritage my permission to use the facts shown above, together with writings and comments made by me, in connection with your sales presentations, educational and advertising programs.

Signature: Richard E. Davis Date: 02-26-08

Comments: This policy should be a no-brainer for anyone who drives a car or motorcycle. Accidents don't have to be YOUR FAULT to cost you dearly; just ask the lady who pulled out right in front of me. No one ever says, "I had an on-purpose today." It's always unexpected. I had never had an accident in my life before this happened. I had already received almost \$8,000 from the accident plan and I just got another \$2,700 from the ICU benefit on my cancer plan. This insurance is the gift that keeps on giving!

I'm really glad this policy has a "refund benefit". I've seen plans like this offered at work, but always passed because I didn't want to risk losing money. I signed up for this hoping it would just be the savings account that I always meant to start. I'm pretty sure that I would not have signed up without the money-back feature.

(If necessary, please continue on the other side.)

(their name) that was the long part, the policy itself is just a few pages. I always show this to everyone and then ask a favor.

*(Pull up claim for accident.)*

This is from one of our policy holders, \_\_\_\_\_. He/She said,

## READ ENTIRE TESTIMONIAL WORD FOR WORD

*(Turn iPad off and look at your prospect while saying this)*

Now, it's not my job to pitch you on this, it's just my job to explain the benefits. About half the people I show it to get it, and about half don't. If for any reason you fall in to that second category that's totally fine, I'll cross you off, I'm really easy to get rid of *(Smile and pause)*

The only favor I ask is that AFTER I explain how it works, and after I answer your questions, if you could just give me a definite "yes" or a definite "no thanks". Is that fair enough?

*(if they say ANYTHING other than yes you'll say:)*

(Name), I've had people feel like that before, this is just the type of thing that people only think about two times. Once is when I sit down with them; when do you think the other time is? Yeah, when it happens. And in my business that's called too late! So the only favor I ask is that after I'm finished, if you could give me a definite "yes" or a definite "no thanks", is that fair enough?

Move on to the next part only if they say yes

# Benefits

## INJURCARE

Preferred 4	INJURCARE PLUS SERIES 6 BENEFITS	Elite 8
\$200	<b>Emergency Treatment Benefit:</b> For emergency treatment within 14 days after a covered accident, charges up to ..... Payable if treatment is received in an emergency room, or one of the following is received (Payable only 3 times per calendar year per person): X-ray, digital motion x-ray, needle aspiration, laceration or puncture wound repair, administration of prescription medicine, tetanus shot, antivenom therapy, treatment for poisoning, repair of a damaged tooth, removal of a foreign object from eye, casts, splints, braces, crutches or 2nd or 3rd degree burn treatment	\$400
\$200	<b>Significant Diagnostic Scan Benefit:</b> Pays for the following diagnostic procedures received in a doctor's office or hospital within 30 days after a covered accident: MRI, Ultrasound, CT/ CAT Scan, EEG ..... (Maximum benefit per covered accident):	\$400
\$400	<b>Hospitalization Benefit:</b> For each day of inpatient hospitalization, up to 180 days per covered person .....	\$800
For example, a 10 day stay would be \$8,000 and in addition, we will also pay ...		
\$1,600	<b>Hospitalization Plus Benefit:</b> Upon inpatient hospitalization ..... (Payable once per calendar year, per covered person, per accident)	\$3,200
This policy has no cap on the total amount of benefits you can receive. Why would that be important when dealing with an accident?		

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Our policies have two main levels of coverage, the Preferred and the Elite. They both cover the exact same things, the Elite just pays you twice as much as the preferred. I'll show you the elite, since it's what most people get, but they are both great policies. (As you present the benefits you'll high level cover the benefits, pausing and engaging with the prospect a few times throughout.)

We have the **Emergency Treatment Benefit:** which is \$400 if you get hurt or need emergency or urgent care.

There's a **Significant Scan Benefit**

and the **Hospitalization Benefit:** this one is \$800 EVERY SINGLE DAY you're in the hospital. So if you're there for 10 days, we pay you \$8,000, and if you're there for 100 days, we pay you \$80,000. Can you see how that would be really helpful if you were laid up for a while? (listen and respond if necessary)

**Hospitalization Plus Benefit:** is \$3,200 on the first night you're admitted

Plus this policy has no caps on the total amount of benefits you can receive. Why do you think that might be important when dealing with an accident? (listen and respond)

(swipe to next page on iPad)

# INJURCARE

Preferred 4	INJURCARE PLUS SERIES 6 BENEFITS	Elite 8
\$200	<b>Observation Room Benefit:</b> For each day you are charged one or more hours in an observation room ..... (Not payable any day the Hospitalization Benefit is paid)	\$400
\$600 \$1,200	<b>Ambulance Benefit:</b> For transportation to a hospital within 48 hours after a covered accident Ground Ambulance ..... Air Ambulance .....	\$1,200 \$2,400
\$5,000 \$2,000 \$1,400	<b>Fracture Benefit:</b> Pays the amount shown in the policy if you fracture a bone in a covered accident and it is treated by a physician within 30 days, for example: Thigh Fracture ..... Upper Arm Fracture ..... Wrist / Ankle Fracture ..... (If more than one bone is fractured, amount paid is for fracture with the highest benefit amount. Chip fractures pay 10% and Stress Fractures pay 20%)	\$10,000 \$4,000 \$2,800
Do you see how these benefits would be helpful if you were injured in an accident?		
\$3,200 \$1,280	<b>Dislocation Benefit:</b> For diagnosis and treatment by a physician within 90 days after a covered accident, for example: Hip Dislocation (with anesthesia) ..... Shoulder Dislocation (with anesthesia) ..... (Subsequent dislocations of the same joint will not be covered. If two or more joints are dislocated in the same accident, we will only pay for the joint involved with the highest benefit amount)	\$6,400 \$2,560

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There's an **observation room** benefit,

an **ambulance benefit** for both ground and air.

**The Fracture Benefit:** The basic idea here is the bigger the bone, the more we pay you. For example, if you break your wrist or ankle, it's \$\_\_\_\_. If you break your femur it's \$\_\_\_\_.

Do you see how these benefits would be helpful if you were injured in an accident? *(listen and respond)*

The **dislocation benefit** is up to \$2,500 for a shoulder or \$6,400 for a hip.

*(swipe to next page on iPad)*



# INJURCARE

Preferred 4	INJURCARE PLUS SERIES 6 BENEFITS	Elite 8
\$800	<b>Surgery Benefit:</b> For surgery by a physician within one year of the covered accident..... (Treatment must be received within 90 days of the accident and the benefit is limited to surgeries for the following: torn, severed or ruptured tendons or ligaments, ruptured disc and torn cartilage)	\$1,600
\$100	<b>Physical Therapy Benefit:</b> For each day, within 90 days after a covered accident or discharge date, whichever is later..... (Maximum 12 days per covered accident)	\$200
\$200	<b>Concussion Benefit:</b> For a concussion diagnosed by a physician within 7 days after a covered accident..... (Not payable when the Coma Benefit is paid for the same covered accident)	\$400
\$2,000	<b>Coma Benefit:</b> For a coma diagnosed by a physician within 7 days after a covered accident..... (Payable for loss of consciousness for 24 hours or more)	\$4,000
Your medical insurance may cover many of these bills, this money comes directly to you to use any way you need		

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There's a **Surgical Benefit** for \$1,600.

The **Physical Therapy Benefit:** We pay you \$200 for each day of physical therapy for up to 12 days per accident!

There's also a **Concussion & Coma Benefit.**



Your health insurance will cover most of these bills, but this money comes directly to you to use any way you see fit. Can you see how this is completely different from your health insurance? *(listen and respond)*

*(swipe to next page on iPad)*



# INJURCARE

Preferred 4	INJURCARE PLUS SERIES 6 BENEFITS	Elite 8
\$10,000 \$20,000	<b>Dismemberment Benefit:</b> Pays if an accident causes the dismemberment of your hand, foot or eye within one year after a covered accident Single ..... Multiple ..... (This benefit is reduced by any Fracture Benefit paid for the same accident. If you later die from the same accident, the Accidental Death Benefit is reduced by the amount paid for this benefit)	\$20,000 \$40,000
\$20,000	<b>Accidental Death Benefit:</b> Pays if you are injured in an accident and the injury causes you to die within 180 days ..... (This benefit is reduced by any Fracture or Dismemberment Benefits paid for the same accident)	\$40,000
We also offer the following benefits for families . . .		
\$100	<b>Family Lodging Benefit:</b> For each day, up to 60 days, while a covered person is hospitalized due to an accident, up to ..... (For Single Parent, Couple and Family policies only)	\$200
up to \$10,000 per child	<b>Family Education Benefit:</b> Pays when the Accidental Death Benefit is paid for the policyowner or covered spouse for surviving children's tuition at an accredited institution of post-secondary education. Not payable for any child after the child attains age 25 ..... (For Single Parent and Family policies only. Payable for up to 5 covered children)	up to \$20,000 per child
Families value these benefits because it helps provide the quality of care they want as opposed to what they can afford. Wouldn't it be nice to have that option?		

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Now, this is kind of the scarier page...

For the **dismemberment benefit**- if you lose a limb, we pay you \$20,000.

If you pass away from an accident, we pay your family \$40,000.

If you add kids to your plan, the **Family Lodging Benefit** kicks in and pays you \$200 per night if you have to travel for care.

and hopefully you never need this, but we have an **Education Benefit** which is up to \$20,000 per kid for them to go to college if you pass away from an accident.

So (Name), What did you like most so far: That it covers so much with no lifetime limits or that it pays the benefits directly to you?

*(listen and respond)*

Can you see why so many people are getting this?

*(Swipe to the commitments page)*



## Our Commitments to You...

- Benefits are paid **directly to you**, to use any way you see fit
- Benefits are paid **in addition** to any other insurance you have
- Claim payments are **deposited directly** to your bank account, at your option
- Coverage is **guaranteed renewable** for life as long as premiums are paid on time—only you can cancel
- Your phone call is answered by a **live person**—all services are provided in the United States
- Premium **does not increase** with age or because of claims
- We have **never raised a rate** on an existing policyholder

Some of the commitments we make to you... Benefits are paid directly to you to use any way you see fit.

Benefits are paid in addition to any other insurance you have.

Claim payments are deposited directly to your bank account - at your option.

Coverage is guaranteed renewable for life as long as your premiums are paid on time. You're the only one that can make changes.

Your phone calls are answered by a live person - all services are provided in the United States.

Premiums do not increase because of age or claims & we've never raised a rate on an existing policy holder.

*(swipe to next page on iPad)*

SERVICE	STRENGTH	SECURITY
		
<b>A+ Superior</b> Rating from Better Business Bureau (as of 7/19)*	<b>A+ (Superior)</b> Financial Strength Rating from A.M. Best Company (as of 7/19)*	With roots beginning in 1900, Globe Life companies serve more than 13 million policyholders today.
<small>*Ratings for Family Heritage Life, a Globe Life company</small>		

# Price Build Up

The screenshot shows a software interface for building insurance prices. At the top, there are age group tabs: 'Up to 30', '31-35', '36-40', '41-45', '46-50', and '51-55'. Below this is a section titled 'These Policies Offer...' with bullet points: 'Benefits paid directly to you', 'Benefits paid in addition to any other coverage', and 'No cap on the total amount of benefits you can'. There are two main sections: 'Accidents & Sickness' (orange header) and 'ICU' (green header). Each section has a table with columns for 'Individual' and 'Single parent' coverage. The 'Accidents & Sickness' table shows prices for 8, 4, 2, and 1 UNIT. The 'ICU' table shows prices for 8, 4, 2, and 1 UNIT. Handwritten notes in black ink are present: 'Elite' over '77' and 'Pref' over '42'. A toolbar with various icons is visible at the bottom of the interface.

	Individual	Single parent
8 UNIT	\$54.80	
4 UNIT	\$30.40	
2 UNIT	\$18.20	
1 UNIT	\$12.10	

	Individual	Single parent
8 UNIT	\$22.40	
4 UNIT	\$11.20	
2 UNIT	\$5.60	
1 UNIT	\$2.80	

(Name) We do Rates based on Age, which age category do you fall in to? *(show them the iPad to choose an age and then take the iPad back)*

*(At this point in the process, your iPad is facing you, not them, while you write out their prices)*

Have you ever looked in to what health insurance costs when people don't get it through work? *(listen and acknowledge)*

I work with a lot of policy holders who are self employed and they tell me it's \$800/month on the low end up to \$1,500 or \$2,000 a month. Most people figure something like this, with over 30 benefits and no lifetime limits, it would cost about the same.

*(this is where you'll show them their prices you wrote down)*

But for you, on the Elite policy it's just \$\_\_\_\_ & \$\_\_\_\_ for the preferred. That's not bad, is it? A lot of people tell me they spend more than that on silly stuff on Amazon.

*(swipe to the next page)*

## Return of Premium

Issue age 65 & Under

- Our program makes sense even if you never file a claim!
- We **Return Your Premium**, less any claims paid, after 25 years!
- If all covered adults pass away for any reason before 25 years, we immediately **Return Your Premium**, less any claims paid!

### One of three things could happen in the future:

	#1 No Claim	#2 Small Claim	#3 Large Claim
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
<b>RETURN</b>	<b>\$20,000</b>	<b>\$15,000</b>	<b>\$0</b>

In addition...

### The SAFE LIVING BENEFIT begins on your Return of Premium Maturity date.

This benefit is paid directly to you at the end of each new completed policy year, less any claims paid from that year.

<b>Elite</b> up to \$320	<b>Preferred</b> up to \$160	<b>Standard</b> up to \$80	<b>Base</b> up to \$40
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← Plus, our program makes sense even if you never file a claim.  
We return your premiums, less any claims paid, after 25 years.  
Or if all covered adults pass away for any reason before 25 years we immediately return your premiums, minus any claims paid, to your beneficiary.

## Return of Premium

Issue age 65 & Under

- Our program makes sense even if you...
- We **Return Your Premium**, less... years!
- If all covered adults pass away for an... immediately **Return Your Prem**

### One of three things could ha

	#1 No Claim	St
Premiums Paid	\$20,000	
Less Claims Paid	-\$0	
<b>RETURN</b>	<b>\$20,000</b>	<b>\$</b>

In addition,

### The SAFE LIVING begins on your Return of Prem

This benefit is paid directly to you  
completed policy year, less any cla

Elite	Preferred	S
up to \$320	up to \$160	u

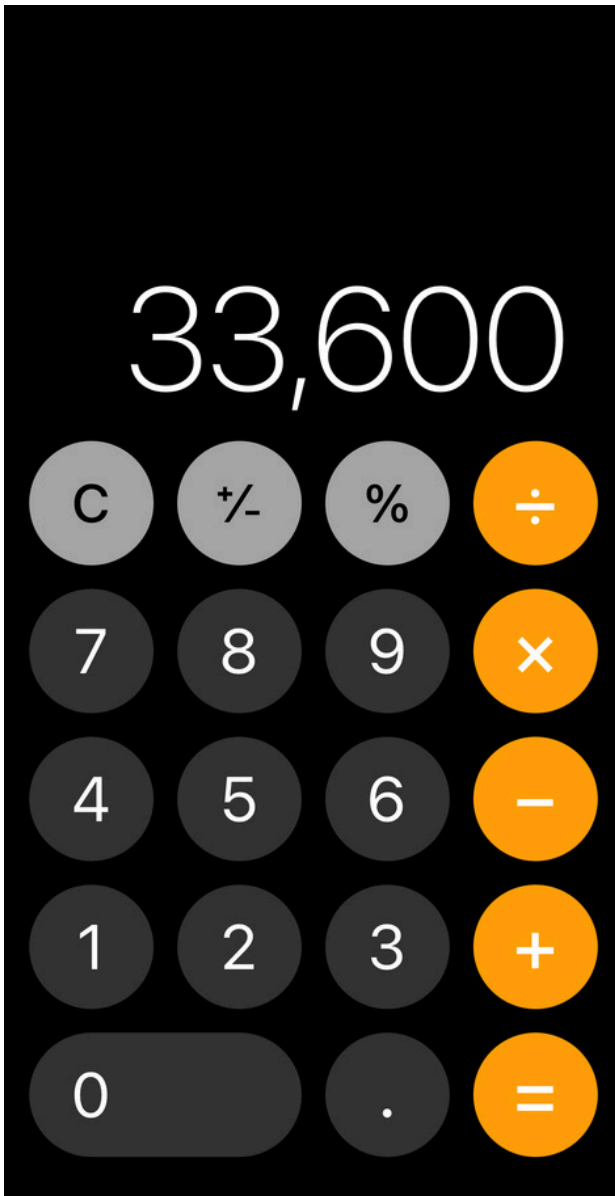
Underwritten by Family Heritage Life Insurance Company of America, a Globe I

Elite  
77

Pref  
42

(go back to showing them the prices you wrote)

Just to show you an example of what that would look like, which number should I use? (allow them to choose a number)



(You can either do this on a calculator app on your iPad or using a regular calculator and writing the numbers down on a separate paper)

So one of three things will happen in the future. First is what I hope for everyone, that you never need to use this & we get to return \$(monthly premium x 12 x 25) back to you, tax free.

Now, realistically, 25 years is a decent chunk of time, so let's say something small happens and we pay you \$5,000 - you're still going to get \$(the difference) back.

Worst case scenario is what I'm actually here for. Lets say something serious happened and we pay you \$80,000 or \$100,000 or more- you're not going to owe us anything & the policy did what it was supposed to do.

It just makes sense, doesn't it?

*(turn iPad off and go to the next part)*

# Transition to Close & Close

This is a part of your "Core 4" and needs to be memorized word for word. Remember: Slow down, sit back, and relax. Talk to them like you're talking to a friend

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(iPad down and turned off. Looking at the prospect.)

So different people like different things about this. When I was talking to the (Client), he/she just really liked that the money is paid directly to him/her. He/she said "we know which bills can wait and which ones can't" - He/she just liked the idea of being in control of how the money would be spent.

(Client) just liked how affordable it is. He/she said "it's not going to cause me to miss any meals to have it, but it sure could help to provide some meals if I ever needed to use it"

And (Client) just liked the savings piece. He/she said "it's not often you get great coverage and simultaneously save for the future."

But for you, what did you like the most about it? *(wait for response)*

And given how you've seen accidents happen first hand, and knowing that you have nothing else in place like this, **why would having this make sense to you?** *(listen)*

That's exactly what this is for! Before I can get you taken care of, I just need to make sure you qualify. Is it cool if I ask you a couple quick health questions?

*open iPad and look at the health questions screen*



1. In the past 12 months, has a member of the medical profession diagnosed or treated anyone proposed to be insured under this policy for any of the following:

Back pain or injury; neck pain or injury; joint pain, injury or disorder; or shoulder pain or injury?

If "YES," record the name(s) of person(s) below and check the appropriate box(es). The person(s) named below will not be insured under the policy for the first 12 months for any loss resulting from the part of the body indicated.

Person 1 Name:

Back  Neck  Shoulder

Elbow  Hip  Knee  Ankle

Person 2 Name:

Back  Neck  Shoulder

Elbow  Hip  Knee  Ankle



(ask appropriate health questions on the iPad)

Congratulations you qualify, which means we can go ahead and get you taken care of. I just need an address; do you get your mail at home or at the post office?

(move through the application on the iPad. If at any point they object you'll move to the rebuttal)

# Rebuttal

This is a part of your "Core 4" and needs to be memorized word for word.

Remember:

Slow down, sit back, and relax.

Talk to them like you're talking to a friend

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(Name) I totally understand how you **feel**, a lot of people have **felt** the same way, until they **found** what this could do for their family.

This is the (name) family & they wrote

**Read testimonial start to finish, word for word.**

We paid them \$\_\_\_\_. Not that they ever planned on using it, it just happened. I hope you never have to go through anything like that, but we never can tell can we?

And if all this policy did was give you the peace of mind knowing that you can focus on getting healthy instead of worrying about the bills, it would all be worth it wouldn't it?

Especially if you don't use it, you get all your money back. That just makes sense, doesn't it?

Break eye contact and go back to application

When it comes to the application, what's the best phone number to reach you at.

Finish application & your training team will show you how to wrap up the conversation.