



VIRTUAL SALES TRAINING

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8 Points To Hit On During A Live Transfer

1. Who you are and what you do (Opening)
 - a. Non Captive medical underwriter that works with 20-25 different carriers
 - b. This is the qualification process
 - i. We will go through Pre Approval to see what benefits we are eligible for
 - ii. Then we will decide what makes the most financial sense
 - iii. Then we will put in a request for coverage to see if we get fully approved
 - c. Explain that once they are approved they will have coverage immediately without having a payment come out of their bank account today
2. Needed Information in order to do a request of coverage
 - a. 3 sensitive pieces of information will be needed; Drivers License #, SSN, and Bank Account Information
3. Go through the financial and medical inventory
4. Find out the goal they want their life insurance to achieve
5. Pre-approval with Americo (Unless major medical condition that would disqualify them)
6. Show them 3 options that will achieve at least 1 of their goals minimum
 - a. Make sure it's comfortable and makes financial sense
7. Finish and Submit Application
8. Tell them you will be sending them a text with all over their coverage details along with a policy #, and ask them to send you back some sort of an acknowledgment that they received your text.