

I have
AFLAC

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I have short
term
disability

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OK, great. what do you have with Aflac?
If STD (see that flashcard) If A/H/C . .
So, I am glad you have something in place
already. We are a little different that Aflac;
biggest difference is we cover more, we pay more,
and we give you your money back if you stay
healthy. Do you have a few minutes to sit down,
I would love to show you some of the big
differences and see if we can get you in a better
place.

Excellent, I am glad you have something in place. Short
term is good for the things we plan for, such as rotator
cuff surgery and pregnancy - the things we can save for. We
take care of the things you can't plan for, the ones that
come out of left field and take you down fast. Where short
term falls people in most places is that there is a waiting
period before you get paid, and then you get about 60% of
your paycheck for a limited period of time. The problem is
that if you go without a paycheck for 30-60 days, and then
get a half of paycheck, you find yourself under water pretty
quick. So, we pay you immediately and an unlimited amount
to get you through any unexpected events. Do you have a
place to sit down so I can show you where we fill the gaps?

I have a good
disability plan
(business owner)

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I'm busy

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Excellent, I am so glad you have that in place. What we do
is a little different than disability, because there is a
lot of red tape with disability - especially for a business
owner. For example, if something like cancer were to come
into your life, most business owners would be working when
they can, and at home in bed when they can't; right? (wait
for agreement) Well, your disability plan will not pay in
that situation because you have to be completely unable to
work to collect benefits. The hard part is most people
don't find this out until it's too late. Our plans pay
right away and an unlimited benefit amount with no red tape.
I will fill the gaps in your disability plan. Do you have
5 minutes to sit down?

Oh gosh, I am sure you are - the joys of being
employed/business owner, right? The hardest part of my
job is catching people healthy, I know I don't have the
most fun topic to discuss, but a lot of other
businesses in the area are finding value in what I do,
would you just have a couple minutes for the quick
version?
*If they really do look busy, or the 1st objection
doesn't work - that is no problem, I actually work by
appointment anyway, I just wanted to introduce myself
(pull out paper calendar) Do you have about 20 minutes
I could get on your calendar in the next couple days?
(Write in date and leave business card)

I'm not
interested

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I have
savings/investments/other
back up plan

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Hey, no problem - what I do isn't for everyone.
Do you mind if I ask you a quick qualifying
question? If you got sick or hurt and were out
of work for 6 weeks, 6 months, or longer, would
that impact you financially?
(if no, see back up plan card)
So that is exactly what I do, would you have 5
minutes that I can at least show you what I am
doing for the other businesses in the area? Then
you will at least know what you are saying no to.

Oh great! I am glad to hear that, let me ask you:
how long did it take you to save that money? (wait
for answer) And how quickly do you think something
like cancer would drain that money? My job is to
protect your savings/investments so that you can
continue to grow your wealth. I am sure you would
like to retire someday, right? My job is just to
protect your assets so you can stick to your
financial goals. Do you have a place to sit down?

We're all set financially

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I have enough insurance

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I am so glad to hear that. So there are really 2 groups of people I protect, one is the person who would be upside down if their paycheck went away tomorrow. The other, is the person who has worked hard, saved and invested their money, and hopes to retire someday. I protect your assets so that something like cancer doesn't come in and wipe out everything you have. Do you have a place to sit down?

Oh gosh, I hear that a lot. What do you have in place for yourself? (let them answer).
If medical...
So we are a little different that medical insurance. My guess is if you had to choose between paying the doctor or the mortgage, you would choose the mortgage, right? So, we make sure you have that choice. Do you have a place to sit down?

I will talk to my spouse and let you know #1

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I never make decisions on the spot

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So, let me ask you this, do you think if you went home and said "honey, we should start saving \$--- more per month in case something happens?" they would be upset with you? Exactly, this is just a savings plan, and if you need it, it could pay way more than you ever put into it.

I totally understand, a lot of people have felt the same way. The thing is, there are only 2 times people think about this stuff, once is while I am here. When do you think the other time is? (let them answer). YES! And believe me, I have missed a lot of people by a couple days, or while they think about it. This seems like it makes sense to you, let's just get you protected because we do not know what will happen tomorrow.

I should just invest the money

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Spouse/procrastination objection #2

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I know that seems like a logical choice, but here is the problem. If something happens to you next week, or month, or even in 5 years, you only have as much money as you put into your investment so far. Not to mention all the tax penalties for early withdrawal. With us, you have unlimited funds to withdraw from. No penalties and no tax ramifications. And, if you don't need it - you still get your money back tax free. Most people will tell you it's a pretty safe investment actually.

That's exactly what people love about how we do business is that we're just doing enrollments today, and then we give you all the packets and info you need so you can go home talk it over and make sure it fits you the way it needs to. Then we do a 30 policy review where if you guys talk about it, you can always move up down left or right, but that way if something happens, your covered when you need it because this is Richard Davis (read claim)..... So a lot of folks are like "I'm healthy now, let's just get started on the preferred and if you guys want to change it whenever you can. Does that make sense? Great.