

Objective: to make our customers feel like we are calling to check on them and help them with payment options if necessary – our first goal is excellent customer service during this time. The 2nd goal is to help them understand their coverage and fill in any necessary gaps, or be reassured that they already have the best coverage they need for their family.

CALLING EXISTING CUSTOMERS - RESERVICING:

Hey Lisa, it's amber with family heritage. How are you surviving the quarantine?? (Make small talk about kids being home, Working from home, anything to keep mood fun and light)

Well, I am glad I caught you – I just wanted to reach out for a couple minutes and see how you are doing these days;

- **If they have ICU/hospitalization** I also wanted to reassure you that you currently have the best coverage available right now, and just so you know if things were to get really bad for you during this epidemic, you do have an ICU plan that will pay you each day if you end up hospitalized.

I also wanted to see if you had a few minutes over the next couple days that we can review your existing coverage. We may owe you money on your cancer/heart policy and also I want to remind you what you are paying for each month and make sure it still fits your needs. Do you have 20-30 minutes in the next few days to connect virtually?

Excellent – I am actually using the zoom platform for these meetings – since we can't meet in person like we normally would. So I will email you a link to video conference, that way you can see all of your coverages and pricing and if we make any changes or additions to your coverage I can do that remotely as well.

***If they respond to the rapport building part and imply or directly state that they are stressed financially, out of work and worried, or thinking of cancelling – then say “Lisa, one of the reasons I am calling is to let you know that Family Heritage is deferring payments 30 days at a time for anyone directly impacted by the pandemic. If this would be helpful for you, I can help get this taken care of, just let me know. (then fo back to; “the other reason I called is....)*

CALLING REFERRALS:

Hey Lisa. This is Amber with Family Heritage, Kristin actually gave me your information and asked me to reach out to you. Do you have a couple moments?

How are you surviving these days? Make small talk – are you home with kids/spouse/etc?

Well listen, the reason I called is because I work with families/salon owners/etc (be specific to what you know about them) and we offer a unique benefit that pays cash to you if you get sick or hurt. So I am protecting Kristin and several others against big things like cancer, heart and stroke, and any kind of accident or injury. Also, with everything going on right now some people are adding hospitalization/intensive care plans as well. But really what is cool Lisa is that our plans have return of premium which means if you don't need it, you get your money back. Kristin thought this was

something that you might be interested in looking at, would you be open to learning more about how this coverage works?

Great. , would you have a few minutes in the next couple days? I usually do these meetings in person, but these days I am moving to a zoom platform. It allows me to screen share and show you how the policy works, what the coverage pays, and if it makes sense for you I am able to protect you remotely right away. What is your email, I will send over the link?

After meeting: Hey Lisa. Before I let you go – I am actually using this unplanned office time to reach out to people who may not currently have anything like this in place, can you think of anyone (in your industry/family/neighborhood) that you think would benefit from seeing this coverage.

CALLING FRIENDS/FAMILY:

Hey _____, (build rapport)

- How's everything been effecting you?

“So _____ given the current situations, I have some extra office time and I thought of you. I've been meaning to catch up with you for a while to be able to show you what I do. And really just wanted to see if you had about 20 minutes next week where we could schedule a virtual appointment. It may or may not be for you, I would just hate for something to happen where I didn't at least reach out and show you. I guess what day next week would work best for you, I have a few openings on _____ or _____”

TERMED POLICYHOLDERS OPTION #1

Hi Lisa – I am amber with Family Heritage, how are you doing these days? (small talk, are you still working, how with kids, etc)

The reason I am calling is because I know you were covered with Family Heritage at one point, and we have found that with everything going on these days, some of our policy holders are re-enrolling with us just for that extra layer of financial security. I am wondering if you would be open to connecting for a few minutes on our coverage and what is available for you/your family.

Great. , would you have a few minutes in the next couple days? I usually do these meetings in person, but these days I am moving to a zoom platform. It allows me to screen share and show you how the policy works, what the coverage pays, and if it makes sense for you I am able to protect you remotely right away. What is your email, I will send over the link?

TERMED POLICY HOLDERS OPTION #2

Hey _____, It's Aaron Stolp with Family Heritage does that ring a bell at all?

- Build rapport, ask how everything has been going

"So _____, the reason for my call is with everything going on, I'm reaching out to all of my current and previous clients to refresh them on what they have/had, because a lot of people remember they have something but just can't remember what all is covered, but also to check and see if we owe you any money. Because there's a lot of things that we cover that people sometimes forget about and with everything going on for a lot of families, every penny helps. So looking at your schedule, do you have about 15 minutes either _____ or _____ to be able to connect, refresh you on what you have/had and see if we owe you anything..."

COLD CALLING BUSINESSES:

Hey _____. It's amber with Family Heritage. How are you doing these days? (small talk, are you working, surviving quarantine, etc?)

The reason I am calling is because I work with several of the business owners and employees in (your town) and I wanted to catch you quick as well. _____, what we do is my company pays you directly in the event that you get sick or hurt – so we protect you against big things like heart attack, stroke, and cancer and then any kind of accident or injury could be a big deal right? (pause) So, _____ what is cool about what I do is that in addition to just being an inexpensive way to protect your income, it also works like a savings plan and has some life insurance in there to. Do you currently have anything in place for yourself like this?

- If they say yes – "great, I am so glad, do you mind if I ask what you currently have in place for yourself?" (use objection flashcards on TF website to overcome any objections in this area).
- If no – follow script

Great – _____ do you have 20-30 minutes I could get on your calendar this week for a virtual meeting so I can show you what I am doing for several of the other businesses in your area?

Excellent – I am actually using the zoom platform for these meetings – since we can't meet in person like we normally would. So I will email you a link to video conference, that way you can see all of your coverages and pricing and if we make any changes or additions to your coverage I can do that remotely as well.

VOICE MAIL COLD CALL / FRIENDS AND FAMILY:

Hey _____ It's amber, I was hoping to connect with you for just a couple minutes today. If you get a chance to call me back, that would be great. My number is _____.

VOICE MAIL RESERVICING:

Hey _____, it's amber with Family Heritage – Just wanted to give you a quick call and see how you are surviving the quarantine. I wanted to see if you had few minutes to go over your coverage so I can remind you want you are paying for each month, see if we owe you any money and make sure you don't need to make any changes. Just give me a quick call when you get a chance – hopefully you are staying healthy and doing well! Have a great day.

AFTER DEMOS – ASKING FOR REFERRALS:

Hey Lisa. Before I let you go – I am actually using this unplanned office time to reach out to people who may not currently have anything like this in place, can you think of anyone (in your industry/family/neighborhood) that you think would benefit from seeing this coverage