

Discovery Call

I. Take Control

A. Discovery Call - Initial Call -> into Discovery

1. *Hi ____ this is ____ getting back to you about the information you requested on the IULs (Indexed universal Life) that's where you can be your own bank...create tax-free retirement savings... build generational wealth...*
 - a) You're just trying to get them to recollect what the heck this is about

B. Initial Call, Discovery Call not set yet

1. *Thank you for submitting your information. (Be assumptive) I'll ask you a few questions to make sure this is something that you might qualify for and go from there...*
 - a) If they let you keep going...
 - (1) Continue to "2" below
 - b) If they stop you because they are actually busy
 - (1) *No worries, Are mornings or evenings typically best for you?*
2. *So let's jump in, what were you looking to get out of the Indexed Universal Life?*
 - a) Get the answers.
 - (1) Take Notes
 - b) If they are confused as to what the IUL is/does...
 - (1) *So a lot of people want to leverage the cash value... for tax-free retirement building, being their own bank, things like that.*
 - (2) *There are also living benefits and of course a death benefit*
 - (3) *What's most important to you?*
 - (a) A lot will say "all of that" ... need to get a little deeper than that
 - c) *Ok, Now I'm going to cover some additional info and see if this would be a good fit,*
 - d) *Fair enough / Sound good? / Make sense?*

Financial Inventory

II. Financial Inventory

A. Money items first

1. Tie them into their goals... ex: if they wanted tax free retirement or anything having to do with savings for the future
 - a) *“So since we want to focus on tax-free retirement savings, have you already started building a savings... Do you have any retirement accounts> 401K, Roth, etc / Debts> own your house, built other cash savings...etc*

B. Health History

1. *This is ultimately a life insurance product so let's jump into your health a bit. -*
2. (Ask health& background questions)
 - a) How old, DOB, Height & weight, smoker?, any meds, and conditions, anything on a record like driving record...DUI, high speeding, or anything on a background? Probation...anything like that.

Schedule

A. Schedule - Presentation (OR jump into it if you have the time and it feels right!!!!)

- A. *Base on what we covered, an IUL makes sense for your goals for (insert things they want to get from he IUL)*
- B. *The next step is to schedule a follow-up where I can walk you through your FREE IUL Illustration that will show your the performance of the cash value, livings benefits and death benefit inside of the IUL.*
- C. *Would anyone else be involved in helping you make this decision*
- D. *Are you familiar with ZOOM?*
- E. If Yes
 - A. *Great...Are mornings or evenings typically best for you?*
 - A. Make appointment
 - B. Anchor commitment
 - 1. My schedule is usually fully booked. Is there any reason to believe that ___day___at ___time___, won't work for you?
 - 2. Once we hang up, you'll get an appointment confirmation and ill be texting you leading up to the appointment as a reminder.
 - 3. And if you can do me a favor, if anything comes up, please just let me know.
 - 4. Ok, I look forward to seeing you ___day___at ___time___
- 6. If No
 - A. *OK, we can do everything over the phone. Will you be able to download a PDF to your phone and we can go over it during our call?*
 - B. Anchor commitment
 - 1. Great...My schedule is usually fully booked. Is there any reason to believe that ___day___at ___time___, won't work for you?
 - 2. Once we hang up, you'll get an appointment confirmation and ill be texting you leading up to the appointment as a reminder.
 - 3. And if you can do me a favor, if anything comes up, please just let me know.
 - 4. Ok, I look forward to seeing you ___day___at ___time___

Date:

Comp:

Type:

Client Financial Inventory

Source:

Follow Up	Follow Up 2:	Close Date:
-----------	--------------	-------------

1: Carrier:	Policy#	M/Premium	1st Due Date:
-------------	---------	-----------	---------------

Name:DOB:Age (Closest):		
-------------------------	--	--

P# Spouse:		
------------	--	--

Email:Smoke: Yes / No		
-----------------------	--	--

Record Check?__ Health Check:Height_____ Weight_____		
--	--	--

Heart | Stroke | TIA | Cancer | Diabetes | Mental | Pain Meds | HBP | Cholesterol | Asthma | COPD |
Thyroid Kidney | Liver | Anxiety/Depression | Alzheimer | Dementia

Goal/Why:

<i>"What do you want out of the ___"</i>

NOTES:

Address: _____

City:_____ State:_____ Zip:_____

DL# _____

Is. State:_____ Is. Date:_____ Exp:_____

Banking Info

Name:_____

Routing:_____

Account:_____

Current Life Insurance? N / Y Work &/or Private

Golden Question: What do you have that acts like insurance; 401K, Roth, TSP?

401K: W/P Roth: W/P

Is your retirement protected? Y / N

Silver Question, how much "Liquid" savings:

Current Debt:

Retire Timeline:

Other:

What's the plan/Options:

1

)

2

)

3

)

4

)

Wrap Up / Next Steps

___ Send TEXT / E- Congratulations?

___ Agent for life

___ Referrals?_____

___ doyourownwill.com (check if needed)

IUL And Related Terminology and Resources to Learn and Study

WHAT IS AN IUL?

This is for your tax-free retirement, helping you be your own bank, and creating generational wealth.

Indexed Universal Life Insurance is a type of life insurance that can help protect your loved ones and build wealth. The unique feature of IUL compared to traditional Life Insurance or conventional life insurance is that the cash value of your insurance payment can be invested in various stock market indexes, giving you the potential for higher returns than traditional savings accounts (typically 8-12% per year).

FAQ'S

How long does the call take?

The call typically takes about 15 minutes

What company do you work for?

Nicholas actually underwrites for more than 30 different A Rated companies. So based off of the clients health and age he will find the company that is the best fit for them.

Any questions about pricing and specific details about services

This is a great question. I'm only with the scheduling team and not licensed to provide any specific details, but Nicholas is the expert and our licensed advisor and he will be able to answer all your questions on a call. It should take 10-15 mins of your time. Sounds good?