

Hi, (Mr. or Mrs. Client), *(slight pause)* this is YOUR NAME calling on behalf of AGENCY NAME. We handle your TYPE OF COVERAGE THEY HAVE. I was calling you as a courtesy to let you know that we also specialize in TYPE OF LIFE COVERAGE *(be specific as to the type of account coverage they have. e.g. If they are a "homeowner" say mortgage protection)* and according to your file, it appears that you haven't received the free information regarding that coverage. I am going to be out in the THEIR NEIGHBORHOOD/AREA NAME Tuesday and Wednesday *(or whatever two days)* this week, next week, etc.; seeing a number of our other policy holders about this very same protection and can stop by to see you as well. It's pretty basic and only about a 15 or 20 minute get together to go over the info and update your file. Which evening works better for you, Tuesday or Wednesday?

Close the appointment. State the date and time at least three times in the closing statements. You should already have their D.O.B. If you need any additional info such as smoker or non-smoker, medications, etc. use the "Oh by the way, one quick question" approach AFTER you have set the appointment and are about to hang up the phone.

DO NOT get into a discussion of what this is or how it works over the phone!

DO NOT quote prices/rates over the phone!

DO NOT try and close them over the phone!

DO NOT pre-judge their health or insurability over the phone!

You must go and see them. There are no shortcuts.

Remember, these people are already clients and policyholders, and you need to act with familiarity. Many of these appointments will be two-call closes with your first meeting being a fact finding/relationship establishing type of appointment. Many will be one-call closes, however. Bottom line here is to get in front of as many people as possible and roll forward from there.