

## Sample Script for Cross-Selling Foresters Term to existing clients

### IF CALLING YOUR EXISTING CLIENTS:

Mr. or Mrs. Client...

I was calling you today to thank you for being a valuable client of MY AGENCY for your "X TYPE OF Insurance/Investment needs."

I also help many of my clients with their life insurance needs. Some of my clients already have life insurance they have from their work or some coverage they bought years ago. They love the plan I offer because it not only provides them additional affordable life insurance which they need, but it also has many valuable benefits including:

- A \$2,000 benefit for you, your spouse and children if any of you are diagnosed with a heart attack, stroke, life threatening cancer or ms.
- A \$2,000 a year Competitive College Scholarship Benefit for you, your spouse or your children / grandchildren. Our scholarship program covers colleges, universities, community colleges, vocational and trade schools. All we look for is a 2.8 grade point average; community service and we give out up to 350 scholarships each year.
- An Orphaned Child College Scholarship: \$1,500, \$3,000 to \$6,000 a year in college scholarship money for death of one parent, single parent or both parents.
- \$900 of monthly benefits per child to the guardians of your children if you both pass away before your children reach age 18.
- Legal Link - Free and Discounted Legal Services with lawyers in our area who can help with various issues including wills and family law.
- As well as Fun Family Events like trips to concerts, amusement parks and more for little to no cost.

Our Life Policies with all of these valuable benefits and more start at an affordable \$25 a month. Are you interested in seeing a quote and providing your family additional life insurance with all these valuable benefits?

Remember there is no obligation to buy. If you do decide to take an application, there is no medical exam required and we usually know if you are approved in 5 days.

**IF YES:** Great! When is a good day and time that we can meet to discuss this important benefit package with you and your spouse?

**IF YOUR CLIENTS ANSWER: I already have life insurance:** Mr. & Mrs. Client, I understand you currently have life insurance, but the coverage you have does not provide all these additional benefits we can offer. Plus our coverage will in no way endanger what you currently have.

**If Still No:** I respect your decision and I thank you for being a valued client of ours for X COVERAGE. I do have one question for you: Would you be interested in seeing some quotes if I can show you that I can help you save money on your life insurance &/or provide you more coverage for the same premiums you are currently paying?

If I can't help you with lower premiums, the worst case scenario is that you have the piece of mind your family is well-protected and you are not paying too much for your coverage. Would you like to save money on Life Insurance or get more coverage for the same if not less premium?

**IF YES:** Great! Is now a good time? Or when will you have time in the next week to review your current Life Ins with me?

**IF Still NO:** Thank you for your time and I thank you for continuing to be a valued client of MY AGENCY for X Coverage. In the future, I will continue to contact you on other valuable services MY AGENCY offers to assist in protecting your family's financial future.

**Cross Sell Script for Agents Meeting with clients in person while delivering or selling their policy for Health, P&C &/or other plans:**

Mr. & Mrs. \_\_\_\_\_

Thank you for allowing me the opportunity to assist you with your family's "X" insurance needs. I am happy I was able to find you affordable coverage to meet your needs.

I also help many of my clients with their life insurance needs. Some of my clients already have life insurance they have from their work or some coverage they bought years ago. They love the plan I offer because it not only provides them additional affordable life insurance which they need, but it also has many valuable benefits including: (Hand them the client approved Member Benefits Brochure for these benefits):

- A \$2,000 benefit for you, your spouse and children if any of you are diagnosed with a heart attack, stroke, life threatening cancer or ms.
- A \$2,000 a year Competitive College Scholarship Benefit for you, your spouse or your children / grandchildren. Our scholarship program covers colleges, universities, community colleges, vocational and trade schools. All we look for is a 2.8 grade point average; community service and we give out up to 350 scholarships each year.
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Our Life Policies with all of these valuable benefits and more start at an affordable \$25 a month. Are you interested in seeing a quote and providing your family additional life insurance with all these valuable benefits?

Remember there is no obligation to buy. If you do decide to take an application, there is no medical exam required and we usually know if you are approved in 5 days.

**IF YES:** Great! Do you want to review this today or is there a better day and time that we can meet to discuss this important benefit package with you and your spouse?

**IF YOUR CLIENTS ANSWER: I already have life insurance:** Mr. & Mrs. Client, I understand you currently have life insurance, but the coverage you have does not provide all these additional benefits we can offer. Plus our coverage will in no way endanger what you currently have.

**If Still No:** I respect your decision and I thank you for being a valued client of ours for X COVERAGE. I do have one question for you: Would you be interested in seeing some quotes if I can show you that I can help you save money on your life insurance &/or provide you more coverage for the same premiums you are currently paying?

If I can't help you with lower premiums, the worst case scenario is that you have the piece of mind your family is well-protected and you are not paying too much for your coverage. Would you like to save money on Life Insurance or get more coverage for the same if not less premium?

**IF YES:** Great! Is now a good time? Or when will you have time in the next week to review your current Life Ins with me?

**IF Still NO:** Thank you for your time and I thank you for continuing to be a valued client of MY AGENCY for X Coverage. In the future, I will continue to contact you on other valuable services MY AGENCY offers to assist in protecting your family's financial future.

### **Sample Script for Cross-Selling Using a Price-Driven Method:**

Thank you for allowing me the opportunity to assist you with your family's "X" insurance needs. I am happy I was able to find you affordable coverage to meet your needs.

I also help many of my clients with their life insurance needs. Many of my clients already have life insurance, but some of them only have life insurance through work or they are paying too much for their current policies they bought years ago.

Would you be interested in seeing some quotes if I can show you that I can help you save money on your life insurance &/or provide you more coverage for the same or less premiums you are currently paying?

If I can't help you with lower premiums, the worst case scenario is that you have the piece of mind your family is well-protected and you are not paying too much for your current coverage. Remember there is no obligation to buy.

**IF YES, they are interested:** Great, I know your time is valuable is now a good time or is there a better day and time in the next week to review? If you like our quotes, we can start the application process over-the-phone or in person in a matter of 10 minutes or less.

**IF YOUR CLIENTS ANSWER: No, we are fine with what we have:** Mr. & Mrs. Client, I understand and respect you are happy with your existing life insurance. My reviewing your existing coverage will in no way endanger your coverage. If you allow me to review your existing coverage I can research my companies and see if I can save you money or give you more coverage and benefits for the same or less premiums you currently pay? Would you be open to me reviewing your current coverage?

**If Still No:** I respect your decision and I thank you for being a valued client of ours for X COVERAGE. Thank you for your time and I thank you for continuing to be a valued client of MY AGENCY for X Coverage. In the future, I will continue to contact you on other valuable services MY AGENCY offers to assist in protecting your family's financial future.