

The R.E.A.L. Appointment Script for EVERY

The R.E.A.L. Sales Presentation is your multi-tool script for every lead type. Only slight adjustments need to be made to effectively adapt this script to any lead.

R - Rapport, Role & Purpose

Step 1: Rapport, Role & Purpose

"(Name of Client), How long have you lived in the area?" "Where did you move from?" "Do you have family that lives nearby?"

"(Name of Client), I am licensed by the state of _____. My Role in this is what they call a "field underwriter" and I am a broker. As a broker, I have access to over 60 of the top-rated companies that offer this coverage and so I shop around for you. I don't only specialize in mortgage protection and life insurance, I also do, final expenses, cancer policies, retirement, getting out of debt, children's grow-up plans, accidental death, and critical illness. So, my job is to find you the BEST coverage you qualify for at the BEST price, sound good?" (Planting seeds for variety of what else we offer)

"So, there are 4 things we're going to do on this phone call to close your case."

1. "The **FIRST THING** is, I'm going to verify your health information. The carriers that give us the best rates are also the pickiest, so I need to know the details. When they do their underwriting, they will use your social to see any prescriptions you've filled, medical history, driving records, lifestyle, and will even look at your criminal background to determine eligibility. To get you the BEST coverage at the BEST possible rate, I'm going to need complete transparency. Does that sound fair?"
2. "The **SECOND THING** is basic. It's to discuss what you may already have in place and to see if there's a gap. I don't want you paying too much for something that you don't need or paying too little for something that you DO need. Make sense?"
3. "The **THIRD THING** I am going to do is show you a few options. Your job will be to pick a plan that fits your needs and budget."
4. "So, the **FOURTH THING** is once you find the right fit, we'll apply TODAY and see if we can even GET you approved. This usually only takes 5 minutes or so. It's super easy! We just do it over the phone. Pretty easy, right?!"

"Once we apply, one of two things can happen."

"The best scenario is you get approved at the rate we applied for or get MORE coverage for the same amount. On the other hand, they can increase the price or decline you. If the latter happens, I have 60 carriers, so we'll move on to plan B and find the one that's right for you."

"So, today we will get complete an application for a plan you like, that's affordable, one that I think we have a good shot at, and I'll work as hard as I can to get it approved. Does that sound good?!" (Shake head yes.)

Step 2: Verify Health

"First, we need to verify the medical side to confirm which carriers you could qualify for... Let me double-check:"

- Age / Birthday, Height / Weight
- What medications have you been on in the past?
- Health Issues?
- Hazardous Occupation, Disability Income?
- The number of moving violations in the last 5 years?
- Any felonies or misdemeanors, DUIs, suspended or revoked driver's license?



R.E.A.L. System

R - Rapport, Role & Purpose

1. Rapport, Role & Purpose
2. Verify Health

E - Emotion

3. Your Story
4. Their Story
5. Fact Finding

A - Assumption

6. Presenting 2 Ideas
7. Giving Cost of 2 Options

L - Lock It Down

8. Application

[Step 1: Role Play Example](#)

[Step 2: Role Play Example](#)

- Are you parents still living? If not, how old were they when they passed? How did they pass (If applicable)?
- Have you been declined, rated, or postponed for life Insurance In the past 10 years?
 - **Yes:** What do you think caused you to get declined? The reason I ask is that any condition that you got declined for will be flagged on your MIB for all the other carriers to see. If we know the condition, I can find a carrier that is ok with it. (DIG IN)

E - Emotion

Step 3: Your Story

"Let me tell you why I got into this business. I have a coworker who shared this with me and it's the exact reason why I value what we do. It's about the Erikson family, who experienced life WITHOUT life Insurance In the worst form.

They were a middle-class family of four, consisting of Daryl, the father and primary earner, Sarah, the mother and homemaker, and their two young children, Emily and Daniel.

Daryl, unfortunately, was in a freak accident. He was two miles away from his office. The light had just turned green and as soon as he was in the middle of the intersection, an oncoming car crashed into his without stopping at 70 miles per hour. He passed upon impact leaving the family devastated emotionally AND financially. Without life Insurance, the family was left struggling.

Daryl's income was the main source for their financial stability.

Within 2 years, Sarah was forced out of their home. Emily and Daniel were pulled out of everything. Soccer, football, baseball, softball, cheerleading, you name it. All the activities, with their friends, that had slightly distracted them from the loss of their dad. Sarah just couldn't afford the extracurricular activities any longer.

So, not only did Emily and Daniel lose their dad, but they also lost their home, their safety net. They lost their friends because they were forced to move away from them. They lost their circle of influence. They essentially lost their mom too because she could no longer be present.

Sarah had to find a job to support the family, but she hated it because she couldn't afford the same quality of life for her children. In addition to all they had gone through, one thing I forgot to mention.... the Erikson family also faced difficulties in covering the costs associated with Daryl's funeral and some of the other outstanding debts.

The lack of life Insurance meant that the family had to rely on the generosity of friends and family (meaning... opening a Go Fund Me page as they were trying to mourn) as well as take on additional loans to manage these expenses. This situation not only added to their financial stress, but also prolonged their grieving process, making it harder for them to focus on healing and moving forward.

She said she had felt extremely embarrassed trying to ask people for money all the while trying to figure everything else out.

My coworker said that Life Insurance would have provided a lump sum payment to the family, allowing them to pay off outstanding debts, cover funeral expenses, and maintain their standard of living. It would have given Sarah the necessary financial support to take time off work and focus on helping her children cope with the loss of their dad.

I'm here today to ensure that no other family has to experience what the Erikson family went through.

So, tell me, why are you guys looking into this type of protection? What would this mean to YOUR family?

Step 3: Role Play Example



TEMPERATURE CHECK: Surface level answers?

Step 4: Their Story

"God forbid if ____ didn't make it home tonight, like got in a fatal car accident like Daryl, or had a massive heart attack, how would you leave your family as it stands to today?"

- o **WHO** would be affected?
- o **HOW** long would they be ok for?
- o **WHAT** would happen after that time frame?
- o **WOULD** they be able to stay in the house, OR would they have to find a more affordable area?
- o **WHERE** would they go?
- o **WHAT** would they do?
- o **HOW** does the new normal look?

IF you drew up the IDEAL situation for your family, what would that look like?



TEMPERATURE CHECK: Surface level answers?

Step 5: Fact Finding (Fill out FIF Form)

1. About your home, just to confirm you owe roughly ____ Amount.
2. If you had to put your home on the market tomorrow, how much do you think it would sell for??
3. Great. So, it's sounds like you have ____ in equity. (If decent amount) "At the bare bones minimum we want to make sure we're at least covering this!"
4. If you didn't make it home tomorrow, how much money stops hitting the checking account on your behalf?
5. Same question to the spouse.
6. Confirm combined income
7. A lot of people like to blow off the next part, it's extremely important that I understand the total cost of running your home so I can give you my best assessment:
 - o Mortgage payment
 - o Car payments
 - o Utilities
 - o Cell phone
 - o Life Insurance - Outside of "Employee Benefits"
 - o **Yes:** How much coverage do you have? What was the original Intention when you pulled It out? So, for Income replacement, correct?
 - o Groceries
 - o Car Insurance
 - o Credit Cards
 - o Anything Else I Haven't Mentioned

Total out their bills _____

Let's do a quick review of what your family would have to fall back on If you died or couldn't work.

8. Checking/Savings: Do you keep anything meaningful or is it more of a rolling average? Checking? ____ Savings? ____
401k- Anything meaningful? ____
IRA- Individual Retirement Account (Do you have one of those?)
Any properties elsewhere?

Ok we're done with the hard stuff. Now we can move on to some ideas. Before we do...



DOUBLE CHECK HEALTH: Do you promise there Is nothing else, health-wise?

Cause these Ideas I worked up are based on what you confirmed earlier. What the underwriter does Is check into a place called MIB. This Is short for Medical Insurance Bureau. The MIB has every medical detail on you from the time you were born to just a few days ago. SO, It Is Important that we are detailed, especially over the last 10 years, as the Insurance carriers can be quite particular. Are you POSITIVE there Is nothing else?

A - Assumption

DECIDE TONIGHT SCRIPT: Based on what you just shared with me, let's look at some Ideas that can help. I am going to include at least one that Is our MOST comprehensive, and I am going to count on you to be honest about your budget. Sometimes people will say things like, 'I need to think about It, sleep on It, etc.' I've been doing this long enough to know what that means...the price Isn't right. So, if what I'm showing you doesn't fit the budget, can I count on you to tell me? These are just some of the Ideas and we will find you something tonight that fits comfortably inside of your budget as a good starting place, and once we do, we will apply for that, OK?

Step 4: Role Play Example

Step 5: Role Play Example

FIF Form

Step 6: Presenting Two Ideas ("Ideas" = Concepts)

"So, I have two ideas here and I want to see which idea you like better. Again, I am NOT sure they will be approved but I want to start to just see what IDEA, you like best....

You had said earlier, recap their story/situation, read your notes – and these ideas will help with that.

IDEA 1: The first idea will...

IDEA 2: The second idea...

Mortgage Protection:

- **Full Payoff** - "This idea will make sure that family keeps the home over your head, and pays the mortgage off in its entirety and that your family can stay in the home"
- **Partial Payoff** – "This idea will pay half the mortgage so the monthly payment can be half the amount it is now making it more affordable for one person."
- **Critical Period** this idea is all about buying the family time to make the best decisions and protect the equity that they worked so hard to build.

General Life Insurance:

- **Term Insurance:** "This is the most economical way to get the most coverage over a defined period for healthy, younger people. For example, if you are (45 years) old now, and we can get you approved for a 20-year term, it would go until you're (65 years old). Make sense?"
- **Whole Life / Final Expense / Guaranteed Issue - Permanent** is more expensive than term insurance because it goes until you are 120 years old. It creates cash value. Usually this has the best chance of approval for those later in life, looking those who have a lot of medical challenges or those looking to cover final expenses.
- **IUL:** is an insurance vehicle that can create tax-free retirement without the risk of losing money. You get market-linked gains that are most used for retirement. This is the hardest policy to get approved for and it typically requires a higher monthly investment to perform.

Which IDEA do you like best, Idea 1 or Idea 2?



GET A CONFIRMATION OF WHICH IDEA THEY LIKE BEFORE giving the cost.

Step 7: Presenting Two Options ("Options" = Cost)

Repeat EXACTLY what it's going to do... Present two options with the costs.

IDEA 1: "The first idea again will (repeat what they said before)... this option is _____ per month.

IDEA 2: "The second idea again will (repeat what they said before)... this option is _____ per month.

Which option do you like best?"

L - Lock It Down

Step 8: Application

I can't make any promises that I can get you the coverage. I can only promise that I will try my best, is that fair?

- What is the correct spelling of your last name? (START APPLICATION)
- And, I have your first name spelled _____
- Is this also the correct address that I have on file?

IMPORTANT: Ensure you ask EVERY question on the application and encourage the client to ANSWER TRUTHFULLY.

After Application

Hey, before I let you go, is there anyone else in your family or friend group that you feel would benefit from exploring options for protecting their loved ones like we did for you today? I just want to make sure I prioritize you and your family before my office takes on any new requests this week. (Take down any referrals and follow through)

[Step 6: Role Play Example](#)

[Critical Period Coverage Resource](#)

[Step 7: Role Play Example](#)

[Step 8: Role Play Example](#)