

Referral Collection: Tips & Verbiage

Christina Ande

1. **WRITE DOWN WHOEVER THEY MENTION IN CONVERSATION**

Ex: Spouse, kids, grandkids, family members, friends, coworkers.

(Use form: family, occupation, recreation, me, money, medical!)

2. **WHEN TALKING ABOUT WHOEVER IS FINANCIALLY DEPENDENT ON THEM**

(Write it down) or if they say no one is, still ask if they have children/grandkids and write that down

3. **WHEN TALKING ABOUT LIVING BENEFITS–**

Ask, “Hey, does anyone in your family have a history of cancer, heart attack, stroke, diabetes?” (Write it down, you’ll use this later)

4. **WHEN TALKING ABOUT FUNERAL/FINAL EXPENSE PLANNING–**

“Now who exactly would be taking care of this if something happened to you? And what if something happened to them first?”

(Write it down– proactively get your beneficiaries ready for later)

5. **MORTGAGE–**

If they have a house, who is it going to if something were to happen? What does that plan look like? (Write down names)

6. **WRITING THE APP- REITERATE BENEFICIARIES-**

Make sure to get full names, DOBs, phone number, write it on paper as well as the app (not all providers will show the information you entered when you save the application)

7. **SETUP BENNIES PROPERLY-** “Now obviously you need to make sure xyz know that they are listed as beneficiaries because if God forbid something happens to you, they will be the ones handling this. So make sure you let them know, and of course I promise on my end, I will make sure they know exactly how that works as well”

8. **EMERGENCY CONTACTS-**

Make it a requirement if they do not give you 2 minimum. (See questions below)

“Okay, since we only have (beneficiary) listed as the beneficiary, we definitely will need an emergency contact for you as well, God forbid something happens to (beneficiary) prior to you, this will be someone who knows about your policy and how to handle it.”

9. **AT THE VERY END OF PRESO– VIBS!**

V– Okay, now last thing I always ask my families before I let you go here today, on a scale of 1-10 how did I do for you today? Awesome, thank you so much, it’s been a pleasure to protect your family.

I – Now out of everything we covered, what did you feel was most beneficial about what we went over? *(repeat it back to them and expand)*

B – Now obviously, like I mentioned before, I will make sure we go over your policy with your beneficiaries so they know exactly how that works, God forbid something happens to you.

In addition, I'll make sure they get access to the same exact information as we went over with you. Other than your beneficiaries, I know there are definitely some people in your life who can benefit from this– let's go ahead and start with *(whoever they mentioned in preso; ex: brother, sister, parents, aunts, uncles, coworkers, bestfriends, etc)*

What was *(whomever they mentioned)* name again? Okay, great and do they have a (# # #) area code like you? Perfect, now does _____ work a day shift, nights, or not working? Kids, married? Okay, now let's go to the next person..

S– *(keep suggesting all the people they mentioned prior)* Okay who's next, who's next, who's next?

***Don't stop them unless they tell you they don't have anyone else at least twice.
After all names, numbers, and info collected.. Then say–***

10. **RECAP + PROACTIVELY BEAT REF REBUTTALS**

Okay, so we have *(list the names)*-- now I just need you to do me a favor and make sure you let them know I'm going to be reaching out. Just keep it simple and say "Hey, I met with Christina, she went over some really great information for my family and I think you'd benefit from it, she's gonna call you later on today."

Can you do that for me? Perfect, now listen, if they're not interested or are already in a good place, no big deal, at least we'll make sure they're in the best possible spot with their own coverage. They'll 100% owe you dinner and a bottle of wine to thank you!

HALEY FESSEL POINTS FROM LOCK-IN

that were not included above

- When you mentioned your brother had cancer, had he had any trouble getting coverage at all?
- Do you wanna leave your family with a burden or a blessing??
- Always get a contingent beneficiary
- Incorporate these points and questions in every call!!

Referral Call Script from Christina Ande

Hey (referral name)!

This is (your name), I was reaching out regarding your (relation), (name), did he/she let you know I'd be calling?

If yes– Okay, perfect.

If NO– Ohhh, no problem, I know he/she was super busy doing xyz

(use info on the sponsor- ex: what they were doing that day or what they have going on in their life)

I probably just got to you before they did!

Well, I was actually reaching out because I sat down with (sponsor name) the other day and we got his/her permanent life insurance set up. (sponsor name) did a great job protecting his/her family.

(Sponsor name) mentioned that you actually have a family of your own as well. *(Use something personal you gathered about the referral)* and that's why they thought of you.

At the end he/she was able to sponsor just a few close family/friends to get access to the program, and they thought of you right away. So make sure you give (sponsor name) a huuuuge thank you!

Now this doesn't take very long at all, just grab a pen and paper, I just need you to write my information down. Let me know when you're ready!

(Go straight into preso)