

VOLUME 1



THE

INSURANCE SALES GUIDE

THE TRAINING YOUR AGENCY
SHOULD HAVE GIVEN YOU – BUT DIDN'T

2026 EDITION



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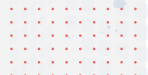
At The America Agency, our mission is simple:

To empower agents with the mindset, tools, and systems to build lasting businesses, protect families with integrity, and lead with purpose. We believe when agents are equipped to grow, they can change their communities — and their futures.

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Introduction



If you are reading this, chances are you are not yet where you want to be — and that is perfectly okay. Every top producer in this industry started out with more questions than confidence. What separates them from the rest is not luck or natural talent — it is the consistent development of the right habits, language, and mindset that create success one conversation at a time.

This guide is a toolbox filled with the scripts, strategies, and systems used by agents consistently writing \$10K, \$20K, even \$30K a week. Many agents have completely turned their business around by applying just one idea or shift in approach found within these pages.

Take a deep breath. Whether you are brand new or simply stuck in a slump, this guide is designed to help you reset, refocus, and reignite your business. Everything needed to win in this industry is already within reach — it is time to get to work.

-The America Agency

Chapter 1



WHY LIFE INSURANCE

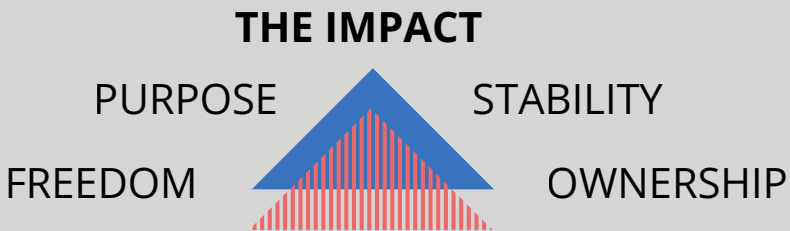
The Industry That Changes Lives

What to know as you are getting started

Before you learn how to sell, you need to understand the purpose behind this business. Life insurance exists for *one reason*: **to protect people when life hits hardest.**

Every application represents a family that will not lose everything if tragedy strikes — a mom who keeps her home, a child who still goes to college, a spouse who can breathe knowing someone planned ahead. It gives families time to grieve instead of scrambling to survive.

This is what we do. We bring peace to chaos and protection to the people who need it most. You are stepping into one of the most meaningful, impactful, and financially rewarding industries in the world.



So why life insurance?

Because it's one of the few careers where purpose and profit align. You make a living by helping people when they need it most. You build a business that pays you for decades to come. And you do it all while creating freedom for yourself and your family.

"Working hard for something we don't care about is called stress.
Working hard for something we love is called passion."

-Simon Sinek

What prevents people from owning life insurance?



The two primary explanations that Americans give for not owning life insurance are that they think it is too expensive, and they have other financial priorities.

Those financial priorities include paying living expenses, building savings, managing debt, and/or saving for retirement.

- **Only 29% of consumers believe they are knowledgeable about life insurance.**
- **Almost a quarter of Americans say they haven't purchased life insurance because they don't know how much they need or what type to buy.**
- **Nearly a quarter of Gen Z adults (23%) say that they don't buy life insurance because they haven't been approached by a life insurance agent.**

This is where your opportunity lies

Before you can help families, you have to understand the barriers that hold them back. Most people know life insurance matters, but very few take the steps to put coverage in place. It is rarely because they do not love their families — in fact, it is usually the opposite. It is because the decision feels big, emotional, and unfamiliar.

Your job as an agent is to remove those barriers and guide them through a decision they have been avoiding for years.

"Families don't avoid life insurance because they don't care. They avoid it because no one has cared enough to guide them."

Industry Facts from LIMRA

"The LIMRA 2025 Insurance Study shows record demand for life insurance — with 40 percent of Americans (equating to 100 million people) saying they are uninsured or underinsured."

This creates a massive opportunity for you, the insurance agent.

Do They Have Enough?

47% of Americans say they would have trouble paying living expenses within six months of their primary wage earner's death.

40% of adults say their loved ones would be barely or not at all financially secure should the primary wage earner die unexpectedly.

The truth behind these statistics is not just concerning — it reveals one of the biggest professional opportunities in the modern economy.

Where most industries are shrinking, saturated, or automated — life insurance is expanding. This is not just a career. The industry is wide open for anyone willing to learn, grow, and serve. There has never been a better time to step in and make a real impact while building a meaningful business.



"At the end of someone's life everyone is reaching out saying 'You owe us this' or 'You owe us that'. But you are the only person reaching your hand back out with a CHECK".

The Real Opportunity Hidden in the Numbers

All of these stats make the following undeniable:

- ▶ Families desperately need protection.
- ▶ Most do not know where to start.
- ▶ Many are afraid they can not afford it.
- ▶ Almost all need someone to help them navigate options.

And that someone becomes you.



When people say “the market is saturated,” they are simply not looking at the data. With nearly half of American households financially exposed, the opportunity to educate and serve is limitless.

This is why the insurance industry continues to create:

- Six-figure part-time earners
- Multiple six-figure full-time producers
- Seven-figure agency owners who build teams to meet the growing demand

The industry isn't slowing down — it's accelerating.

TOP 5 REASONS FOR OWNING LIFE INSURANCE

60%

Cover burial and final expenses

42%

Transfer wealth or leave an inheritance

26%

Help replace lost wages/ income of a wage earner

20%

Pay off the mortgage

19%

Supplement retirement income

The Truth Most People Do Not Realize

Life insurance is one of the most recession-proof industries in existence. No matter what is happening in the economy people will always need protection. Every generation brings new families, new homeowners, new parents trying to build something better.

- The demand is rising. The awareness is growing.
- There is no ceiling. No "corporate ladder" to climb.
- You control your results, your income, and your future.

One in 10 Americans believe they would not qualify for life insurance. However many agents today are set up as brokers and carry multiple contracts from many different insurance carriers which allow them to be able to protect nearly everyone with some form of coverage.

Selling for yourself

Now you can see why we are so excited about Life Insurance and why we are so excited for you.

We are cheering you on as you build towards the day you step out into the marketplace and decide your worth is only going to be dictated by you as that is the day you break free.

The highest paying profession in the world is the career of sales...This is due to the fact that you have no cap on your income. You can work 20 hours a day, 7 days a week, 365 days a year prospecting, presenting and closing.

All while keeping all the income that comes in and then ideally, turning around and teaching others while building a team to override.

This is the best business ever...



"Sales is the art of converting words into money."

- Mark Hoverson

Why LIFE insurance

The Industry That Changes Lives

The 6 Pillars of a High-Opportunity Career in Life Insurance Sales



1 RECESSION PROOF

Families will always need protection, and the industry has thrived through every recession.

2 UNCAPPED POTENTIAL

There are unlimited income opportunities through selling, renewals, overrides, and bonuses.

3 BUILD A BUSINESS

You get to build a real business that you own and can scale as big as you want.

4 SKILL DEVELOPMENT

Learn transferrable sales skills, build your mindset, and develop leadership traits.

5 WORK FROM ANYWHERE

With an internet connection, you can sell insurance from anywhere.

6 MAKE A REAL DIFFERENCE

Help clients make important decisions that will improve the lives of their loved ones.

"If you don't design your own life plan, chances are you will fall into someone else's plan. And guess what they have planned for you?

Not much." — Jim Rohn

Chapter 2



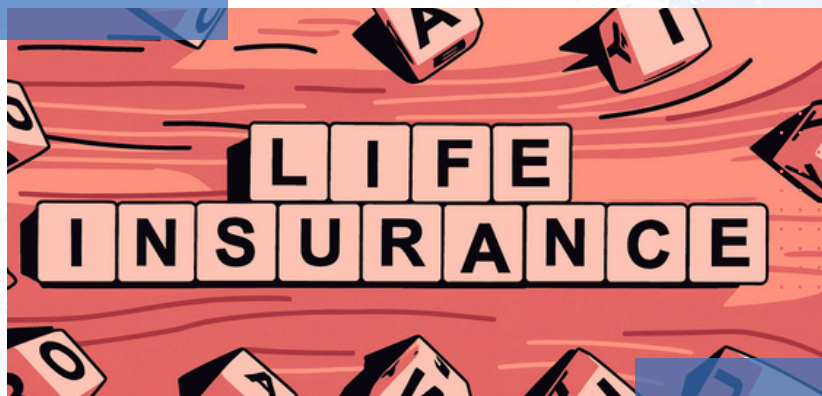
PRODUCT KNOWLEDGE

What Makes Everything Possible





In the next pages, we are going to walk you through the most common products sold today



- ▶ **WHOLE LIFE**
- ▶ **TERM LIFE**
- ▶ **INDEXED UNIVERSAL LIFE**
- ▶ **FIXED INDEXED ANNUITIES**



You do not need to be a *product expert* to start helping families. In this business, learning while doing is one of the biggest advantages you have — and a guide like this simply helps you move with more clarity and confidence.

This chapter will give you the simple, practical explanations you need while getting started. Do not worry — by the end of this section, you will understand each product, what problem it solves, and how to match the right solution to the right client.

The roots of life insurance go all the way back to 1583, when the first recorded policy was written. It functioned much like a modern term plan—covering a man for a specific number of months and promising a payout to his beneficiary if he died within that window.

INSURANCE BREAKDOWN

WHOLE LIFE

Key Benefits

Permanent insurance designed to cover funeral costs and small final expenses.

Premium Cost

Fixed premiums regardless of age. Higher lifetime costs compared to term insurance.

Coverage Duration

Guaranteed lifelong coverage, with premiums that never increase.

Cash Value Accumulation

Builds modest cash value over time. Cash accumulation is slow and not designed for investment purposes.

Flexibility

Not flexible on premiums.

Death Benefits

Provides a guaranteed payout for funeral costs and debts. Coverage amount is typically small (\$5,000 - \$50,000).

TERM LIFE

Key Benefits

Temporary coverage for a specific period, e.g., 10, 20, or 30 years.

Premium Cost

Affordable premiums, especially for young and healthy individuals. Premiums rise with age or renewals.

Coverage Duration

Coverage lasts for a specific term. No coverage after the term ends unless renewed.

Cash Value Accumulation

No cash value or savings feature.

Flexibility

Not flexible on premiums.

Death Benefits

High death benefit for affordable premiums. Death benefit only paid if death occurs within the term.

WHOLE LIFE INSURANCE



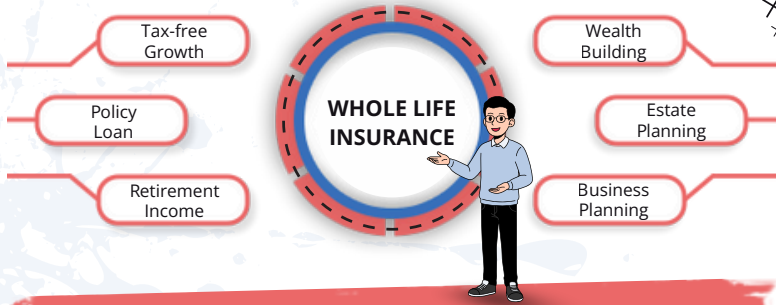
This type of insurance is the steady, permanent kind of coverage that never expires — as long as the client keeps it active. It is built on guarantees: guaranteed protection, guaranteed cash value growth, and guaranteed peace of mind. Whole life is designed to be there no matter when life happens. It provides a death benefit that never decreases and a premium that never increases — no surprises, no adjustments.

As mentioned, the policy builds cash value or money that grows inside the plan over time. That cash can be accessed later for emergencies, retirement income, or other financial goals. The longer the policy stays in force, the stronger it becomes — both in protection and in value. It is a powerful option for clients who want lifetime coverage, stability, and a living benefits they can actually use while they are still alive.

In short: Whole life insurance is the foundation of financial peace — protection that builds value, not just promises it.

Whole life insurance policies, as we know them today with a guaranteed death benefit and cash value accumulation, began to be offered by insurance companies in the mid-1800s. However, the modern concept evolved from earlier forms of life insurance, with the earliest U.S. life insurance policies created in the late 1700s to protect widows and children, according to The Money Advantage and Corebridge Direct.

“Whole life insurance isn’t an expense — it’s an asset”



BREAKDOWN OF KEY CHARACTERISTICS

Lifelong coverage

Whole life provides protection for the client's entire lifetime as long as premiums are paid. There's no expiration date, no renewal needed — it's permanent.

Guaranteed premiums

The cost of the policy never increases. What the client pays today is exactly what they will pay in 10, 20, or 30 years. This makes budgeting simple and predictable.

Cash value accumulation

A portion of every premium goes into a cash value account that grows over time. Clients can borrow against it or access it later in life if needed.

Guaranteed death benefit

No matter when the insured passes — whether at age 45 or 95 — the policy pays out. This brings peace of mind to families who want to ensure final expenses are covered.

Great for final expense planning

Whole life is ideal for seniors or anyone wanting to make sure their family never has to worry about funeral costs, medical bills, or small debts at the time of passing.

TERM LIFE INSURANCE

Term life insurance is the most basic and widely used form of life coverage — and for good reason. It is simple to explain, easy to sell, and provides families with the largest amount of protection for the lowest premium. It is a great fit for people who need protection for a specific period of time or to cover a major financial responsibility. It is especially popular with parents who want strong, affordable coverage while raising their kids.

Reasons people typically choose term life insurance:

Income replacement during their working years

So if something happens unexpectedly, their family can continue living life without financial chaos.

Covering large debts, like a mortgage

Ensuring the family home stays in the family — not sold because the main earner is gone.

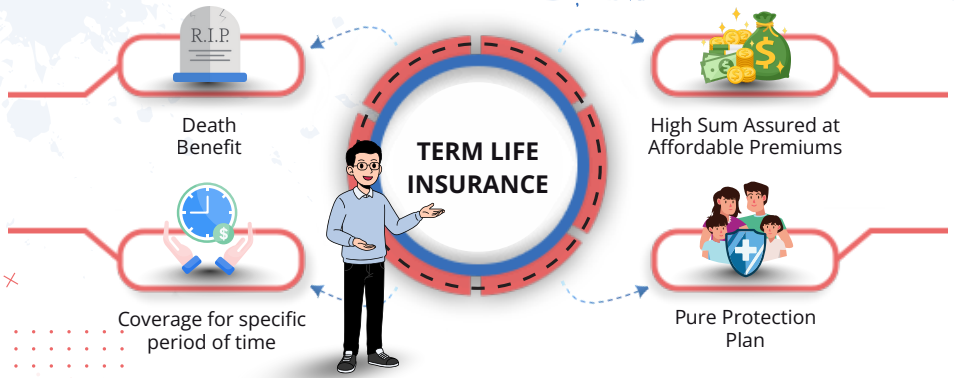
Protecting their children's future

Many parents want coverage in place until their kids graduate, so college or living expenses are taken care of if the worst were to happen.

Final expense protection

Even a small term policy can help cover funeral costs and ease the financial burden during a difficult time.

In short: Term Life = Simplicity, Affordability, and Flexibility. It's the perfect place to start protecting families — and building lifelong clients.



BREAKDOWN OF KEY CHARACTERISTICS

Temporary coverage

The policy lasts for a set amount of time—10, 20, or 30 years. When the term ends, so does the coverage unless the client renews it.

Low initial premiums

Term is the most budget-friendly way to get a large amount of protection. It's far cheaper than permanent options, which is why so many young families choose it.

No cash value

There's no built-in savings component. What the client is paying for is protection only.

Pure death benefit

The benefit is paid out only if the client passes away during the term. Simple, clean, and easy to explain.

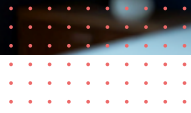
Simple product

This is the easiest life insurance product for clients to understand. It's designed for clear, specific goals—replacing income, covering debts, or protecting a mortgage.



WHOLE vs. TERM

KEY TAKEAWAYS FOR
CHOOSING THE RIGHT POLICY



Whole Life Insurance:

Ideal for older adults who want a simple, guaranteed way to cover funeral costs and small debts without investment or complex features.

Term Life Insurance:

Best suited for temporary coverage needs at a low cost. It is perfect for young families or individuals with significant financial obligations, like a mortgage



“Having life insurance is not about the type of policy you choose; it’s about ensuring your loved ones are protected no matter what. The best policy is the one you have when they need it most.”

INSURANCE BREAKDOWN

INDEXED UNIVERSAL LIFE

Key Benefits

Combines life insurance with investment potential.

Premium Cost

Flexible premiums allow adjustments over time. Premiums are higher than term plans. Vary based on age and budget

Coverage Duration

Offers lifelong coverage if premiums are maintained. Requires long-term commitment to sustain coverage.

Cash Value Accumulation

Accumulates cash value tied to stock market performance with safety caps.

Flexibility

Adjust death benefits and premiums based on changing needs.

Death Benefits

Small and large death benefits available. benefit is determined on how the policy is structured (e.g. cash accumulation vs protection focus).

FIXED INDEXED ANNUITY

Key Benefits

Provides safe, steady growth with no market loss and the option for guaranteed lifetime income.

Premium Cost

Flexible premiums and depend on how much the client wants to invest. After the initial contribution, additional payments are optional — not required.

Coverage Duration

Provides long-term retirement planning with income options that can last for life.

Cash Value Accumulation

Cash value grows based on an index (like the S&P 500) but cannot lose value due to market downturns.

Flexibility

Clients can choose from multiple crediting strategies, income riders, withdrawal options, and payout structures. Many FIAs also allow penalty-free withdrawals after the first year.

Death Benefits

If the client passes away, the remaining contract value is paid directly to the beneficiary—often avoiding probate and ensuring funds transfer quickly.

INDEXED UNIVERSAL LIFE INSURANCE

Also commonly referred to as an “IUL” — is one of the most versatile yet often misunderstood products in our business. When explained simply, it becomes a powerful tool that protects families, builds long-term financial strength, and provides tax-advantaged options most people have never been shown before.

You do not need to be an expert to help clients with IULs — you just need to understand the basics and how this product fits into real-life situations your clients face every day. At its core, an IUL is a type of permanent life insurance that offers lifetime protection along with the opportunity for cash value growth.

The cash value grows based on the performance of a market index, such as the S&P 500, but the money is not directly invested in the market. This means clients can participate in market gains without taking on market losses. IULs include a floor (usually 0–1%) to protect the policy from losing value in downturns, and a cap rate that limits the credited growth in strong market years.

They also offer meaningful flexibility — premiums, death benefits, and cash value strategies can be adjusted over time, giving clients the ability to adapt their policy as their needs and goals evolve.

In short, an IUL gives families permanent coverage, protection against loss, and the ability to grow tax-advantaged wealth over time — all in one policy.



BREAKDOWN OF KEY CHARACTERISTICS

- Your policy's cash value grows tax deferred.
- It has fees, just like all insurance products.
- You can take policy loans, tax-free, before age 59½.
- It can provide a tax free death benefit that avoids probate.
- It is a life insurance policy first — providing a tax-free death benefit.



SIX REASONS YOUR CLIENTS SHOULD HAVE AN IUL

1. If they want to add tax-free income to retirement.
2. If they are concerned about taxation in the future.
3. If they do not want negative returns.
4. If they have maxed out qualified contributions.
5. If their business needs to insure key employees.
6. If they want to leave a legacy for their loved ones



FIXED INDEXED ANNUITIES

Retirement planning can feel overwhelming for a lot of clients — especially when they are worried about the market, running out of money, or losing what they've worked their entire lives to save.

FIAs are designed to protect a client's money while offering growth tied to a market index, such as the S&P 500. The key difference is that the client's money is never actually invested in the market. This means they can benefit from positive market performance without losing money during downturns. Each annuity includes a floor (often 0%), which guarantees the client can not lose value in negative years, and either a cap or participation rate that determines how much growth they can earn in strong years.

FIA's also offer long-term flexibility and can structure the annuity around their retirement goals. For many, it becomes the foundation of a predictable, worry-free retirement.  

In short: Fixed Indexed Annuities were created for people who want safety, predictable growth, and guaranteed income without the fear of market downturns.

→ The idea of an annuity actually dates back to Ancient Egypt, where early forms of guaranteed payments were first recorded. Later, the Romans refined the concept — citizens could make a lump-sum payment in exchange for regular income for life. Fast forward to the United States: the first American annuity was introduced in 1759 by a company in Pennsylvania.  

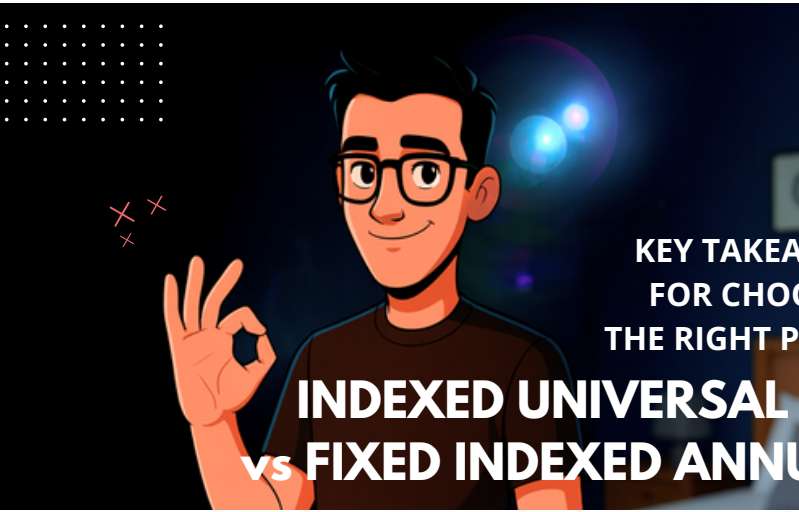


BREAKDOWN OF KEY CHARACTERISTICS

- Earnings grow tax-deferred, letting gains compound faster.
- Built to help clients grow wealth safely over time.
- Earn interest from market performance without loss.
- An option for guaranteed income and retirement security.
- Original investment stays guaranteed, no matter the market.

SIX REASONS YOUR CLIENTS SHOULD HAVE AN FIA

1. If they prefer guaranteed income they can not outlive.
2. If they have funds they want to grow tax-deferred.
3. If they worry about market volatility hurting their nest egg.
4. If they want predictable, stable retirement planning
5. If they want protection from losses with upside potential.
6. If they need a safe place to grow retirement savings



KEY TAKEAWAYS
FOR CHOOSING
THE RIGHT POLICY

INDEXED UNIVERSAL LIFE vs FIXED INDEXED ANNUITY

Indexed Universal Life (IUL)

Great for those seeking dual benefits of lifetime coverage and potential investment growth. However, it requires financial discipline and tolerance for higher premiums.

Fixed Indexed Annuities (FIA)

Great option for clients near or in retirement seeking safe, steady income without market volatility. Best for individuals wanting principal protection, predictable growth, and guaranteed payouts later in life.



"Having life insurance is not about the type of policy you choose; it's about ensuring your loved ones are protected no matter what. The best policy is the one you have when they need it most."

Chapter 3



MINDSET

How To Think, Work, and Win



This is where your mindset shifts



Your mindset in this business is not just about staying positive — it is about thinking like a professional salesperson. The agents who win are the ones who understand activity, stay consistent, expect objections, and don't take rejection personally.

This chapter will help you build the habits, discipline, and mental framework needed to survive slow days, stay steady on the phones, and approach every conversation with service and confidence. When your mindset matches the demands of sales, everything in this business gets easier.

Your mindset is the engine behind everything you do in this business. Skills can be learned and scripts can be practiced, but the belief you carry into each day is what keeps you moving when things get challenging. This chapter will help you build the confidence, resilience, and perspective that top producers rely on. When your mindset is strong, the rest of the process becomes easier.



The 4 Realities of This Business

1 This is a business: the sooner you treat it like one, the sooner it will pay you like one

x x

This is a journey – you are either winning
or you are learning

2

3 People are going to say “No” - don’t take rejection personally

+ +

This is going to take work – this business isn’t
easy, but it is simple

4

x
x x



“You need you, and whoever is watching you needs you too- You give them hope for the better life you all want. In the beginning of anything we need to believe in someone else’s belief in us, especially when we do not yet see it in ourselves.”

Do you have something you are fighting to protect?

If not, then start *soul searching* because when business gets hard - and we assure you it will - you will need something that will push you through the struggle.

You need to find your action motivator. Your driving force. Your motivation.

Do you want to:

- Give back to your mom?
- Take better care of your family?
- Create a better life than you had growing up?
- Prove everyone wrong?
- Prove yourself right?

You have to figure out what that thing is that will push you more than anything else, because once you find it, there is not an army in the world that can stop you.

And let's say that you've figured that part out. You know your reason, your "why", through and through...

But what about the vehicle in which you utilize to achieve your goal — how's that working for you?

Think about that. Really... think about it. Do you like what you see?

If you don't, then it's time for something new.

Let's get real

Trust us, there is magic in new beginnings. You will know — you will feel it, too.

We are looking forward to seeing what kind of magic finds you.

The people who succeed are not “born sellers.” They are students of the craft. They follow a system. They understand they need to be coachable. They learn while doing.

Your mindset should always be:
“I’m becoming a professional one call, and one appointment at a time.”

This business rewards effort before perfection.

Activity Is the Engine — Not Emotion.



The reality is, the only way we can get through a rut is to keep driving through it- no one accomplished anything staying stuck in the mud. So whatever you are going through, pain, hurt, loss- Keep moving forward.

Slow progress, is still progress.

“If you don’t change what you are doing today, all of your tomorrows will look like yesterday.” — Jim Rohn



A short story for you...

The Chinese Farmer by Alan Watts

Once upon a time, there was a Chinese farmer whose horse ran away. That evening, all of his neighbors came around to gossip about it. They said, "We are so sorry to hear your horse has run away. This is most unfortunate." The farmer said, "Maybe."

The next day, the horse came back bringing seven wild horses with it, and in the evening, everybody came back and said, "Oh, isn't that lucky? What a great turn of events. You now have eight horses!" The farmer again said, "Maybe."

The following day, his son tried to tame one of the horses, and while riding it, he was thrown and broke his leg. The neighbors then said, "Oh dear, that's too bad," and the farmer responded, "Maybe."

The next day, the army officers came around to draft young men into the army, and they rejected his son because he had a broken leg. Again, all the neighbors came around and said, "Isn't that great!" Again, he said, "Maybe."

The whole process of nature is an integrated process of immense complexity...and it is really impossible to tell whether anything that happens in life is good or bad because you never know what will be the consequences of a misfortune or you never know what will be the consequences of good fortune..

So in the end just keep going.



Sales is emotional, but sales success isn't. You cannot build your business based on how you feel on any given day.



Sales Rejection Got You Down?



You could be the best salesperson in the entire world, and even then, you would still eventually face rejection. Sometimes people just say, “No, I’m not interested” despite it being the best sales pitch in the entire world.

But here is the ironic thing... The people who are the best at sales have been told, “No, I am not interested” more times than most people have even tried to sell anything.

Rejection is an inevitable part of both sales and entrepreneurship. It’s a fact that no matter how good your product or service is, not everyone will be interested in it.

→ So, how do you get over the hurt and better yet, over the fear of rejection? How to start seeing rejection as you should – as a great teacher.

It is important to remember that rejection doesn’t define you or your business. **It’s simply a part of the process.**

Sales Rejection Got You Down?

Here's What You Need To Do

Here are some tips for staying motivated, positive and moving forward in the face of rejection:

1. Keep a Growth Mindset

Instead of viewing rejection as a failure, try to view it as an opportunity for growth.

2. Practice Self-Care

It's important to take care of yourself both physically and mentally when facing rejection. Make sure you're getting enough rest, eating healthy, and exercising regularly.

3. Focus on Your Goals

Remember why you started in the first place, review them daily.

4. Seek Support

Do not be afraid to reach out to your mentor, people in the office and others you see having the success you want.

5. Celebrate Your Wins

Even if you are facing rejection, it's important to celebrate your wins along the way. Set a goal and go after it.

"It's not the big things that add up in the end; it's the hundreds, thousands, or millions of little things that separate the ordinary from the extraordinary." -Darren Hardy

The Tale of Two Wolves

One evening, an elderly Cherokee brave told his grandson about a battle that goes on inside people.

He said, *"My son, the battle is between two 'wolves' inside us all."*

"It is a terrible fight between two wolves. One is evil. It is anger, envy, jealousy, sorrow, regret, greed, arrogance, self-pity, guilt, resentment, inferiority, lies, false pride, superiority, and ego. The other is good. It is joy, peace, love, hope, serenity, humility, kindness, benevolence, empathy, generosity, truth, compassion, and faith."

The grandson thought for a minute, then asked his grandfather, *"Which wolf wins?"*

The old Cherokee simply replied, *"The one you feed"*.



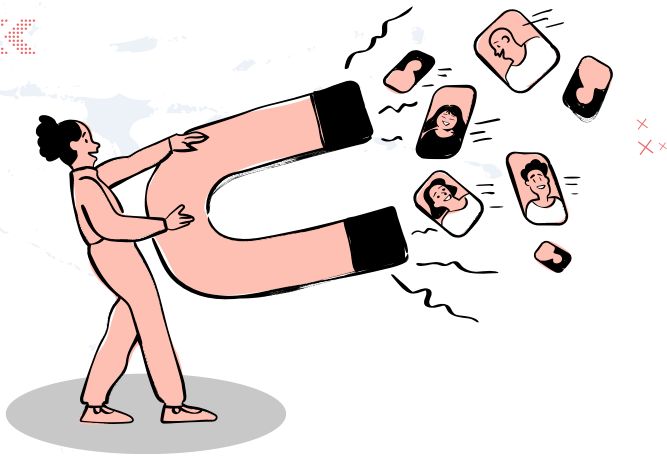
Chapter 4



LEADS

How To Grow Your Business





This is the part that drives everything forward

The beauty of leads whether you create them yourself through talking to people or you buy them or generate them yourself - It is someone interested in protecting their family.

We love buying leads as they are the most interested people who called into a call center, filled out a form online, or mailed a card into a mail-house and are waiting for a stranger (**you**) to call them.

Leads are people who love their family more than anyone else, and are ready to talk to someone about protecting their family.





How To Grow Your Business

Selling insurance is a lead-driven business. The fastest way to grow is having a steady stream of people to talk to, because without leads, even the best training and mindset will not matter.

The foundation of this business is simple- You need people to talk to, and leads make that possible...Here are the steps to get started from beginner to Top Producer:

1 Talk with family, friends and your personal network about helping them with Life Insurance needs. You are now a resource.

This builds confidence, gets your name out there, and often leads to natural conversations

2 Place a One-Off Lead Order. The next step is purchasing a small batch of leads from a trusted and vetted lead vendor.

A one-time order gives you fresh people to call, helps you sharpen your process, and lets you test different lead types without a big commitment.



3

Set Up a Recurring Lead Order. Consistency creates success — especially in insurance.

A recurring weekly or biweekly lead order ensures you always have new people to talk to, which stabilizes your business and creates predictable activity.

Recurring leads keep your activity level high and your confidence steady. When prospects show up every week, your business stays in motion and your results follow.

4

Launch Your Own Marketing Campaigns.

You can begin generating your own leads. This could be through social media, local outreach, events, digital ads, or branded content.

Running your own campaigns increases your control, lowers your cost per lead over time, and positions you as a local or online authority.

5

Automate Your Marketing Campaigns With a CRM + AI.

You are connecting your marketing efforts, incoming leads, and client follow-up into one organized system (your CRM), and then using AI and automation

This setup ensures every lead is organized, every follow-up is automatic, and no opportunity slips through the cracks.

The 10 Realities of Calling Leads

1. The Lead did fill out the form.
2. They are interested.
3. All objections are a smoke screen.
4. Your job is to increase credibility & reduce sales pressure.
5. They don't like telemarketers, so don't act like one.
6. They are looking for someone to lead, guide, & direct them.
7. Keep talking until they hang up.
8. Dial until you have a full schedule.
9. Every call is an opportunity to get better.
10. If they are asking questions, they are in control. If you are asking questions, you are in control.



“The person who makes the most calls wins. Success doesn't chase talent — it chases activity.” — Grant Cardone

Bottom line...

*if you do not have leads
you are...*



Whether you live off referrals or door knocking, have a partnership with a local CPA firm, or have the fanciest ads on social media...You must have leads.

**Leads are hope.
Leads are opportunities.
Leads are freedom.**

*So get good at getting leads and you will do great in
this business.*

Chapter 5



SCRIPTS

Where The Magic Happens





Now, let's get into the heart of selling

For 100's of years, insurance has been sold in-person, belly to belly, driving around your city or flying to different markets to run in-person appointments.

Well, over the past few years, there has been a massive shift in the purchasing economy, and people are more comfortable than ever making big purchases online and over the phone.

The rest of this guide will focus on that shift and how to make sales over the phone, or what many top producers call now - Selling Virtually.

Enjoy...



"I'm convinced that about half of what separates the successful entrepreneurs from the non-successful ones is pure perseverance."

The Magic Words



Ok, so this is your business... You want the big income? Massive success? Pride of making it happen- This where it all starts and ends...The Phone Script.

Learning a phone script is crucial because it provides structure and confidence, leading to more productive and consistent calls. Instead of reading a script word-for-word, you are going to want to learn the structure of it...The core points, key questions, and responses to common objections.

So lean in and get ready to transform, this is the good stuff.



"62% of Americans say they use social media when seeking information on financial or insurance products" -LIMRA, 2025



Phone Script

1. Phone Script Into Presentation

Hi (Client Name) this is (Your Name) calling about the request that you filled out online for information on life insurance. You listed your date of birth as _____. Is that correct? Ok, I'm the licensed broker assigned to your case. We are doing everything virtually now, so it only takes about 10 minutes. Go ahead and grab a pen and paper so we can get this taken care of for you.

2. Get Credibility

I want you to write down my information:

- My name is (Your Name).
- My State Producer Number is _____. With that number, you can go to the Department of Insurance website and type it in to find me. That way, you know who I am.

3. Clarifying Questions: (As Needed)

- Are you home and sitting somewhere where you can write down some numbers for me?
- Do you have a good email that you can use while we are on the call if I send some information over to you?
- Does this phone receive text messages as well?
- Have you been trying to get this set up for a while now, or am I the first person you've been able to talk to about this?
- Do you currently have any active life insurance now?
- Have you ever been declined for life insurance before?
- Are you working full-time, or are you retired? If on SSI: Ok, and that's being deposited into your bank account like most people, or do they put that on your direct express card?

Phone Script

4. Explain The Process

Now, the way this works is very simple. My job is a little different from the sales reps we send out to you. I'm going to ask you about 5 medical questions, and depending on how you answer those, it will give me a good idea of which companies will decline you and which ones might approve you.

Once we pull up some options for you, we will look to see which company is offering you the best rate. And at that point, we will submit an application to see if we can get you approved for coverage. Now unfortunately, we can't commit to anything today because before you can buy the insurance, you have to get approved first. Does that make sense?

5. Find Why

Now people typically fill this out for one of 3 reasons:

1. To cover their funeral and final expenses
2. To cover large loans, like maybe a mortgage
3. For legacy purposes or income replacement

What was your main concern?

Ok, and as of right now, if something happened to you today, who is responsible for handling your funeral? Are they local? Could they be here quickly to take care of these things? Are they working full time? Do they have children of their own? Ok, so it sounds to me like the reason you filled this out was because the last thing you would want is for something to happen to you and your _____ have to figure out how to ____ (paint the picture).

Phone Script

6. Medical Questions (Client Intake Form)

Complete the Client Intake Form (*it's located in the next chapter for you*)

Ok, so based on your medical questions, I'm not sure if we will be able to get you approved or not, but luckily there are a lot of companies. So hopefully, someone will say yes, but if for some reason we can't get you approved, are you at least saving any money each month for emergencies?

7. Pitch 3 Options

So, I have put your information into the system and we have some options here. This type of coverage is called _____.

(Choose coverage type below and read)

- **Whole Life:** Now, luckily you're still in the age range to be able to qualify for this. That's a big deal because this is the most popular type of coverage. Whole life is a plan that lasts your whole life. The cool thing about this is if we can get you approved for it today, you won't ever have to deal with life insurance again. Now the reason it's so popular is because the way it works is kind of like a savings account. So any money you ever spend on this program is still your money. It grows with a cash value and earns a small interest rate. So 5, 10 years from now, if you have an emergency and you need to tap into the account, you have the option to do that. So, that money isn't being thrown away - it's still your money. Does that make sense?

Phone Script



- **Term:** Now, luckily, you're still in the age range to be able to qualify for this. This is a big deal because this is the most popular type of coverage. With this plan, you get a lot more coverage for a much cheaper price. Now, the cool thing about this plan is, if we are able to get you approved for it, it locks in your rates. So you don't have to worry about the price going up every 5 years. It will stay the exact same the entire time. Does that make sense?
- **IUL:** So here's the good news — you're still within the qualifying age range for this type of plan. That matters because an IUL is one of the strongest long-term options you can put in place for your family. It gives you lifetime protection and it builds cash value that grows safely based on a market index. You get the upside without risking your money in the stock market. It also comes with living benefits, so if you ever had a major health event — cancer, heart attack, stroke, anything that stops you from working — the plan pays out to help keep you financially stable. That's why so many families choose it. If we can get you approved, your rate locks in and never increases. You get permanent coverage, protected growth, and tax-advantaged options you can use later in life. Does that make sense so far?



Phone Script



8. Close

Now, like I said before... Unfortunately, I don't make the final decision. The insurance company does that. So we will still have to submit your application to see if you can even qualify for this. But if you are able to qualify, would you want to leave your family with _____ or _____?

Ok, I'll try my best to get you approved. The application only takes about 5 minutes, and we will know immediately if you're approved or not. I'll pull that up now. Spell your first name for me.... *(Complete the App)*

.....
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"I'm convinced that about half of what separates the successful entrepreneurs from the non-successful ones is pure perseverance."

— Steve Jobs

Final Expense Phone Script

Hey (Client Name), this is (Your Name) I was just getting back to you about the final expense and burial plans you requested online...I'm going to help you take care of this for you and your family, how's your day going so far?

Great. Real quick, I've got your DOB as _____? Perfect.
And your address is _____? Great.

Now is this your house phone or cell?
(If house phone, get their cell.)

Does it receive text messages? Ok perfect, I'm going to send you over a picture of my business card so you can see who you're working with and most importantly, my NPN which is my business SSN.

They only let you have one of these if you do right by every client you serve, so you can feel really good about working with me. I just sent it - let me know when you receive it.

Now tell me, are you working or retired?

If retired: Is your source of income social security or pension like most of my clients?

What is your monthly income?

Do you own your home or rent?



Final Expense Phone Script

If own: do you have a mortgage?

If rent: what is your rent?

(Make a subtle comment about it being affordable.)

Now, do you have final arrangements in mind? Burial or cremation?

What does a ___ cost in your area (be specific, if Chicago say Chicago, if Detroit say what does a funeral cost in Detroit?)

Whatever it is say: "Thank you that helps me plan for your specific situation."

My goal with you today (Client Name) is simple and 3-fold.

- Show you something you qualify for
- Show you something you can afford
- Show you something you completely understand

If we can accomplish these three things today, is there any reason we couldn't move forward?

Tell me about your health: (Insert health questions)

Perfect, now that I have the full picture of your situation, let's go over your options:

- 20% less than they said the cost of the funeral was
- The cost they told you
- 50% more than the cost they told you



Final Expense Phone Script

Out of these options, which one is going to give you the peace of mind you were looking for?

Great, now we need to do an application to see if you “#1” qualify, so I’m going to start that process now...

Then proceed to application.

TOP PRODUCER TIPS

- **Top Producer Close:** “Now we can’t decide today, because we don’t know if you are going to qualify, but if you were to qualify, which one of these do you think would make the most sense, based on protection & affordability.”
- Clients say they just need to discuss it before they make a choice. “No problem — go ahead and mute the phone while you discuss it. I’ll be right here.”
- Google Bank Routing Number *(to make it more comfortable for client to give you account number)*



Text Confirmation Script



Hey (Client Name), it's (Your Name).

I am just confirming our phone appointment for (Day and Time). Expect a call around (Time) from this number.

Here's my: National Producer Number - (Insert Your NPN Here)

State License Number - (Insert Your State License # Here)

(Insert Your State) Insurance License Look Up: (Insert The Link To Your State Insurance Department)

(Take A Picture Of Your State License) (Take A Picture Of Your ID)

EXAMPLE:

Hey Bob, it's John. I am just confirming our phone appointment today. Expect a call around 3:30pm-4:00pm from this number.

National Producer Number (NPN) - 123456789

State License Number - 123456789

State Insurance License Look Up:

<https://sbs.naic.org/solar-external-lookup/>



REASONS TO SEND YOUR CLIENT A TEXT

1. To reduce "no-shows" - Send this text the morning of the day the appointment is scheduled.
2. To build trust - First thing you say on the call, "Did you get a copy of my license? Were you able to verify my credentials? Ok great I'm required to show you that."
3. To save you time and increase your efficiency - It's not booking them all, it's making sure you only schedule the ones that want it.



7 Keys to Setting an Appointment

1 WHO YOU ARE & WHY YOU ARE CALLING

(**Client Name**), this is (**Your Name**) calling because you requested more info on _____ online...

2 CONFIRM SOME PERSONAL INFORMATION

You put down _____.
(**Date of birth, email, answer to survey question**)

3 CONFIRM AND REVOICE

Most people fill these out because they were looking for (**insert reason**). Is that what you were looking for or something different?

4 HERE'S HOW IT WORKS

Okay great. Just need to schedule 5-10 mins to run through the info with you to see if you can qualify, or if we can even help you...

5 CLEAR THE SCHEDULE

Example: Do you prefer a call in the morning, afternoon, or evenings? What time do you typically get off work?

6 BOOK THE APPOINTMENT

I've got ____ and ____ times available. Which would you prefer?

7 LOCK IT DOWN

Okay great. I've got you down for _____. I am going to send you a confirmation text. Please text back YES once you have added it to your calendar.

Chapter 6

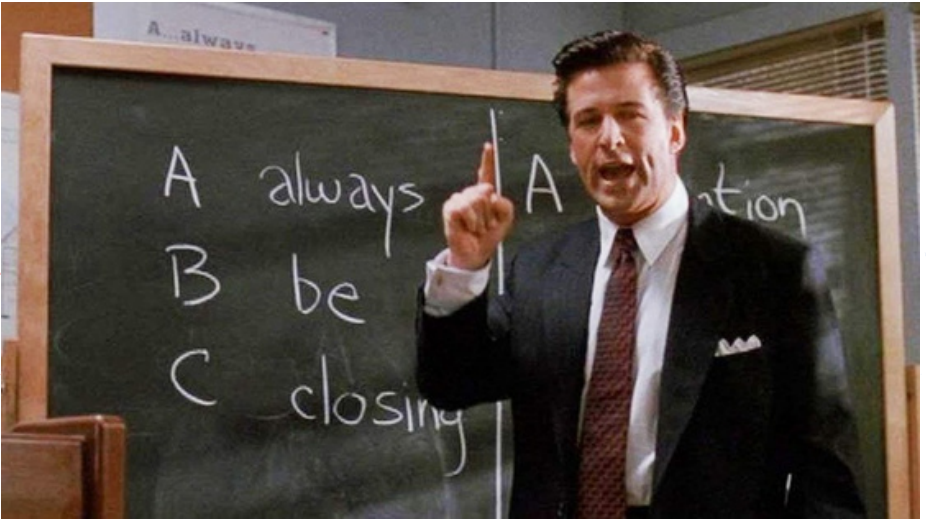


PRESENTATION

It's Showtime

Here's how to make every conversation count

How you present information matters just as much as the information itself. Families want clarity, simplicity, and someone they can trust to guide them without confusion or pressure. This chapter walks you through how to deliver a clean, easy-to-understand presentation — whether you are on the phone or on Zoom. When you present with confidence and simplicity, families feel safe making decisions.



“Confusion kills sales — clarity creates confidence.”

The 4 Step Sales Cycle



A simple way to communicate what you have and how it will help your prospect:

Problem - Create or identify a problem in the mind of your prospect that your product or service can resolve.

Desire - Create desire to solve that problem with your prospect by talking about a future where their problem is eliminated.

Solution - Offer a solution to their problem which in this case is a feature/benefit of the product or service that you offer.

Close - Ask them to buy or move forward - Great closing line: "The next step is...Lets get you started."

"Sales is the art of converting words into money."

- Mark Hoverson

Presentation Agenda

Review this with client at beginning of appointment

1. Why Was The Form Filled Out?

- a. Final Expense / Burial Costs
- b. Income Replacement / Mortgage Protection
- c. Leave A Legacy

2. What does it look like for the family if there is no insurance in place?

3. Who am I

- Licensed Agent- I'm going to help you figure out what you are eligible for
- Broker- I work WITH all of the insurance companies, I don't work FOR any of them
- Not Captive Agent- I am able to shop around for you with multiple companies

4. Here's what we're going to do today

- 2-3 minutes of health and finance questions
- Based on how you answer those questions, I will make a recommendation
- Then, we will show you some options.
- Once we find an option that makes sense, we will submit a request for coverage to find out what you can qualify for.
 - If you do not qualify, we will find a different plan and resubmit for coverage
 - If you do qualify; We will have 30 days to adjust up, adjust down, or leave it alone

Presentation Agenda

Review this with client at beginning of appointment

5. 3 Things To Accomplish Today

1. Make sure you can afford it
2. Make sure you can qualify
3. Make sure you understand it

6. Financial/Health Inventory

- Go through the questions
- Who is going to be picking up the pieces?
- Any life insurance currently in place?

7. Show You The Options/Get A Second Opinion From Senior Underwriter

8. See If You Qualify



Pro Tip

Organization is Your Edge

A clean, consistent system keeps your presentations smooth and helps every client conversation stay on track.

If you are new, one of the simplest ways to stay organized and confidently guide clients through your presentation is by using the **Client Intake Form**. It keeps the conversation structured, clear, and easy to follow.

Before recommending any product, the most important thing an agent can do is understand the client's full financial picture. The Client Intake Form helps uncover needs, gaps, and priorities that clients often overlook.

By walking a client through their income, expenses, debt, and protection needs, you move from "selling insurance" to solving real problems.

Bottom line: The better your fact-finding, the easier your close.

Client Intake Form

THREE OBJECTIVES: Affordable | Comfortable | See If You Qualify

Mortgage/Rent: _____ Mortgage Term: 15 | 20 | 30 Refi or Purchase

House Value: _____ Monthly Payment: _____

Equity: _____ Do you pay extra toward mortgage to pay off loan early? Y / N _____

Name: _____	Age: _____
Occupation: _____	
Monthly Income: _____	
Medications: _____	Smoker: Y / N
Surgeries: _____	
Family: _____	

Name: _____	Age: _____
Occupation: _____	
Monthly Income: _____	
Medications: _____	Smoker: Y / N
Surgeries: _____	
Family: _____	

Medical Conditions: Heart Attack / Stroke / TIA / Cancer / Stints / Diabetes (Pills vs Insulin) / Neuropathy / HBP / Lupas/RA / Asthma & COPD (Albuterol vs Corticosteroid) / Thyroid / Anxiety-Depression / Kidney or Liver Disease

What do you have to offset the cost of the mortgage when you die? Amount: \$ _____

401K | IRA | STOCKS | BONDS | MUTUAL FUNDS | C.D.'S | SIGNIFICANT SAVINGS

Do you have life insurance? Y / N - Private / Work

If Yes, with who and how much? _____ Beneficiary: _____

Do you have identity theft protection? Y / N Do you have a will? Y / N Last updated? _____

Do you have any unsecured debts? If Yes, Total Amount: \$ _____

CREDIT CARDS
- Department Stores
- Gas

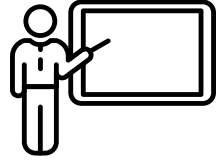
LOANS
- Personal / Student
- Business

MEDICAL BILLS
TIMESHARE PROPERTIES
COLLECTION ACCOUNTS

What most people do is they want to put something in place, so that if you died or became disabled yesterday, money would come in the family today to take care of the mortgage.

We can't decide right now but if you were to qualify, which option would be the most comfortable for you?

Let's get started



Whole and Term Life Presentation

FIND THE WHY

Most people I talk to are looking to pay for final expenses, pay off a debt like a mortgage, or leave some money behind for a loved one. Is that what you were looking for or something different?

GIVE CREDIBILITY

"I am a licensed agent, which means I can help you figure out what type of coverage and how much you might be eligible for."

"I am also a broker, meaning that I work with about 20 different insurance carriers and can help determine which one is the best fit for you."

"I want you to write down my info." (Give name and NPN) OR
"I just sent you a text with a link to a website where you can verify my license."

EXPLAIN THE PROCESS

"Here's what we're going to do today... I am going to ask you a few minutes of health and financial questions.

Based on how we answer, I will ask some follow up questions and make a few recommendations and explain how the policies work.



Whole and Term Life Presentation



Once we find something that makes sense for you, we are going to submit a request for coverage to the insurance carrier to see if you can qualify.

If you don't qualify, I'm a broker, so we can check out some different options.

If you do qualify, we are going to have 30 days to make any adjustments to the policy like going up in coverage, down in coverage, or leaving it alone."

MEDICAL QUESTIONS & CLIENT INTAKE FORM

Use the Client Intake Form to ask the medical knockout questions, take note of prescription use, document income and expenses, as well as determine what the financial situation of the beneficiary would be if client did not have coverage.



Whole and Term Life Presentation

BUILD VALUE AROUND THE SOLUTION

Final Expense - Showing the difference of burial vs cremation and showing what it could look like if there was some extra money left behind for the beneficiary.

Income Replacement - Showing how the life insurance benefit could replace the income of the insured for a certain period of time.

Mortgage Protection - Showing how the benefit could pay off the whole house, part of the house, or buy time to make sure the beneficiary doesn't lose the house and can keep making payments.

Living Benefits - Showing how the benefit would take care of the insured while they are still alive if they become critically ill or disabled.

***Key Question:** "And you see why a policy designed to _____ (fill in the solution) would be valuable, right?"

Get them agreeable about the value of the solution before talking about specific pricing.

VALUE > PRICE = PEOPLE BUY

Whole and Term Life Presentation

EXPLAIN OPTIONS & SHOW PRICING

Explain the type of insurance that it is (Term, Whole life, IUL).
Show them some quotes and explain the value of each option.

EXAMPLE 1: WHOLE LIFE

OPTION 1: \$40,000 = \$259/MONTH

PAY FOR THE BURIAL (\$10,000) AND LEAVE BEHIND
\$10,000 EACH TO INSURED'S 3 KIDS

OPTION 2: \$25,000 = \$155/MONTH

PAY FOR THE BURIAL (\$10,000) AND LEAVE BEHIND
\$5,000 EACH TO INSURED'S 3 KIDS

OPTION 3: \$10,000 = \$65/MONTH

PAY FOR THE BURIAL ONLY

EXAMPLE 2: 30 YEAR TERM

OPTION 1: \$450,000 = \$178/MONTH

PAY OFF THE WHOLE MORTGAGE OF \$400,000 AND
LEAVE \$50,000 BEHIND

OPTION 2: \$200,000 = \$89/MONTH

PAY OFF HALF THE MORTGAGE

OPTION 3: \$100,000 = \$45/MONTH

MORTGAGE IS ROUGHLY \$2800/MO. THIS WOULD LEAVE
BEHIND 36 MORTGAGE PAYMENTS TO BUY THE
BENEFICIARY TIME SO THEY DON'T LOSE THE HOUSE.

CLOSE AND START APPLICATION

"We can't make any final decisions today, we need to see if you can qualify. But if you could qualify, which one of these options makes the most sense?"

Okay great, let me confirm some info, it will take about 10 mins to apply." (Start application)

Lean in and Learn

Indexed Universal Life (IUL) Presentation

CONFIRM WHAT THEY ARE LOOKING FOR

Is this your first time learning about IULs, or have you been researching them?

What benefits were most important to you? Death Benefit? Living Benefits? Borrowing against the cash value? Or something else?

EXPLAIN THE BASICS OF AN IUL

IUL stands for Indexed Universal Life Insurance. It is a life insurance contract that you can save money inside of to create a tax-free savings account for the future.

There are 2 main parts to this product: Life Insurance & Cash Value

On the life insurance side, there is a death benefit and living benefits. The death benefit is for if you pass away, your beneficiary gets a lump sum. Living benefits are for if you become critically ill or disabled, they will give you access to that death benefit while you're alive.

On the cash value side, a portion of your contribution in the IUL goes towards the cost of insurance and the other portion goes into a cash value account. Depending on how the policy is structured will determine what percentage goes where.

You have the ability to borrow against the cash value of your policy tax-free.

Indexed Universal Life (IUL) Presentation

THE THREE MOST COMMON SET UPS OF AN IUL

Protection Focus: Main goal is to get as much insurance as possible, cash value is a bonus.

(Example: 70% of premium goes to cost of insurance and 30% goes to cash value)

Cash Accumulation Focus: Growing cash is the main goal. Structured to have the legal bare minimum amount of insurance. Minimum death benefit and maximum cash value. (Example: 30% of the premium to cost of insurance and 70% to cash value)

Blended Focus: It is equally important to have life insurance benefits and cash value.

(Example: 50% of premium to cost of insurance and 50% to cash value)

*Percentages may vary based on client's age. The older they are, higher the cost of insurance, even in a max funded policy.

Indexed Universal Life (IUL) Presentation

DETERMINE WHICH SET UP MAKES SENSE

Ask questions about their family, marital status, goal of retirement, etc.

Ask which set up they are leaning towards, but ultimately make a recommendation for them.

BUDGET

On a good month vs a bad month, how much do you think you could contribute?

On a good month, everything is going well, no unexpected bills, how much could you save per month into this?

vs.

On a bad month, it's not going well, many unexpected bills, what is a minimum amount you could commit to saving into this?

***Find a range of minimum to maximum monthly contribution (use for illustrations)**

GO OVER ILLUSTRATION OR RESCHEDULE

If you know what you are doing, you can jump right into an illustration with the client and show them different options based on their budget and your recommendations.

***If you are not sure what to do, reschedule a time to go over the illustration and invite your upline or another agent to split the deal with you and assist on the presentation.**

Indexed Universal Life (IUL) Presentation

START THE APPLICATION

Determine which budget option makes the most sense and proceed to application.

"Now that we've got a pretty good idea of how this works, we do still need to see if we can get approved. The application takes about 15-20 minutes, would you like to proceed?"

Start application.



"Consumers, of any kind, are psychological and emotional buyers. And if you can cater the way you present your product or service to they way they think and feel, you will close more."

7 Keys to “One Call Close”

1 INTRO & TRANSITION INTO PRESENTATION

Let the client know who you are and why you are calling. Confirm some of their personal info. Let them know this will only take 10-15 minutes and ask them to grab a pen!
*If not available, schedule an appointment.

2 FIND THE WHY

What is your main concern? Funeral and Final Expenses, Debt or Mortgage, Income Replacement, Tax Free Retirement, Leaving a Legacy, Estate Planning etc.

3 GIVE CREDIBILITY

“I want you to write down my info.” (Give name and NPN)
OR “I just sent you a text with a link to a website where you can verify my license.”

4 EXPLAIN THE PROCESS

“I’m a licensed broker. So, I’m going to ask you some health questions and we’re going to see if you can even qualify. Then I will show you some quotes. And if we find something that seems like a good fit and meets your budget, we’re going to submit a request for coverage.”

7 Keys to “One Call Close”

5 MEDICAL QUESTIONS & CLIENT INVENTORY

Use the Client Intake Form to ask the medical knockout questions, take note of prescription use, document income and expenses, as well as determine what the financial situation of the beneficiary would be if client did not have coverage in place.

6 EXPLAIN OPTIONS & SHOW PRICING

Based on Client Intake Form, recommend a solution and build up the problem it would solve. Explain the type of insurance that it is (Term, Whole Life, IUL). Show them some quotes and explain the value of each option.

7 CLOSE AND START APPLICATION

We can't make any final decisions today; we need to see if you can qualify. But if you could qualify, which one of these options makes the most sense? Okay, great, let me confirm some info, it will take about 10 mins to apply.”
(Start application)

Chapter 7



OBJECTION HANDLING

Turning Hesitations Into Clarity

Time to simplify what usually feels complicated in sales

Objections are not roadblocks — they are signs that clients need clarity, reassurance, or a little extra guidance. Most people have questions because they have never talked about life insurance before, and it is your job to help them feel comfortable moving forward.

You have to first get in the state of mind that they are the patient and you are the doctor. You are not trying to sell anything; you are simply there to help them with what THEY are asking for.

You want to see the so-called “objections” they are giving you as asking for clarification. You are convinced they need it, (*as who sends in a request for protection and doesn't need it?*), so when they ask something, they are simply seeking clarification on the process to get to their desired goal— **protection for their family.**

You are in control - they have filled out a request and raised their hand desiring and needing the service you are providing.

As you will see in reading these rebuttals you are always answering a question with a question. Whoever asks the most questions wins, and because they are in need of your service, it only makes sense for you to stay in control and provide the structure of the conversation with questions.

I am not interested:

V1: Ok, and I know this was originally important to you like it is to every family that sends back the request. Are you no longer interested because you don't believe you can afford it, or you don't think you will qualify?

V2: You just filled out this request __hours/days ago, would someone else have filled this out for you?

V3: No problem (Client Name) , my job is just to get you the information you requested, so we can review it, and decide if you're not interested at that point.

V4: Perfect, I'm not interested either. I'm required to get this info YOU requested and you can do whatever you want with it.

I want to think about it:

V1: That is the reason I am calling, is to get you the information so you can think about it.

I don't have time to talk right now:

V1: Okay no problem, I was actually just calling to schedule an appointment. Real quick, while I have you on the phone, were you looking for coverage for just you? Or for you and a spouse as well? Okay perfect, usually when people are looking at this, it's because they're looking for income replacement, sometimes it's to leave a legacy behind, and sometimes it may be to cover funeral expenses or pay off debts, which is it for you?



I already got that taken care of:

V1: Oh ok yeah I see that now, I missed that, your case actually got flagged. Looks like there are better rates for the same coverage now.

V2: I'm sure that's the reason they had me reaching out today, they just want to make sure everybody got the best policy at the best price. Since everything's getting more expensive, they want everybody to have the best policy for themselves locked in moving forward.

That wasn't me / I didn't fill this out:

V1: No worries (Client Name), we do find that family members fill these out for loved ones from time to time. Since your account is open currently it's my job to get you some information. (Client Name), I have a date of birth here as ___.

V2: I mean I can't remember what I had for breakfast, so I get it. Mistakes happen but I do have your case file open and I am obligated to go over this with you real quick, and then you can do what you want with it. Grab and pen and paper let me know when you are ready.

I don't think I need this:

It's just info then you can do what with it. Throw it in the trash when we are done. But I am required to get the info to you as your case file was assigned to me.



I need to talk to my wife/husband before I can say yes:

V1: I understand, let me ask you a question... if you died on your way home from work or on your way out to the store do you think your wife/husband would be happy or upset that you got this coverage put in place...You don't have any life insurance in place right? Accidents do happen all the time and I think we can both agree (Client Name) we can't control the future. If you were hit by a teenager texting and driving do you think your wife would be grateful you made that decision to get coverage put in place for her on the worst day of her life? In a time when she's mourning and grieving let's make sure she doesn't have any financial burdens to worry about too.

V2: Perfect, I think that is a great idea, go ahead and throw me on mute to discuss. I will be here waiting if you have any questions. My job is to see if you can even qualify for this first, like I went over in the beginning. If you do get approved you will have 30 days to discuss it further.

V3: That's actually the reason for my call so we can set up the appointment since it is required for both of you to be together. When do you get home from work?

I'm sick so I can't talk:

I am so sorry to hear that. This won't take long and you won't have to move at all, it will only take about 10 minutes. (If you need to reschedule then do so but make sure they know it can only be one time because we have too many requests coming in)

My kids can pay for my burial expenses:

Hey (Client Name) I get it, even if they're in a position to come up with the \$20,000 or \$30,000 for your medical and final arrangements, I doubt you'd want to put them in that situation with the money they've worked so hard to earn for their family and to leave a financial burden on them. It just takes a few minutes to get this wrapped up for you.

I need some more time to think about it Or I just don't make decisions today:

V1: I totally understand, life insurance isn't one of those things you can just buy though, it's something you actually need to be qualified for first. It's really going to be up to the insurance carrier, all we can do is submit a request for approval. Now (Client Name), it's my job to get the information from the people who have it to the people who need it. A part of that is putting your information into the system to see what would even be available for you, based off of your unique situation.

V2: We don't do second appointments, since we shop every carrier nationwide, and we won't know if we can get it, until we apply. Go ahead and throw me on mute and discuss it.

V3: I get it, we are really busy too, we've got a lot of clients, and we only have a limited time because they keep us so busy. So, tell me who would be left to cover the household expenses if you didn't come home yesterday?



×

××

I don't want to take care of it now:

I understand, let me ask you a question. Is this something that's important to you? Can you see how having life insurance would save your family the headache of having to come up with the immediate money if you died? Wouldn't you agree the things that are important should be taken care of? This will only take a few minutes.

+

+

I don't think I need this:

V1: I understand (Client Name), but it isn't a matter of whether or not your family needs the coverage it's just finding what's going to fit inside your budget, so we'll start you off with \$10,000 in coverage so there's at least something put in place for your family that way we can always come back and add on more.

V2: (Client Name) that's awesome, I'm glad you're taking the necessary steps to protect your family. I'm actually a licensed broker so I work with over 20 A-rated carriers, so we will be able to shop around to find you the best rate. Some of these companies are Americo, Mutual of Omaha, TransAmerica, Aetna just to name a few for you.

V3: How long do you need? Oh ok ya you will have 30 days to think about it. But usually its budget. Is this too expensive? What can you invest weekly to protect your family? Let's adjust it. We do not do second appointments, since we shop every carrier nationwide, and we won't know if we can get it, until we apply. (Find the Need)

I can't afford it / Budget:

V1: I'm with you. I completely get it, my wife and I are on a tight budget as well. We have a lot of individuals that we're able to work really closely with, and they too have a very tight budget. Now, what type of budget are we working with? Would you say \$30, \$50, \$70? Tell me what would be comfortable if we could get you approved.

V2: What if you died yesterday in a car crash, what's your plan now? How much weekly are you willing to invest for (Beneficiary Name) the person you love most in this world? Is \$10 a week too much to sacrifice for (Beneficiary Name) to make sure she is protected? Why is this a bad idea to protect (Beneficiary Name), can you help me understand?

I am covered by the VA for burial:

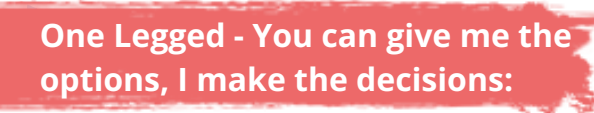
Provide them this link, they only get \$978 for burial & final expenses:

<https://www.benefits.va.gov/compensation/claims-special-burial.asp>

I'm tired right now:

I get it, life insurance is not the most enthusiastic topic to speak about. I just have an open case file here with your name on it and one way or another we have to close this out. Ultimately it's my job to get the information from the people who have it to the people who need it this will only take a few minutes.

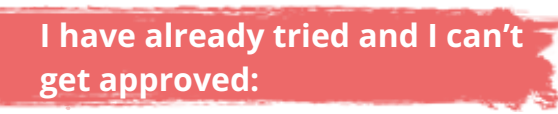


**One Legged - You can give me the options, I make the decisions:**

I can't do any presentation without both of you present. (Dig into details day by day until you find an opening. When are you both home? What is your schedule? When does she go to work?) Well looks like the only time that would work is DAY morning. I don't have any opening left on that day, but since your schedule is really busy. I am going to do you a favor, move another client and put you down for TIME DAY. Go grab a pen for the confirmation code.

**How did you get my information:**

You responded to a request for coverage that was sent to my office.

**I have already tried and I can't get approved:**

I am sorry that happened, we are brokers so we can shop multiple carriers at the same time and we have policies that everyone can get approved on (Back to script)

**I have a work policy:**

Great, those are kind of like rental policies so we don't consider them real insurance. We help our clients get private coverage that they actually own and can never be taken away.

I don't want to give SSN:

V1: Listen (Client Name), this is simply so the insurance company can verify you are who you say you are that no one is trying to get insurance in your name.

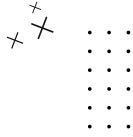
V2: Well (Client Name) Insurance is based off of 2 things... your age and your health. These are non medical plans, so luckily they don't require you to do bloodwork or exams but they do look at your medical records. So unfortunately they would have no idea who you were unless there was a social on file to identify you and your medical records. And I'll make sure you get a copy of this application sent over before we get off the phone that way you have it for your records as well. So what's your social?

I don't want to give my bank account:

V1: The debit cards are the things you don't want to hand out, especially the CSV number on the back. People can not buy stuff with bank accounts. I don't even know what I could buy with a bank account, do you know?

V2: (Client Name) the only thing I would be able to do with your routing and account number is actually deposit money into your bank account. Now your debit card is the number that you don't want to give out over the phone.

V3: Why do banks still think it is secure to hand out your check with name address and account numbers to strangers all over the world still to this day and they have thought it has been secure for 60 years.



Can you send me an email with the info:

V1: Okay, Yeah. We've had clients that wanted us to do that before. Now, because you already get so much information as it is, and we have mailed you previously. It's easy to lose it, and because of the confusion, that's why we're on the phone today - Now, knowing that we're going to send you a welcome packet of information once we get done with this call. Do you think the \$5,000 or \$10,000 suits you better? Which of those would you prefer? The (option 1) or the (option 2)?

V2: I guess I'm confused. I don't get that question very often, can you explain further? How would we qualify you and customize the plan to your needs and budget? We design the product and customize it for your needs/budget and we have to see what you would qualify for. Going back and forth on emails would be too lengthy.

I have a Pre-Paid Burial at a funeral home:

Awesome! It sounds like you're really on top of things. Now do you know if you've completely paid it off?" (if no) "Okay, well just so you are aware, if you pass away before the burial is completely paid off, someone is going to have to come up with the difference and that's where this benefit is going to really help out. So would you like to go with the (option 1) or (option 2)



**I thought this was free:**

Now, you know nothing is free...especially when it comes to banks and money. However, our insurance programs are state regulated and will cover your funeral and final expenses. We just have to find out what you may qualify for and see how we can make this affordable for you.

**I can't afford anything:**

Great, I'm not asking you to buy anything. I just have to let you know what you qualify for. Because these are state-regulated programs, they are built for people on a fixed income and have to be affordable for all families.

**I don't think I can qualify:**

Ok, so what I will do is look at the options you can qualify for. Now I know this is important to you, but I won't have a lot of time as we are running behind. I can put you down between appointments at either (Time), or (Time). What time is better?

**I just want a price:**

I wish I could do that, but unfortunately the system will not give me a price until you prequalify. And we have to make sure it's something you can afford—or I can't give it to you.

I just need to shop around more:

Ok what coverage are you looking for? Do you understand that is what I just did, shopped for you. Prices are fixed by law. One agent can not get a lower cost than another, they are fixed. So the way you get the lowest cost is by shopping all the insurance carriers. If you were approved what is comfortable number that you could afford?

I have a financial planner/advisor that handles this stuff:

Awesome, so do I, this isn't for financial planning its for (Lead type) move on back to script.

I have a policy through my bank:

V1: The policy that most clients get through a bank is an Accidental Policy. I'm not here to replace your accidental coverage—that's a great extra benefit. If something happened that wasn't an accident—would your bank policy pay anything?

V2: If it's 100% guaranteed that this whole life plan will pay out one day, do you see the value in having something that doesn't depend on how you pass away?

What is Mortgage Protection:

Mortgage Protection is protection for 95% of Americans' biggest assets and their most expensive monthly payment. Do you have any other payments as big as your mortgage? Do you have car insurance? Does your car go down in value or up in value? Does your house go up in value or down in value? Let's fast forward 15 years and your house is worth \$300,000. Your loan is now \$100,000. If you sold your house for \$300,000 and paid off the loan of \$100,000. How much do you have left? \$200,000. How much is your car worth in 15 years? If you stop making the mortgage payment what will the bank do? Do you think its more important to protect your decreasing value car? Or increasing in value house?

I filled it out by mistake:

V1: This is free information to protect your biggest asset and leave your house to a family member instead of the bank. Are you saying you want to leave your investment to the bank?

V2: The bank does lending, not insurance. You have homeowners insurance on your house. It's built into your mortgage payment in case of a fire or flood. So we set you up with a national broker to do all the shopping for you nationwide for the mortgage protection. Make sense.



The “AAA” Method



Use this to overcome any objection to get you back on track to your goal of booking the appointment.

1. Acknowledge

- Validate their concern to show you're listening. "That makes perfect sense." or "Perfect, that's exactly why I'm calling"

2. Answer

- Quickly and directly address their objection.

2. Ask

- Quickly pivot with a question to get the conversation back on track and regain control. "We have your email as _____, is that correct?"

Client: "What was this for again?"

Agent: "Oh yeah you might not remember. This was about the life insurance info you requested online. You put down your date of birth as ____, correct?"

Chapter 8

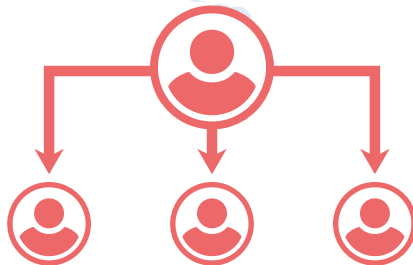


REFERRALS

The Secret Weapon of Top Producers



COLLECTING REFERRALS



Referrals are one of the most powerful (and most overlooked) sources of business in the life insurance industry.

When done right, referrals give you warm, trusted introductions to people who need protection — without extra marketing cost or lead spend.

Most agents think referrals are a “bonus.”

Top producers treat them like a system.

The truth is simple:

People trust those whom their friends and family trust.

When a client introduces you to someone they care about, that person already sees you as credible, safe, and worth listening to.

You’re not a stranger — you’re recommended.

That creates the easiest, smoothest sales conversations you’ll ever have.



WHY REFERRALS ARE IMPORTANT

1. They convert higher.

- Referral appointments show up more, buy more, and cancel less because trust is already built-in.

2. They cost you nothing.

- You are not spending more on leads — you are maximizing the leads you already paid for.

3. They multiply your business.

- One client becomes three.
- Those three become nine.
- This is how you build a book of business that grows year after year.

4. They make every appointment worth more.

- Even if a client does not buy, you can often still walk away with names of people who do need help.

5. They make you referable.

- When clients see you as a professional who genuinely cares, they want the people they love to talk to you too.

It's not that referrals don't work.

It's that most agents don't ask, or they ask at the wrong time, or they ask in a way that feels awkward or pushy.

Your goal is to make it natural, simple, and easy.

COLLECTING REFERRALS



To make this simple, here's some proven referral scripts you can use right away — whether you're new or experienced. These scripts will help you during your conversation with the Client.

REFERRAL COLLECTION: TIPS + VERBIAGE

Write down the people they naturally mention.

If they bring up a spouse, kids, grandkids, family members, friends, or coworkers — jot those names down.

When discussing financial dependents, take notes.

If someone relies on them financially, write it down. And even if they say “no one,” still ask if they have children or grandchildren — and write those names down too. These are the people they care about, even if they aren't financially dependent.

When talking about funeral expense planning, clarify the responsibility.

Ask: “Who would actually take care of everything if something happened to you? And what if something happened to them first?”

Write down the names — you're proactively identifying beneficiaries and responsibilities.

COLLECTING REFERRALS

When discussing If they have a mortgage, ask who the home is going to.

Find out: “If something happened to you, who does the house go to? What’s the plan?” Write the names down — this will help you make it personal and get more names.

When you're writing the application — confirm the beneficiaries.

Make sure you get their full name, date of birth, and phone number. Write it down on paper **and** enter it into the app.

Get emergency contacts — minimum of two.

This should feel like a requirement, not a suggestion, it protects the client and ensures the policy doesn’t get lost.

Additional names outside of Beneficiaries:

Ask “Outside of your beneficiaries, I know there are a few people in your life who could benefit from the same clarity and peace of mind. Let’s start with the people you mentioned earlier — your (sister, brother, parents, coworkers, etc.).”

REFERRALS - SALES SCRIPT



Tying It All Together

Hey (Referrals Name), this is (Your Name). I'm reaching out regarding your (Relation), (Client name). Did they let you know I'd be calling?

If yes: Perfect, awesome. Glad we're able to connect.

If No: No worries at all — I probably just caught you before they had a chance to reach out. They've had a lot going on lately.

So here's why I'm calling: I sat down with (Client Name) the other day, and we got their life insurance set up. (Client Name) mentioned you've got a family of your own as well (If you have it use something personal you gathered about them), which is exactly why they thought of you.

At the end of our appointment, they were able to sponsor a few close family and friends to get access to the same program — and they brought your name up right away. So make sure you give (Client name) a big thank you for that.

This part won't take long at all. Just grab a pen and paper so you can jot my information down. Let me know when you're ready!

(Go straight into presentation)



BENEFICIARY - SALES SCRIPT

Hey (Referrals Name), this is (Your Name). I'm reaching out regarding your (Relation), (Client name). Did they let you know I'd be calling?

If yes: Perfect, awesome. Glad we're able to connect.

If No: No worries at all — I probably just caught you before they had a chance to reach out. They've had a lot going on lately.

Well, I was actually reaching out because I sat down with (Client Name) the other day, and we got their life insurance set up. They listed you as a beneficiary on their policy. (Client Name) did a great job protecting their family. They trust you to handle everything if something were to happen, so I'm guessing you guys are pretty close? (Build rapport based on info gathered)

Now since you're a beneficiary, I just promised (Client Name) that we would go over their policy together so you know exactly how everything works and what to expect if anything were to happen.

In addition, at the end (Client Name) 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 (Client Name) a huge 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!

BENEFICIARY - SALES SCRIPT

We're going to go over two things:

First, we'll review the policy that (Client Name) put in place. Second, like I mentioned, (Client Name) wanted me to review the same information they got access to with you. Now, if that makes sense for your family and you can qualify, we'll get you guys set up today as well. However, if it just doesn't make sense or fit a need, no big deal, but you'll have all the information you need! Make sense?

(After Policy Review go straight into presentation for them)



"The moment you commit and quit holding back, all sorts of unforeseen incidents, meetings, and material assistance will rise to help you. The simple act of commitment is a powerful magnet for help." -Napoleon Hill

Final Thoughts



You've reached the end of this guide, but not the end of your learning — and definitely not the end of your potential.

"Stay hungry. Stay humble. Stay in the game."

That's the formula. That's what the greats do.



Two Simple Things To Have To Sell A Lot Of Insurance

Throughout an insurance career, there are countless lessons to learn — but two stand out as some of the most important. Interestingly, they have nothing to do with natural sales talent or years of experience in the field.

Becoming effective in this business doesn't require watching thousands of hours of YouTube videos, sitting through endless seminars, or buying courses from so-called "sales gurus." And ironically enough, these two things can make anybody a successful salesman (or woman), in any industry.

So What Are The 2 Things?

- **Belief**
- **Curiosity**

That's it!

You must first believe in the product or service you are selling. In the case for insurance, the product is a policy, but more than that, it's *security*.

It's knowing that without having a policy in place for when the inevitable happens — and important note here: **No one knows when that will be, but we *do* know that it will happen at some point** — the family of that loved one has a "safety net" to fall back on.

It's knowing that on the worst day of someone's life, they have a fraction of financial hope when stricken with grief.

It doesn't take much more than that thought alone to increase your belief in insurance policies.

Two Simple Things To Have To Sell A Lot Of Insurance

Which brings me to the second thing — curiosity.

Think about it... Think about if it were you, and you didn't come home to your family today like you thought you would... what does that look like for them? For your husband, or your wife? For your kids? For their future without you? Ask questions. Get to know what life looks like outside of them. Be considerate, but make sure to hit the points — yes, even if they are painful — that people often neglect.

Questions like, "If you were to pass away today..."

... who pays for the funeral, or the cremation?

... what happens to the house?

... how will your family afford to send the kids to college?

... can your wife make enough to pay for the lifestyle you are living now, without you?

The more questions you ask, the more you know, the better you can serve them.

And the more questions you ask, the more you know, the stronger your belief in the product.

Belief and Curiosity = they go hand in hand.

As you finish this guide, remember that everything in this business comes down to serving people with honesty, clarity, and heart. You now have the basics — the products, the process, the mindset, and the language that opens doors for families and for your own business. The next step is simply taking action and staying consistent. You're capable of building something meaningful here, and you're not doing it alone.

Why Us?

The America Agency The #1 Place To Work In America

Top Compensation: Get paid what you're worth. Our aggressive compensation plan includes top carrier contract rates up to 145%, monthly producer bonuses, incentives, and more!

Unlimited Leads: Stop spamming your friends & Family. Our exclusive high-intent, warm-buyer leads are generated from over 15 lead vendors specializing in direct mail, internet and social media leads.

Fast Contracting: Get ready to sell in days, not weeks. Our streamlined process will have you contracted with our top carries in 24-48 hours.

Hybrid Sales Method: Your business, your choice. Our hybrid sales method allows you to choose how you want to sell, whether that be face-to-face, over the phone, or a mix of both.

Vested Renewals: Residual income without the fine print. Our belief is in getting you paid for the work you've done - which is why you get vested renewals from day one on our whole life products.

Free, Elite Training: No guesswork, just results. Our regularly updated trainings from top producers and agency managers are designed to help you sell on your own personal pen, as well as equip you with the skills to build a team.

Advanced Technology: Tech that tracks, sells, and scales. Our exclusive, cutting-edge technology is comprised of simple, innovative and flexible tools to help you with appointment setting, relationship management, and business development.

*The Difference Between Where You Are
And Where You Want To Be Is Right Here*

Thank You

This guide was created to give you clarity, direction, and confidence in an industry that changes lives. Our hope is that it's helped you see what's possible — not just for your clients, but for you.

Looking for someone to partner with?

Let's Connect

Reach out: partners@fflamerica.com

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Insurance agents offer a solution to an unpredictable, yet inevitable problem that everyone will face someday. Don't overcomplicate it. You've got this.

***Let's build something that lasts
— together.***

***Grady Polcyn
President of The America Agency***

Connect with Grady directly:
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@GradyPolcyn



References



This guide was created using publicly available industry data, consumer research, market insights, and internal training resources. The following sources were referenced to ensure clarity, accuracy, and relevance for life insurance professionals at every level:

Industry & Consumer Research:



LIMRA — Life Insurance Market and Consumer Behavior Research

- www.limra.com

Product & Market Insight:



Forbes Advisor — Best Term Life Insurance Companies

- www.forbes.com/advisor/life-insurance/best-term-life-insurance-companies

Forbes Advisor — Best Whole Life Insurance

- www.forbes.com/advisor/life-insurance/best-whole-life-insurance



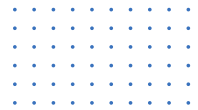
Company & Training Resources:

FFL America

- www.FFLAmerica.com

The America Agency

- www.TheAmericaAgency.com



These references helped support the product explanations, sales concepts, and educational material contained in this guide.



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This guide is intended for educational and training purposes only. It is not designed to provide legal, tax, investment, or financial advice, nor does it replace carrier-specific product training or state-regulated continuing education requirements.

Product descriptions, examples, and explanations are simplified for teaching and may vary by state, carrier, and client situation. Agents should always verify product details, underwriting guidelines, and compliance requirements directly with the appropriate carrier, state department of insurance, or licensed professional.

Any strategies, scripts, or concepts shared in this guide are for general instructional use and may not apply to every scenario. Always act in the best interest of the client and follow all regulatory guidelines.

This material does not guarantee results, income, or performance. Individual success in the life insurance industry depends on each agent's effort, activity level, and adherence to compliant selling practices.

