
Ethos
Agent
Training
for Equis

Supplement mortgage protection coverage with Ethos

Make more money with less work using Ethos

We have identified 3 initial scenarios where Ethos fits into your current sales motion

1 Supplement mortgage protection coverage

*Increase
conversion rates*

2 Cross-sell to existing customers

*Unlock new sales
opportunities*

3 Offer an online-only solution via social media

*Unlock new sales
opportunities*

Today we will cover scenario #1 and explain how you can pitch Ethos in a mortgage protection sale

1 Supplement mortgage protection coverage

*Increase
conversion rates*

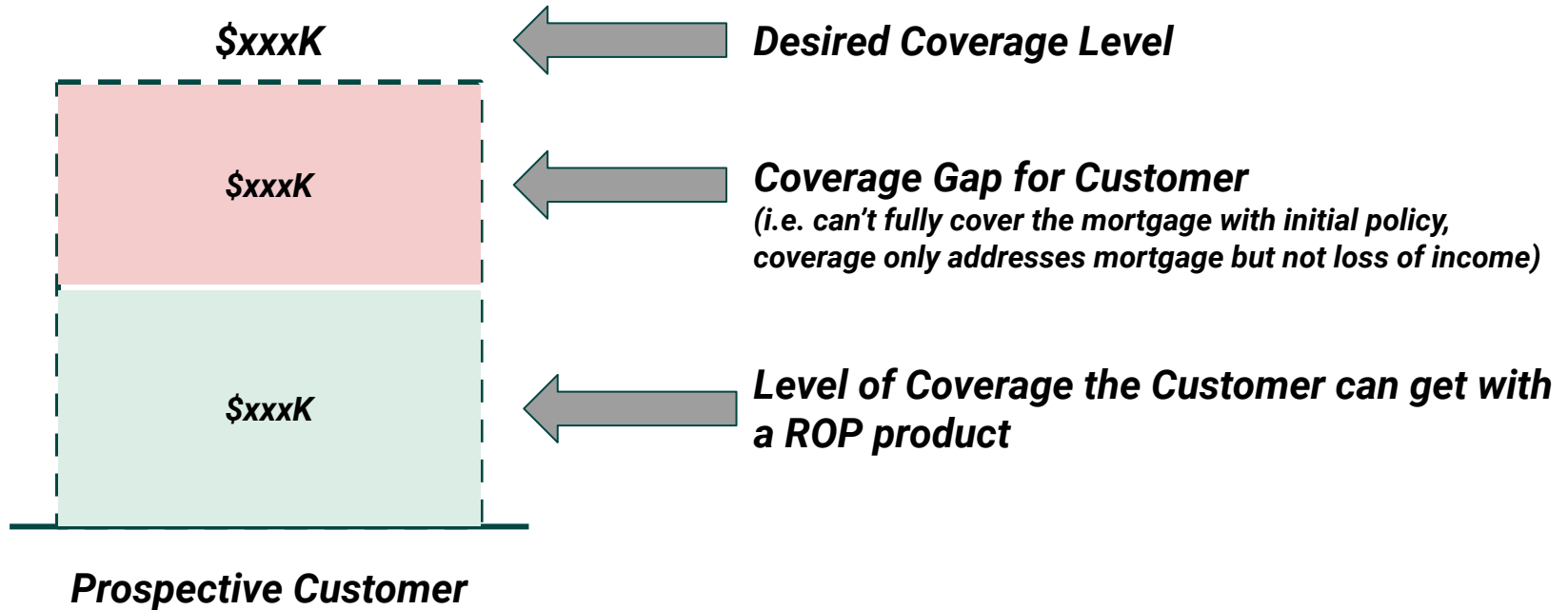
2 Cross-sell to existing customers

*Unlock new sales
opportunities*

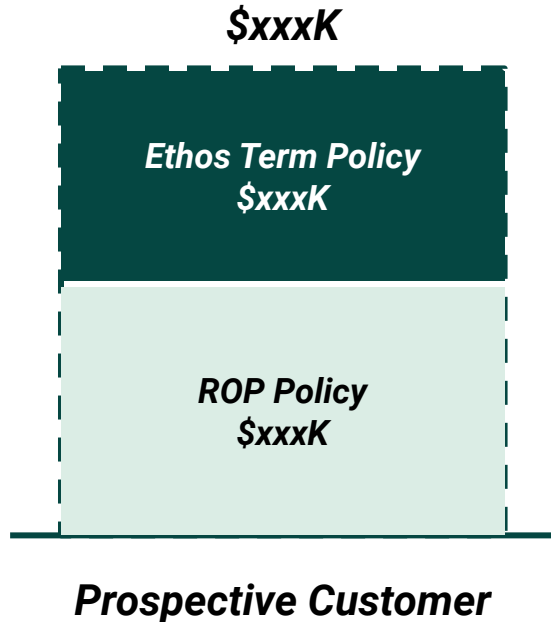
3 Offer an online-only solution via social media

*Unlock new sales
opportunities*

When you face a coverage gap scenario with a customer, it is best to pitch Ethos in the moment



The pitch will resonate with them more when they see how Ethos helps them achieve their goals



- Mirror the way that you sell Accidental Death policies today
- By being proactive, you demonstrate that you are listening to their needs and have their best interest at heart
- If you wait to follow-up with them later, you risk them buying another policy from someone else

What do I do if they get an ROP policy but don't sign-up with Ethos in the initial pitch

Send this follow-up email in the hours after your appointment

- Ethos is a great follow-up “call to action” because they can apply and activate a policy themselves

Scenario #1: Accepted some coverage but still have a gap

Subject Line	We now offer more mortgage protection options!
Pre Header	New opportunity to get full mortgage protection using life insurance
Body Copy	<p>Hi [FirstName],</p> <p>[YourName] from Black Swan Insurance Group here. We recently worked to provide your mortgage protection needs, and I have some exciting news for you.</p> <p>I can now offer you a quick and easy way to get additional mortgage protection—potentially for the remaining amount of your mortgage that we did not cover with your current policy—using life insurance through Ethos.</p> <p>[Add personalized link to Ethos application]</p> <p>Here’s what you need to know:</p> <ul style="list-style-type: none">• It’s a 100% online application for life insurance that takes just minutes to fill out, with no medical exams ever, just a few health questions.• Most people are approved instantly, even with health conditions. If you like what you see, you can activate your policy and be covered immediately.• Ethos works with trusted, top-rated insurance companies, so you can feel confident you’ve made the right choice. <p>Get a free quote and apply now. You could get full mortgage protection checked off your list in the next few minutes!</p> <p>[Apply now]</p>

**What can I do with old mortgage protection leads
that did not convert?**

Scenario #2: Rejected initial coverage pitch

Send this email to any leads who don't convert

- Reminds them of the conversation that you just had so it is contextual
- Better if the email comes no more than a few hours after your conversation
- Don't forget to include your personalized link in the email copy

Subject Line	We now offer more mortgage protection options!
Pre Header	New opportunity to get full mortgage protection using life insurance
Body Copy	<p>Hi [FirstName],</p> <p>[YourName] from Black Swan Insurance Group here. We spoke recently about your mortgage protection needs, and I have some exciting news for you.</p> <p>I can now offer you a quick and easy way to get mortgage protection—potentially for the total amount of your mortgage—with life insurance through Ethos.</p> <p>[Personalized link to Ethos application]</p> <p>Here's what you need to know:</p> <ul style="list-style-type: none">● It's a 100% online application that takes just minutes to fill out, with no medical exams ever, just a few health questions.● Most people are approved instantly, even with health conditions. If you like what you see, you can activate your policy and be covered immediately.● Ethos works with trusted, top-rated insurance companies, so you can feel confident you've made the right choice. <p>Get a free quote and apply now. You could get full mortgage protection checked off your list in the next few minutes!</p> <p>[Apply now]</p>

Finally, because some people don't check emails, look to send a text message the following day

Sample Text Message Copy

Primary Option:

Hi, [YourName] here re: mortgage protection. We now offer more coverage options! Get a free quote [Personalized link to Ethos application] STOP to opt out

Alternative Option:

Hi, [YourName] here re: mortgage protection. We now offer an exciting new option! Get a free quote [Personalized link to Ethos application] STOP to opt out

- **Text messages are more likely to be seen by the lead vs. an email that you send**
- **Ethos effectively supports this communication method because our application is 100% online so you just need your personalized link**
- **Leaves them with a quick way to get back to you if they have any additional questions**

Summary of Sales Tactics to You Should Take



Incorporate into your core pitch

More powerful when you explain the value prop in the moment



Send follow-up email based on the scenario they are in

More effective if you send shortly after you chat with them



Send text message with personalized link

Increases the likelihood that they see the Ethos offer

ETHOS