

Building rapport reminders:

F (Family):

O (Occupation):

R (Recreation):

M (Motivation):

After building rapport:

So today we are going to gather information. I need to find the best of our 15 companies to fit your needs. For you guys it just needs to make sense, you have to see value in this. Can we agree that if we find something that fits your needs and is in your budget we will submit an application to the carrier to see if we can get you approved?

If you hear nothing else today, the most important thing we can do is protect your equity.

Finding the pain:

- Without _____ is this the house you stay in?
- Lets say _____ passes away without their income are you ok financially?
- Would you want to live like that? Would you be comfortable?
- How tight would it be? What if you had an emergency, needed a roof, tires, a new fridge?
- Without _____ financially it would be tight, what do you want it to look like for you?
- _____ I know what you are going to tell me because I can tell you're a good guy, but what do you want it to look like for _____?

"Need to think about it" objection:

Let me ask you a question is it the coverage you need to think about or is it important for you? If this was free would you need to think about it?

If you can't afford the this today imagine what your family would look like if something happens to you tomorrow.

At the end of the day this isn't a luxury. We are talking shelter for your family if something happens to you.