



Med Supp Client Annual Review Final Expense Cross-Sell

Hi *[First Name]*, my name is *[First Name]* _____ *[Last Name]* _____ with *[Business Name]* _____. I'm calling in regards to your Medicare Supplement plan with *[Insurance company]*.

Once a year, we like to touch base with our clients: first, to see how you are and then to see if we can find you lower rates with the same or better benefits. This is also a good time for me to answer any questions you may have about your plan or maybe another plan that you have heard about.

First, I wanted to check on you. How are you doing?

Still at _____ address?

We have you paying \$ _____ each and every month with *[Insurance company]*. Is this still accurate, or have you seen a recent increase?

I have your age as _____, is that correct?

Some plans offer a discount if someone else resides with you. Does anyone else live in the home with you?

As your licensed insurance agent, I offer this annual review to make sure you and your family are protected, even in challenging situations. This means I will ask you a few difficult questions.

[First Name] _____, if you died today, how would your family pay for your funeral?

[Pause, let them answer]

One of the most important aspects of my job is to ensure you have enough protection in place with life insurance. I work with several major insurance companies who can help you get that protection, and spare your family an extra burden in the time of distress.

[Go into a standard sales presentation based upon application and underwriting process/questions. NOTE: If this standard process includes discussing prescription drug coverage options, you cannot also discuss Final Expense options.]

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