


Presentation Script

Agent: " _____, I understand you're busy and I want to be respectful of your time, so I will go ahead with showing you what we have to offer. However, if you don't mind, I would like to get some basic information about your business so I can understand what types of benefits you currently have in place."

Decision Maker: "Sure; that will be fine."



Benefits Fact Sheet

Company Name _____

Contact Person _____

Year company established _____

Are you the final decision maker for benefits? Yes No

If not, who is? _____

How many W2 employees work more than 28 hours per week? _____

Employees employed six months (or one year – if Approval-Required Industry): _____

Health insurance? Yes No If yes, carrier _____

Deductible: \$ _____ Max Out-of-Pocket: \$ _____

Renewal Date _____ Broker Name _____

Supplemental benefits? Yes No Name _____

Products offered _____

Employee participation _____

Section 125? Yes No

Group Life Insurance? Yes No How much? _____

At retirement: Terminates Convert Reduces

In-House Payroll? Yes No Name _____

If no, please list the Payroll Company _____

Payroll frequency Weekly Bi-Weekly Semi-Monthly Monthly

What day of the week does payroll get processed? Monday Tuesday Wednesday Thursday Friday

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Slides

01



Agent: "Thank you for sharing that information with me _____, I am sure that we can be of service to you and your employees. Let me show you how."

02



Agent: " _____, Globe Life Liberty National Division has been serving working Americans since 1900 from our local offices across the nation. Globe Life companies have more policyholders than any other life insurance company in the country."

"We have millions of customers nationwide and have received top financial strength ratings in our industry from agencies such as A.M. Best and we are a member of the Better Business Bureau." <Swipe to next page in Flip Book>

03

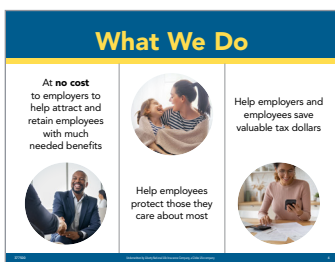


Agent: "Would you happen to be a sports fan?" (This is a great place to build rapport if you are a sports fan)

Agent: "Globe Life has sponsorships with the Texas Rangers, Dallas Cowboys, Los Angeles Lakers, and Atlanta Braves."

DM: (doesn't matter on the response, you just want engagement) <Swipe to next page in Flip Book>

04



Agent: " _____, in simple terms what we do, at no cost, is help employers attract and retain employees with much needed benefits. We help employees protect those they care about the most — (their family) and we help both employers and employees save valuable tax dollars in the process."

" _____, before I describe how we do that, I want to show you some ways in which we are different from other voluntary benefit companies." <Swipe to next page in Flip Book>

05

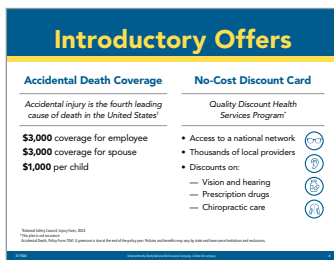


Agent: “First, we offer a unique life benefit that no other company offers.”

“Secondly, as a company, we only provide coverage where there is a need. We use a needs-based approach, which I will show you, that allows your employees to tell us what their needs are.”

“Lastly, we offer each of your employees’ introductory offers at no cost to you as the employer, now let me show you how that works.” <Swipe to next page in Flip Book>

06



Agent: “ _____ , according to the National Safety Council, accidental injuries are the fourth leading cause of death for people in the United States. Due to that, we can provide each of your employees with an accidental death policy that will cover the employee for \$3,000 in Accidental Death coverage, as well as \$3,000 in coverage for their spouse and \$1,000 for each dependent child. I believe we can agree this would be a significant contribution towards the cost of a funeral if one of your employees or family members suffered an accidental death.

“The second offer we make available, at no cost to you or your employees, is a noninsurance discount health services card for each employee. This connects your employees to a national network that provides a range of 10%–85% discounts on things such as vision and hearing services, prescription drugs, and even chiropractic care – services that I’m sure you could agree that the majority of families use.”

“ _____ , when providing these introductory offers to your employees, we will make sure they know these are product offerings you have negotiated for them.” <Swipe to next page in Flip Book>

07

Needs-Based Approach

If Your Average Employee Passed Away:		Needs Planner	
Final Expenses	YES <input type="checkbox"/> NO <input type="checkbox"/>	Health Insurance	<input type="checkbox"/>
Income Replacement	<input type="checkbox"/>	Life Insurance	<input type="checkbox"/>
Mortgage Protection	<input type="checkbox"/>	Disability Insurance	<input type="checkbox"/>
If Your Average Employee or a Family Member Suffered:		Long-Term Care Insurance	<input type="checkbox"/>
Cancer	YES <input type="checkbox"/> NO <input type="checkbox"/>	Other Insurance	<input type="checkbox"/>
Heart Attack or Stroke	<input type="checkbox"/>	Other Insurance	<input type="checkbox"/>
Accident	<input type="checkbox"/>	Other Insurance	<input type="checkbox"/>

Agent: " _____ , I am sure you would agree, the majority of Americans prefer to get coverage through their employer rather than on a personal basis."

"When thinking about your average employee:

If they were to pass away, would they have enough permanent life insurance in place to cover:

- Their final expenses – Yes or No?
- Replace their income – Yes or No?
- Pay off mortgage – Yes or No?
- If an employee were to suffer from cancer, heart attack/stroke or an accident, would they have enough income to cover the additional expenses?"

(Agent waits for answer for engagement)

" _____ , most of your employees would have at least one or more of these needs. Isn't that true?"

"Let me show you a way to help meet those needs."

<Swipe to next page in Flip Book>

08

Unique Life Benefits

Group Term Life

- Coverage to age 100 – paid up option at 65


Portable

- Coverage continues when employee retires
- Premiums never increase
- Benefit amount never decreases

Pre-Tax

- Enables employers and employees to save valuable tax dollars

\$30,000 Coverage	Whole Life	Group Term
Employee Premiums	\$19.24	\$9.99
Employee Tax Savings	\$0.00	\$2.00
Employee Net Cost/Savings	\$19.24	\$7.99



Agent: “ _____ ,unlike other group life products offered at work that go up in price when the employee retires, decreases in face amount, or even terminates altogether, our Group Term Life coverage remains in force to age 100, with the option to be paid up at age 65.”

“It is completely portable; when an employee retires they can take it with them and their premiums will never increase nor will their benefit ever decrease.”

“ _____ , the first \$50,000 of Group Term coverage is pre-taxable which will allow you and your employee to save valuable tax dollars.”

“Let me show you how that benefits you and your employees at the same time.”

“For example, take a 35-year-old male tobacco user who purchases \$30,000 of whole life insurance. If he bought permanent coverage at home, the weekly cost would be about \$19.24. He would not receive any tax savings buying it outside of work, so the net cost to him would be \$19.24 per week and he would have to pay that premium his entire life to keep the policy in force. However, if he purchased \$30,000 of Group Term Life through a plan you make available to him here at work, it would only cost him \$9.99 a week. He would only pay premiums until age 65, yet the policy would stay in force until age 100.”

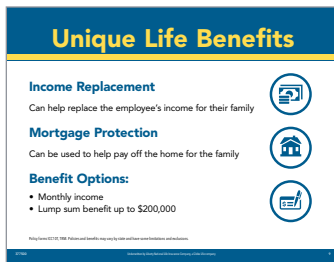
“Because he is able to pay for it with pretax dollars, it saves him about another \$2.00 a week in taxes, making his net cost only \$7.99 a week — as opposed to \$19.24 a week.”

“ _____ , that’s a savings of over \$500 per year. Which is a pretty significant amount of savings wouldn’t you agree?”

“ _____ , you save tax dollars as well, every dollar your employees spend on pretax benefits are dollars that don’t count towards FICA and other payroll taxes.”

“ _____ , Couldn’t you see the benefit of offering this to your employees?” <Swipe to next page in Flip Book>

09



Unique Life Benefits

Income Replacement
Can help replace the employee's income for their family

Mortgage Protection
Can be used to help pay off the home for the family

Benefit Options:

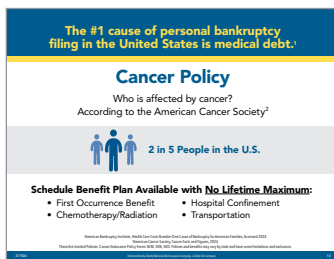
- Monthly income
- Lump sum benefit up to \$200,000

Agent: “ _____, we also recognize the need for your employees to protect their families from a loss of income due to a family member passing away. We will provide options for each employee to help replace their income in order for their families to continue living in the same manner. In addition to helping replace an employee’s income, we provide mortgage protection to help pay off the home for the family.”

“The beneficiary can choose for their family to receive the benefits in either a monthly income or a lump sum benefit up to \$200,000.”

“I’m sure you would agree that an employee, knowing they could provide an ongoing income and a secure home for their family in the event of an untimely death, would regard these as great benefits.” <Swipe to next page in Flip Book>

10



The #1 cause of personal bankruptcy filing in the United States is medical debt.

Cancer Policy
Who is affected by cancer?
According to the American Cancer Society¹

2 in 5 People in the U.S.

Schedule Benefit Plan Available with No Lifetime Maximum:

- First Occurrence Benefit
- Hospital Confinement
- Chemotherapy/Radiation
- Transportation

Agent: “ _____, in addition to our unique life benefits, we also provide protection to help supplement an employee’s income during a Major Healthcare Crisis.”

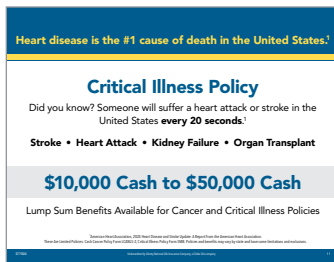
“The #1 cause of personal bankruptcy filing in the United States is medical debt.”

“According to the American Cancer Society, two out of every five people in the U.S. will be affected by cancer, it’s obvious many of your employees may have to deal with the expense of this disease during their lifetime and many during their working years, wouldn’t you agree?” *(Pause for DM to answer)*

“With more people living through an illness like Cancer, we want to make sure they keep the car running, lights on, and food on the table.”

“We can offer a policy with no lifetime maximum that pays the employee the moment they are diagnosed with cancer to help with insurance deductibles and lost time at work. Our policies include a benefit that’s payable each time an employee receives chemotherapy and radiation treatments; each day they spend in the hospital as well as reimburse the employee for transportation to a cancer treatment center of their choosing.”

11



Heart disease is the #1 cause of death in the United States.¹

Critical Illness Policy

Did you know? Someone will suffer a heart attack or stroke in the United States **every 20 seconds!**

Stroke • Heart Attack • Kidney Failure • Organ Transplant

\$10,000 Cash to \$50,000 Cash

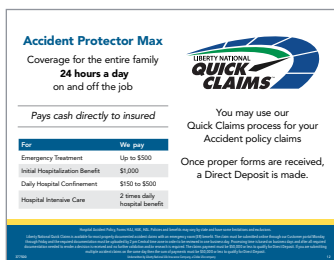
Lump Sum Benefits Available for Cancer and Critical Illness Policies

Agent: “Heart disease is the #1 killer worldwide, and stroke ranks second. Even when those conditions don’t result in death, they can cause disability and diminish quality of life. According to the American Heart and Stroke Associations, every 20 Seconds an American will suffer from a heart attack and every 20 seconds someone in the U.S. will have a stroke. I’m sure like most; you would consider a Stroke, Heart Attack, Kidney Failure or organ transplant, a Major Health Care Crisis.”

“In order to help families survive financially during this difficult time, we can help provide financial protection for these Critical Illnesses, as well as Cancer, by offering lump sum benefits that pay cash from \$10,000–\$50,000 directly to your employees during their time of need.”

“I’m sure we can agree, taking the financial pressure off an employee suffering a critical illness would be very beneficial.” <Swipe to next page in Flip Book>

12



Accident Protector Max

Coverage for the entire family
24 hours a day
on and off the job

LIBERTY NATIONAL QUICK CLAIMS

Pays cash directly to insured

For:	We pay:
Emergency Treatment	Up to \$500
Initial Hospitalization Benefits	\$1,000
Daily Hospital Confinement	\$150 to \$500
Hospital Intensive Care	2 times daily hospital benefits

You may use our Quick Claims process for your Accident policy claims

Once proper forms are received, a Direct Deposit is made.

Agent: “Lastly, _____, with deductibles and copays being higher than ever before, very few working class families have the extra money in their budget for an unexpected trip to the emergency room. Our Accident Protector Max can help provide coverage for the entire family – 24 hours a day, both on and off the job and pays cash directly to the insured in the event of an accident.”


“This is a snap shot of the benefits available with this policy.”

“In the event of an accident, an employee may use our Quick Claims Process that will provide a direct deposit into the employee’s account.” <Swipe to next page in Flip Book>

13

How it Works

- ✓ We meet with each employee for a few minutes
- ✓ We provide each employee with the Introductory Offers
- ✓ Complete the Needs Analysis
- ✓ Offer protection for those with needs



Agent: “ _____, This is how it works, we will meet with each of your employees for a few minutes and offer them the Accidental Death Policy and Discount Card on your behalf.”

“We will then ask them a few questions in order for them to tell us what coverage is needed and offer policies to fill those needs.”

“ _____, All we ask is for the employees that want to protect their families that you will allow them to do so through payroll deduction, so the company and the employee can save on payroll taxes. I will have some time available on _____ morning or _____ afternoon to meet with each employee. Which day works best for you _____ or _____?”

(After you get agreement on the date, time, and 125 packet; use this line to solidify your enrollment)

“ _____, as you can see, we have multiple businesses in the community that need and require our benefits. So any time I give you I cannot give to someone else. In order to make sure I take care of you and your employees properly, can you commit to a day and time for me to offer our valuable benefits to your employees?”