

# Liberty National Enrolling the Employee Script

## Introduce Liberty National & Introductory Offers

**Agent:** “Hi, thanks for coming by today. I’m \_\_\_\_\_ with Liberty National and you are \_\_\_\_\_?”

### Build Rapport

*After you introduce yourself to the employee, verify their eligibility from the employee list, and take a minute to build rapport with them. A good way to build rapport with an employee is to comment about how long they have worked there (found on the employee list) or ask questions about what their tasks and responsibilities are at the company. If you are enrolling in their office or work station and they have pictures or other items relating to family or recreation, you can discuss these as well.*

**Agent:** “First, let me tell you a little about Liberty National. We were founded in 1900 and our Home Office is in McKinney Texas, however I work with our local office in \_\_\_\_\_. We provide benefits for the employees of thousands of companies nationwide.

*Use the Introductory Offers brochure on the Needs Planner when discussing the highlights of each no cost offers. Point to each feature.*

**Agent:** “(Employee Name), the first thing I want to do is show you some benefits that your employer has made available for you at no cost. Our Accidental Death Policy covers you and your spouse for \$3,000 and each of your children for \$1,000 (\$2,000 in Florida). There is no premium due on the Accidental Death Policy until the end of the first policy year and the best part is its only \$10 (\$4 in Florida) to renew. The next benefit we want to provide you with is a noninsurance health services discount card. This connects you and your family to a national network that offers discounts for you on things like vision and hearing services, prescription drugs and even chiropractic care—services that the majority of families use. Again (Employee Name), these introductory offers have been made available to you because (Employer or Decision Maker) made the decision to provide them to all employees along with a menu of other voluntary benefits.”

*Turn to the computer and begin to enter employee’s information into e-App and complete the Accidental Death Policy and Noninsurance Health Service Discount Card applications*

**Agent:** “First, I need to get a little bit of information from you. Let me start with the correct spelling of your first name...”

### **Employee Response**

## **Presentation Tips**

Show the employee the Health Discount Card and Accidental Death Brochure on back of Needs Planner.



### **e-App – Introductory Offers**

- Name
- DOB
- Height/Weight
- Address/Phone Number
- Enter spouse’s information
- Enter children’s information
- Beneficiary
  - **This person will be used for all assumptive closes for Death Benefits**

If the employee gives push back – asking how long this will take; respond:

**Agent:** “It’s just a couple of questions.”

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## Transition from Introductory Offers to the Needs Planner

**Agent:** “Your health services discount card and Accidental Death Policy will be mailed to your home and you should receive these within 10 to 14 days. (Decision Maker) saw the value of these benefits, so when you see (him/her), you will want to tell (him/her) *thank you.*”

**Agent:** “(Employee Name), (Employer or Decision Maker) has set up additional benefits that you may be able to qualify to receive. These are benefits that (Employer or Decision Maker) was pretty excited about and is one of the main reasons they have us out here today. Now (Employee Name), in order to qualify to have access to these benefits, I need to ask you a few questions about your health. Do you have a history of Heart Attack, Stroke, Diabetes, High Blood Pressure, or Cancer?”

**If Employee Responds: “No”**

**Agent:** “OK, great. It appears to me that you may qualify.”

**If Employee Responds: “Yes”**

**Agent:** “OK, what condition have you been diagnosed with?”

**(Adjust products offered based on response, see Health Conditions tip).** OK, we may have benefits available even with that health condition.”

*Regardless if Employee answers yes or no...*

**Agent:** “(Employee Name), so I can be sensitive to your budget, what is your hourly wage?”

**Employee Responds**

**Agent:** “OK now let’s determine what needs you currently have and how these benefits are going to fill those needs for you.”

*Flip to the Needs Planner side and fold in half – exposing questions 1 – 4 (Death Benefits).*

## Needs Planner Question 1 – Final Expense

**Agent:** “(Employee Name), the first financial burden your family will face when you die is Final Expenses. Final Expenses include the cost of your funeral, cemetery property, and any unpaid medical bills. The average cost of final expenses today is around \$15,000; however with inflation that cost is expected to double over the next 20 years.”

**Agent:** “(Employee Name), do you have enough permanent life insurance to cover your final expenses?”

**If Employee Responds – “No”** (Check no)

**If Employee Responds – “Yes”**

**If yes, Agent:** Clarify its permanent coverage **before** checking yes or no. (If the employee has permanent coverage – write this amount for question 1)

### Health Conditions Tip

*If the employee answers “Yes” to the health history question...*

**Heart attack or stroke:** Not eligible for Group Term or 10RCW. Use Modified Life (ALX)

**Diabetes treated with insulin:** Not eligible for Group Term or 10RCW. Use Modified Life (ALX)

**High Blood Pressure:** Not eligible for Group Term or 10RCW if most recent reading of higher than 140/90

**Cancer:** Applicants that have been diagnosed with cancer are not eligible for Cash Cancer or Cancer Endurance

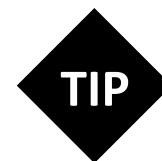
*Employees should be prepared receive a QAC call to verify their health questions.*

### Employee Budget

**Target Weekly Premium** is 1 to 1 ½ hour(s) of wage/week

### Example

*Employee earns \$10/hr the target is \$10-\$15/week*



### Products used to cover

#### Final Expense

- Group Term 65/100
- Career Life Plus
- Modified Life (ALX)

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**If Employee answers “yes,” but doesn’t have permanent insurance, Agent will explain how their current policy is different than permanent coverage. Agent will want to re-ask if the Employee has anything else that is permanent coverage and check no.**

*Agent will write it under Existing Policies/Notes while discussing how it’s not permanent coverage.*

**Agent:** “We will come back to your term policy in a moment.”

## Product Solution Question 1 – Final Expenses

**Agent:** “(Employee Name), we recommend a minimum of \$15,000 to cover your final expenses. Our Group Term 65 is:

*Use the Group Term 65 product brochure to discuss & point to the benefits & features*

- Paid up at age 65
- Coverage to age 100
- Premium never increases
- Benefit amount never decreases
- Portable
- Pre-taxed (up to \$50,000)

*Use the Needs Calculator to calculate the premium*

**Agent:** “Providing \$15,000 of final expense coverage at your age will be \$\_\_\_\_\_ per pay period prior to your taxes being calculated, therefore this will actually affect your take-home pay by a lesser amount.”

**Agent:** “I assume you would like (name listed for Accidental Death Policy’s beneficiary) to be your beneficiary for this benefit as well?”

*While asking the assumptive close – begin the application on e-App to solidify the close.*

**Agent completes the application for their final expenses.**

## Down Closing for Question 1 – Final Expenses

**1. Start with \$15,000 Group Term 65 – “The Big Yes”**

**2. If too expensive – down close to \$10,000 Group Term 65**

**Agent:** “OK (Employee Name), what we can do today is provide \$10,000 of Group Term 65 for \$\_\_\_\_\_ per pay period and when we return, we can increase as needed.”

**Agent:** “Again, I assume you would like (name listed for Accidental Death Policy’s beneficiary) to be your beneficiary?”

*While asking the assumptive close – begin the application on e-App to solidify the close.*

### **Needs Planner – Question 1 – If Yes**

Briefly discuss the type of coverage the employee currently has. The Agent will want to stress how our Group Term is permanent & different compared to their current coverage so they understand the need they still have a need.

#### **Our Group Term**

- Permanent Premium
- Permanent Benefit Amount
- 

#### **Other Term Policies**

- Premium Increases due to Conversion
- Policy may expire
- Benefit amount decreases

*For employees age 50 or older – consider Group Term 100, rather than Group Term 65. This will help keep them within their budget.*

*Agent will use the Needs Calculator to calculate the premium of each death benefit and complete each product application on e-App after they solidified the sale and before moving on to the next question on the Needs Planner.*

*To avoid the assumptive close coming across as a question – break eye contact by turning to the computer (disengage) and begin the application on e-App.*

*Agent will complete all Death Benefit questions and solidify “The Big Yes” (min \$10,000 Group Term) then transition to Living Benefits – as long as the employee is within budget.*

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## 3. If too expensive – down close to \$10,000 Group Term 100

**Agent:** “OK (Employee Name), let’s do this, we can provide that same \$10,000 using our Group Term 100. The coverage will never decrease and the premium will never increase. Premiums are payable to age 100 instead of age 65, but this will guarantee that you still have permanent insurance when you need it most. We can provide this for \$\_\_\_\_\_ per pay period and when we return, we can increase as needed.”

**Agent:** “Again, I assume you would want (name listed for Accidental Death Policy’s beneficiary) to be your beneficiary?”

*While asking the assumptive close – begin the application on e-App to solidify the close.*

## Needs Planner Question 2 – Income Replacement

**Agent:** “(Employee Name), as you know, when you pass away, your income stops, but your family’s need for an income continues. Most families need three to five years of income during a re-adjustment period. We suggest a minimum of 2 years.”

**Agent:** “You said you make \_\_\_\_\_ per hour, approximately, what is your annual income? So that’s \$\_\_\_\_\_ to cover 2 years of income replacement.” *(Write amount on Needs Planner)*

**Agent:** “(Employee Name), do you have \$\_\_\_\_\_ of life insurance to replace your income when you pass away?”

**If Employee Responds – “No.”** *(Check no)*

**If Employee Responds – “Yes.”** *(Check yes)*

**If yes, Agent:** “How much?” *(Write amount on Needs Planner for question 2)*

## Product Solution Question 2 – Income Replacement

**Agent:** “We cover this need with our Worksite 10 year Renewable & Convertible Term which has a...”

*Use the 10RCW product brochure to discuss & point to the benefits & features*

- Premium locked in for 10 years
- Convertible without health questions
- Renewable after 10 years
- Portable

*Use the Needs Calculator to calculate the premium*

**Agent:** “(Employee Name), to provide \$\_\_\_\_\_ of Income Replacement for your family for 2 years is \$\_\_\_\_\_ per pay period.”

**Agent:** “I assume you would like (name listed for Accidental Death Policy’s beneficiary) to be your beneficiary for this benefit as well?”

*While asking the assumptive close – begin the application on e-App to solidify the close*



### Products used to cover Income Replacement

- 10 RCW (employee must have existing Group Term or purchase \$10K of Group Term at same time of purchase of 10RCW)

### If the employee doesn’t know their annual income

*Hourly Wage X 2000 ≈ annual income*

#### Example:

*\$10/hr X 2000 ≈ \$20,000 annual income*

**TIP** – 10 RCW is not available for employees aged 56 years or older. Be mindful of the employee’s age when you learn it during the Introductory Offers.

# Liberty National Enrolling the Employee Script

## Down Closing for Question 2 – Income Replacement

1. Start with 2 years of income replacement using the Worksite 10 Year Renewable & Convertible Term
2. If too expensive – down close to 1 year of income replacement using the Worksite 10 Year Renewable & Convertible Term

**Agent:** “(Employee Name), let’s do this. We can provide 1 year of Income Replacement for only \$\_\_\_\_\_ per pay period and then when we return, we can increase as needed.” This will at least allow your family some time to re-adjust financially to your untimely death.

**Agent:** “I assume you would like (name listed for Accidental Death Policy’s beneficiary) to be your beneficiary?”

*While asking the assumptive close – begin the application on e-App to solidify the close*

## Needs Planner Question 3 – Mortgage/Rent Protection

**Agent:** “(Employee Name), I am sure you agree that in the event of your untimely death it would be pretty difficult for your family to be able to stay in your current home without adequate protection”

**Agent:** “Do you rent or have a mortgage?”

### If they have a mortgage:

**Agent:** “How much is your mortgage balance?” (Write amount on Needs Planner)

**Agent:** “(Employee Name), when you pass away, do you have \$\_\_\_\_\_ of life insurance to pay off your mortgage?”

**If Employee Responds – “No.” (Check no)**

**If Employee Responds – “Yes.” (Check yes)**

**If yes, Agent:** “How much?”

(Write amount on Needs Planner for question 3 - Mortgage)

### If they are renting:

**Agent:** “How much is your monthly rent?”

**Agent:** “When you pass away, do you have \$\_\_\_\_\_ of life insurance to cover 2 years of rent for your family?”

**If Employee Responds – “No.” (Check no)**

**If Employee Responds – “Yes.” (Check yes)**

**If yes, Agent:** “How much?”

(Write amount on Needs Planner for question 3 – Monthly Rent)



**Products used to cover  
Mortgage/Rent Protection**

- ADB

**Question 3 – Agents should offer Mortgage/Rent Protection even if Income Replacement wasn’t sold.**

**Mortgage Protection** = remaining balance on their mortgage

**Rent Protection** = 2 years (24 months) X monthly rent

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## Product Solution Question 3 – Mortgage/Rent Protection

*Use the Needs Calculator to calculate the premium*

**Agent:** “(Employee Name), I’m sure you would agree, if you were to pass away in the next few years, it most likely would be from an accident. Our Accidental Death Benefit pays if your death is due to an accident and will only be an additional \$\_\_\_\_\_ per pay period prior to your taxes being calculated, therefore this will actually affect your take-home pay by a lesser amount.”

**Agent:** “I assume you would want (name listed for Accidental Death Policy’s beneficiary) for this benefit to be your beneficiary for this benefit as well?”

*While asking the assumptive close – begin the application on e-App to solidify the close*

## Needs Planner Question 4 – Final Expense Coverage for Spouse If employee is married and still within budget

**Agent:** “(Employee Name), the great thing, is I can offer the same final expense coverage for your spouse.”

**Agent:** “When your spouse passes away, do you have enough permanent life insurance to cover their final expenses?”

**If Employee Responds:** “No.” (Check no)

**If Employee Responds:** “Yes.” (Check yes)

**If yes, Agent:** “How much?”

(Write amount on Needs Planner for question 4)

## Product Solution Final Expense – Spouse

*Use the Needs Calculator to calculate the premium*

**Agent:** “To provide the same amount of final expense coverage for your spouse, it will be \$\_\_\_\_\_ per pay period.”

**Agent:** “(Employee Name), I assume you will want to be listed as the beneficiary for your spouse.”

*While asking the assumptive close – begin the application on e-App to solidify the close*

*Always add Accidental Death Benefit to Group Term (versus 10 RCW) to allow for tax savings.*

### **Mortgage/Rent Protection Premium per Pay Period**

*When stating the amount of mortgage protection using Accidental Death Benefit– only quote the premium of the Accidental Death Benefit – NOT the total premium of Group Term AND Accidental Death Benefit.*

### **Final Expense Coverage for Spouse**

**Assume Yes** – Most likely, if the Employee doesn’t have Final Expense coverage, nor does their spouse.

- Be familiar with state regulations regarding dependent coverage amounts

# Liberty National Enrolling the Employee Script

## Down Closing – Final Expense for Spouse

### 1. Start with same amount and type of policy used for employee's Final Expense coverage

### 2. If too expensive – down close to \$10,000 Group Term 65

**Agent:** Ok (Employee Name), what we can do today is provide \$10,000 of Group Term 65 for \$\_\_\_\_\_ per pay period and when we return, we can increase as needed."

**Agent:** "Again, I assume you will want to be listed as the beneficiary for your spouse."

*While asking the assumptive close – begin the application on e-App to solidify the close*

### 3. If too expensive – down close to \$10,000 Group Term 100

**Agent:** "OK (Employee Name), let's do this, we can provide that same \$10,000 using our Group Term 100. The coverage will never decrease and the premium will never increase. Premiums are payable to age 100 instead of age 65 but this will still guarantee that you still have permanent insurance for your spouse when you need it most. We can provide this for \$\_\_\_\_\_ per pay period and when we return, we can increase as needed."

**Agent:** "Again, I am going to assume you will want to be listed as the beneficiary for your spouse."

*While asking the assumptive close – begin the application on e-App to solidify the close*

## Upon Completion of questions 1, 2, 3 & 4 of the Needs Planner and solidifying each sale, transition to Living Benefits IF STILL WITHIN BUDGET

*Flip the Needs Planner over to expose questions 5, 6 & 7*

**Agent:** "(Employee Name), that takes care of your death benefit needs. (Decision Maker) also wanted to offer everyone Living Benefits as well. The two most catastrophic illnesses in America are Heart Disease and Cancer. Which of these two would you say are the most prevalent in your family?"

### Needs Planner Question 5 – Cancer Protection

**Agent:** "(Employee Name), according to the American Cancer Society, more than 60 percent of the cost for cancer treatment are for indirect costs such as lost income during treatment and additional expenses that are not covered by health insurance."

**Agent:** "(Employee Name), if cancer were to strike you or a family member, would you have the money to manage those catastrophic financial hardships?"

**If Employee Responds – "No." (Check no)**

**If Employee Responds – "Yes." (Check yes)**



### Products used to cover Cancer Protection

- Cash Cancer
- Cancer Endurance

*The answer to this question will direct which living benefit question the Agent will ask first with the employee.*

*If the Employee doesn't have a family history of cancer or heart disease, start with the first Living Benefit question.*

# Liberty National Enrolling the Employee Script

## Product Solution Question 5 – Cash Cancer

*Use the Cash Cancer product brochure to discuss & point to the benefits & features*

**Agent:** “For the high cost of deductibles, co-pays, and your family’s ongoing living expenses, after a 30-day waiting period, our Cash Cancer Plan provides a lump sum benefit in the amount of \$10,000 to \$50,000 upon first diagnosis of cancer. And (Employee Name), you choose who we pay. We can pay you, the person who needs it most or we can pay the Doctor or the hospital if you choose.”

*Use Living Benefit Rate sheets to calculate premium*

**Agent:** “(Employee Name), we can provide \$\_\_\_\_\_ of Cash Cancer for \$\_\_\_\_\_ per pay period or \$\_\_\_\_\_ for \$\_\_\_\_\_ per pay period for (you) (you and your children) or (your family). Which works better?”

*While asking the choice close – begin the application on e-App to solidify the close*

## Product Solution Question 5 – Cancer Endurance

**Agent:** “For the high cost of deductibles, co-pays, and your family’s ongoing living expenses, after a 30-day waiting period, our Cancer Endurance Plan provides benefits like...”

*Use the Cancer Endurance product brochure to discuss & point to the benefits & features*

- \$3,500 on first diagnosis of cancer
- Hospitalization benefit; \$250 for the first 90 days, \$600 thereafter
- \$500 a day for chemotherapy and radiation
- New or experimental treatment

**Agent:** “(Employee Name), this coverage is portable so that you can keep it if you change employers or retire and it never expires. It has no lifetime maximum and it also pays in addition to any other insurance you may have. And (Employee Name), you choose who we pay. We can pay you, the person who needs it most or we can pay the Doctor or the hospital if you choose.”

*Use Living Benefit Rate sheets to calculate premium*

**Agent:** “(Employee Name), we can cover (you)/(you and your children)/(your family) with our Cancer Endurance for \$\_\_\_\_\_ per pay period prior to your taxes being calculated, therefore this will actually affect your take-home pay by a lesser amount.”

**Agent:** “(Employee Name), let’s go ahead and see if you qualify.”

*While stating the assumptive close – begin the application on e-App to solidify the close*

*If an employee expresses that they aren’t willing to add any more products after the Death Benefits or during the Living Benefit questions - transition to solidifying the sale and have the employee sign e-Apps and the Salary Redirection & Payroll Authorization Form.*

*The Needs Calculator only calculates Death Benefits premiums – use the Living Benefit rate sheets (found on Agent Services) when calculating the Living Benefit premiums.*

*Be mindful of the employee’s budget when giving the different choice amounts for Cash Cancer.*

- *Lump Sum Cancer has a maximum of \$30,000 in Georgia*

# Liberty National Enrolling the Employee Script

## Needs Planner Question 6 – Critical Illness Protection

*Use the Critical Illness Protector product brochure to discuss & point to the benefits & features*

**Agent:** “(Employee Name), more than 33,000 people in America will suffer a heart attack this week. It goes without saying that these families will face a loss of income during the time it takes to recover.”

**Agent:** “(Employee Name), if you or a family member were to be diagnosed with a critical illness, would you have enough money to continue living the way you do now without your income?”

**If Employee Responds – “No.” (Check no)**

**If Employee Responds – “Yes.” (Check yes)**



### Products used to cover Critical Illness Protection

- Critical Illness Protector

## Product Solution Question 6 – Critical Illness Protection

**Agent:** “(Employee Name), to assist with the loss of income and out of pocket expenses, we recommend our Critical Illness Protector that provides a lump sum benefit of \$10,000 to \$50,000 upon diagnoses of heart attack, stroke, end stage renal failure or major organ transplant, after a 30-day waiting period. And (Employee Name), you choose who we pay. We can pay you, the person who needs it most or we can pay the Doctor or the hospital if you choose.”

*Use Living Benefit Rate sheets to calculate premium*

**Agent:** “(Employee Name), we can provide \$\_\_\_\_\_ of Critical Illness Protection for \$\_\_\_\_\_ per pay period or \$\_\_\_\_\_ for \$\_\_\_\_\_ per pay period. Which works better?”

*While asking the choice close – begin the application on e-App to solidify the close*

*Be mindful of the employee’s budget when giving the different choice amounts for Critical Illness Protector.*

- Critical Illness Protector has a maximum of \$25,000 in Georgia

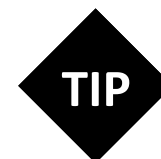
## Needs Planner Question 7 – Accident Protection

**Agent:** “(Employee Name), the average emergency room visit costs more than one month’s rent.”

**Agent:** “(Employee Name), if you or a family member were injured in an accident, would you be protected from loss of income and additional medical expenses?”

**If Employee Responds – “No.” (Check no)**

**If Employee Responds – “Yes.” (Check yes)**



### Products used to cover Accident Protection

- Accident Protector Max

# Liberty National Enrolling the Employee Script

## Product Solution Question 7 – Accident Protector Max

*Use the Accident Protector Max product brochure to discuss & point to the benefits & features*

**Agent:** “To provide for this need, our Accident Protector Max pays cash directly to you, up to \$500 for you or a covered family member’s emergency room visit due to an accident. If you are hospitalized 24 hours or longer, we pay an additional \$1,000 and then \$150-\$500 each night thereafter depending on how long you’ve had the policy. If you are in ICU, the hospitalization confinement benefit doubles. And (Employee Name), you choose who we pay. We can pay you, the person who needs it most or we can pay the Doctor or the hospital if you choose.”

*Use Living Benefit Rate sheets to calculate premium*

**Agent:** “(Employee Name), we can cover (you)/(you and your children)/(your family) with our Accident Protector Max for \$\_\_\_\_\_ per pay period, prior to your taxes being calculated, therefore this will actually affect your take-home pay by a lesser amount.”

**Agent:** “(Employee Name), let’s go ahead and see if you qualify.”

*While stating the assumptive close – begin the application on e-App to solidify the close*

## Finalizing Enrolling the Employee Process

*Once the Agent has covered and closed each need, they will review the Salary Redirection & Payroll Authorization Form and have the employee initial and sign It, along with the employee typing their name for their electronic signature that verifies their application(s) on e-App.*

**Agent:** “Great, (Employee Name), it appears to me that you and your family are in good health. We’ll transmit this application to our home office and they will finalize the underwriting process. Assuming you qualify and your policies are issued, they will be mailed to you at your home address and your first deduction of \$\_\_\_\_\_ will begin on the first pay period, beginning in (month deductions begin).”

### **Children and Grandchildren Coverage**

*If an employee and their spouse don’t have any needs for death benefits or if they are too old to be eligible for any products – sell Final Expense Coverage for their:*

- **Children**
  - Group Term\*
  - Career Life Plus
  
- **Grandchildren**
  - Career Life Plus

*\*Check the Marketplace Bulletin for states where the employee is required to purchase for dependents to be covered.*

# Liberty National Enrolling the Employee Script

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## Wrap Up – Future Closes

**Agent:** “(Employee Name), we will be back every year to service (Business Name) and we can re-assess your needs. Some of the things we will want to look at next year are:”

- Increase your final expense coverage
- Add Income Replacement
- Add Mortgage/Rent Protection
- Add final expense coverage for your spouse
- Add Living Benefit
- Increase the benefit amount for Living Benefit
- **If the Employee was close to their budget after death benefits needs have been covered**

**Agent:** “So (Employee Name), (Decision Maker) also wanted to make available (benefits not discussed with employee). To be sensitive to your budget, I am not suggesting you purchasing it at this time, but I do want you to know that they are available at this enrollment and we can discuss them at later enrollments.

### **If the Employee is single –**

**Agent:** “In this folder, I’ve included the Salary Redirection & Payroll Authorization Form which details your deductions per pay period. I’ve also included brochures on the products you’ve purchased as well as the Needs Planner. Finally, you will find my business card with my direct number and our office number should you need to reach me. I look forward to seeing you next year.”

*Stand up and give the employee a folder that contains the Needs Planner, Salary Redirection & Payroll Authorization Form, brochures of products the employee purchased and the Agent’s business card.*

### **If the employee is married –**

**Agent:** “In this folder, I’ve included the Salary Redirection & Payroll Authorization Form which details your deductions per pay period. I’ve also included brochures on the products you’ve purchased as well as the Needs Planner. Now (Employee’s Name), if you are like most married people, you’ll want to discuss this coverage with your spouse so he/she knows who to contact in the event of a claim. The materials in the folder will show him/her what your family’s needs were and how you took care of those needs. Finally, you will find my business card with my direct number and our office number should you need to reach me. I look forward to seeing you next year.”

*Stand up and give the employee a folder that contains the Needs Planner, Salary Redirection & Payroll Authorization Form, brochures of products the employee purchased and the Agent’s business card.*

### **Wrap Up – Future Closes**

*Future closes will depend on any down closing that occurred at the current enrollment to bring the employee to the optimal coverage based on their need.*

*After reviewing possible future adjustments based on their current needs in the Wrap Up, the agent will want to explain to the employee the documents they are receiving and what to discuss with their spouse (if married).*

# Liberty National Enrolling the Employee Script

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## Objections

The employee may give objections at any point after the enrolling the employee process begins. Use the following rebuttals to overcome any objections allowing you to proceed with process.

### Objection to get the employee to sit down

- “I’m not interested”
- “I need to speak to my spouse.”
- “I don’t need insurance.”

#### *If the employee is reluctant to sit down*

**Agent:** “I understand how you can feel that way. Let’s do this, have a seat and let’s get you enrolled in the no cost Accidental Death Policy and Discount Card for you and your family that was arranged for you by your employer.”

*Enroll the employee in the Introductory Offers and then transition into the Needs Planner*

#### *If the Employee is still reluctant to sit down*

**Employee:** “Again, I understand, (Decision Maker) negotiated this on your behalf and wanted to make sure every employee received the no cost benefits.

*Enroll the employee in the Introductory Offers and then transition into the Needs Planner*

### “I’m not interested”

**Agent:** “(Employee Name), I understand how you feel, a lot of people have felt the same way, but what we have found is that usually when someone says they are not interested, it is one of two things; either the price is more than what is comfortable or they need to talk to their spouse. Which of these reasons would you say best describes your situation?”

#### **If the Employee Responds:**

- “**Can’t Afford**” - Use the down closing options based on the benefits the employee has a need for.
- “**Needs to Ask Spouse**” - Use the “*Need to ask my spouse*” rebuttal for this objection

### “I need to ask my spouse”

#### **Part A**

**Agent:** “(Employee Name), you have stated on the Needs Planner that these are the needs for your family. I’m sure you agree that your spouse would probably feel the same way.”

**If Employee Responds:** “Yes”

**Agent:** “Let’s go ahead and get your family covered.”

#### **Part B**

*If employee says they still want to speak with their spouse; because they need permission or need to check to see what their spouse has at work, use the following rebuttal:*

**Agent:** “Let’s do this, let’s get your spouse on the phone so we can briefly review the needs we agreed on and I can answer any questions.”

- Call the spouse and put it on speaker phone so Agent can guide the employee’s conversation with the spouse
- If spouse cannot be reached, schedule time that works with both the employee and their spouse to discuss their needs