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Business Questionnaire Form

Agent	_____, I know you're really 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 information about your business so that I can understand what types of benefits you currently have in place.
Decision Maker	Sure, that will be fine.

Presentation

Agent	<swipe to next screen from cover> Thank you for sharing that information with me _____, and I definitely know that we can be of benefit to you and your employees so let me show you how. _____, at Globe Life Liberty National Division we've been serving working Americans since 1900 and for many years now we have helped thousands of businesses, state and local governments, as well as school systems provide much needed benefits for their employees.
Agent	We have millions of customers nationwide, and, year after year, we receive top financial ratings in our industry from agencies like A.M. Best, Standard & Poor's and Moody's. We also are a member of the Better Business Bureau. We provide service to our customers through thousands of representatives nationwide working out of our local offices. <Swipe to next page in Flip Book>
Agent	_____, in simple terms what we do is help employers, at no cost to them, 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. _____, before I describe how we do that, I want to show you some ways we are different from other voluntary benefit companies.
Agent	First of all, we offer each of your employees introductory offers, and I will share with you how that works in just a moment. Second, we never try to sell insurance where there is not a need. We use a needs-based approach that lets your employees tell us what their needs are. And last, we offer unique insurance products that provide the best coverage for those needs. <Swipe to next page in Flip Book>
Agent	_____, the first introductory offer we make available, at no cost to you or your employees, is a noninsurance discount health services card for each employee. This connects them to a national network that provides discounts on things like vision and hearing services, prescription drugs, and even chiropractic care – services that the majority of families use*. <Swipe to next page in Flip Book>
Agent	Second, _____, according to the CDC, injuries are the leading cause of death for people under the age of 45 in the United States*. We offer each of your employees a \$3,000 Accidental Death Policy that provides a \$3,000 benefit for the employee, and their spouse, and \$1,000 for each child. I think 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 \$10 premium is not payable until the end of the first policy year. <Swipe to next page in Flip Book> And _____, when presenting the introductory offers to your employees, we will make sure they know these are product offerings you have negotiated for them.

<p>Agent</p>	<p>_____, as I mentioned, another way we are different is that we never try to sell insurance where there is not a need. We let your employees tell us what their needs are.</p> <p>Here is an example of our simple Needs Planner. Please answer for your average employee.</p> <p>_____, when thinking about your average employee:</p> <ul style="list-style-type: none"> • Would he have enough life insurance to cover his funeral expenses, pay off his mortgage, and all debts? • If he passed away, would he have enough life insurance to replace his income? • If cancer were to strike him, or a family member, would he have the money to manage those catastrophic financial hardships? • With deductibles and copays being higher today than ever before, if he or a family member was injured in an accident, would he be protected from additional medical expenses, as well as possible loss of income? • If he or a family member was diagnosed with a critical illness, would he have enough money to continue living the way he does now without his income? <p>_____, that’s an example of the simple needs-analysis we use. I’m sure you agree that most of your employees would have at least one, but probably more, of these needs. So now I’ll show you the unique, but affordable, products we offer to address these needs.</p> <p><Swipe to next page in Flip Book></p>
<p>Agent</p>	<p>First is our Group Term-65. Unlike other group life products offered at work that go up in price when the employee retires or decrease in face amount, or even terminates when the employee needs it most, our Group Term 65 is paid up at age 65. Yet the coverage remains in force until age 100. Also _____, it is completely portable so if the employee retires early he can take it with him.</p> <p>Also _____, I mentioned tax savings for you and your employees. Let me show you how that works. The first \$50,000 of Group Term can be paid for on a pretax basis. Let me show you how that benefits both you and your employees at the same time.</p>
<p>Agent</p>	<p>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 \$15.66. He would not receive any tax savings buying on an individual basis, so the net cost to him would be about \$15.66 per week as well. 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-65 through a plan you make available to him here at work, it would only cost him about \$8.34 a week. He would only pay premiums until age 65, yet the policy would stay in force until age 100.</p>
<p>Agent</p>	<p>Not only that, but because he is able to pay for it with pretax dollars, it saves him about another \$1.67 a week in taxes, making his net cost only \$6.67 a week — as opposed to \$15.66 a week. _____, that’s a savings of almost \$500 per year. That’s pretty significant.</p> <p>_____, not only do you help your employees save money, you save tax dollars as well. Every dollar your employees spend pretax on benefits are dollars that don’t count toward FICA and other payroll taxes. <Swipe to next page in Flip Book></p>

<p>Agent</p>	<p>We also offer your employees the opportunity to protect those they care the most about, obviously their family.</p> <p>The first way that we can help protect your employee’s family is by helping protect their income. This can help replace the employee’s income for their family for things such as paying monthly bills, buying groceries, and the on-going needs they will have. 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.</p> <p>The second way we can help protect your employee’s family is by helping to protect their mortgage. This is designed to pay off the home for the family in the event of the employee’s death with lump sum benefits available up to \$200,000.</p> <p>I’m sure you would agree that an employee, knowing he/she could provide an ongoing income and a secure home for his/her family in the event of an untimely death, would regard these as great benefits. <Swipe to next page in Flip Book></p>
<p>Agent</p>	<p>_____, in addition to these unique life insurance products, we have products that provide living benefits as well. These are products that pay cash directly to the employee to replace lost income or pay the high cost of deductibles, copays, and additional medical expenses.</p> <p>One of those products is Cancer Insurance. According to the American Cancer Society, almost one out of every three men, one out of every three women, and three out of four families will be affected by cancer.* Given these alarming statistics, 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.</p>
<p>Agent</p>	<p>To help them, we offer scheduled benefit plans with no maximum lifetime benefit to help cover things like chemotherapy and radiation, hospital confinement, private duty nursing, or even transportation for them and a companion to treatment facilities like MD Anderson Cancer Center or wherever they choose to be treated.</p> <p>In addition, we also offer lump sum benefit plans. Depending on the benefit amount selected, the plan can pay from \$10,000 up to \$50,000 upon the Company’s receipt of written satisfactory proof of a first cancer diagnosis. This is cash paid directly to the policyholder to use as they want to replace lost income and other expenses. This can help take the financial stress off and allows the individual to concentrate on getting well and receiving the best possible treatment.</p> <p>I’m sure you agree this could be of great value during such a difficult time for the employee’s family. <Swipe to next page in Flip Book></p>
<p>Decision Maker</p>	<p>Yes, absolutely.</p>
<p>Agent</p>	<p>Another benefit plan we offer is Critical Illness Insurance. Each week more than 33,000 people in the United States suffer from a heart attack or a stroke. Also, a recent study showed 66.57 percent of all personal bankruptcies in the United States were related to a major health crisis, even though most of the people had Major Medical insurance.** Again, to help your employees survive financially during this difficult time, we offer a lump sum benefit policy with benefits ranging from \$10,000 to \$50,000 for employees suffering from a critical illness such as a stroke, heart attack, or kidney failure. This is cash paid directly to the employee so they can pay their bills while getting well.</p> <p>Again, 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></p>

Decision Maker	Yes.
Agent	<p>Finally, _____, while not as major an expense, you may be surprised to know the average emergency room visit today cost more than an average month's rent for a family.[†] And with deductibles and copays being higher than ever before, very few working families have the extra money in their budget for this expense. Our Accident Protector Max can provide coverage for the entire family – 24 hours a day, both on and off the job. It pays cash directly to the insured. For example, for Emergency Room treatment for a covered accident we pay up to \$1,000 plus an additional \$1,000 for the initial hospitalization benefit. We pay from \$150-\$500 per day for hospital confinement, depending on how long they have had the coverage. And then if they are in ICU, we pay an additional two times the hospital confinement benefit. Again, this is cash paid directly to the employee for them to use as they choose.</p> <p><Swipe to last page in Flip Book></p>
Agent	<p>_____, this is how the process works. We meet with each employee for just a few minutes. We make both introductory offers available to them — the optional non-insurance discount card and the \$3,000 Accidental Death Policy — and explain these are products you have made available for them. We then complete the simple needs-analysis like the one I showed you and offer insurance protection for those with additional needs. The whole process takes only a few minutes for each employee. _____, Is there any reason you would not offer what we have to your employees?</p>
Decision Maker	No.
Agent	<p>Well _____, all we ask of you is that for the employees that want to help protect their family that you deduct the premiums from their payroll so that you and your employees can receive the tax savings.</p> <p>_____, I have some time next Tuesday morning that I could enroll your employees, or would Thursday afternoon be better?</p>
Decision Maker	Next Tuesday morning would be better.
Agent	Ok, what time do you all get started?
Decision Maker	8:00.
Agent	Ok, I will see you a few minutes before 8:00 on Tuesday and if it's ok, I'll bring a couple boxes of doughnuts.
Agent	<p>Before I go _____, I do need to get a little bit of information so I can be prepared when I come back. (Agent gets paperwork out and completes with _____). And lastly, _____, while I am here, I will need to get an employee list with hire dates like this (show sample), and could we also have a blank piece of letterhead to type an announcement letter for your employees?</p>
Decision Maker	I will need to get with my bookkeeper to get that for you.
Agent	OK great. Do you mind introducing me since I will be working with him or her once we complete the enrollment?

* American Cancer Society, Facts & Figures 2020.

** "Medical Bankruptcy: Still Common Despite the Affordable Care Act", American Journal of Public Health 109, no. 3 (March 1, 2019).

† "Unneeded ER visits cost nation's healthcare \$32 billion last year," <https://www.chron.com/business/article/Unneeded-ER-visits-cost-nation-s-healthcare-32-14119665.php>, Houston Chronicle, 2019