

# LIFE INSURANCE





# LIFE INSURANCE!

- BE EMPATHETIC AND UNDERSTANDING
- DISCUSSING LIFE INSURANCE CAN BE EMOTIONAL FOR SOME CLIENTS
- WHO DO YOU LOVE AND WHY SHOULD THEY HAVE LIFE INSURANCE?
- DO YOU HAVE LIFE INSURANCE TO TAKE CARE OF THOSE YOU LOVE?

FINISH



# LIFE INSURANCE!

**TELL US ABOUT A TIME WHERE YOU  
HAVE EXPERIENCED A LIFE INSURANCE  
POLICY BEING USED. HOW DID IT MAKE  
YOU FEEL?**

**WHO DO YOU LOVE?**

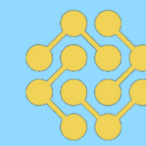


# LIFE INSURANCE!

- **FOCUS ON THE BENEFITS**
- **HIGHLIGHT THE POSITIVE ASPECTS**
  - **FINANCIAL SECURITY FOR THEIR FAMILY**
  - **COVERING EXPENSES LIKE FUNERAL COSTS OR MORTGAGE PAYMENTS**
  - **ENSURING THEIR LOVED ONES ARE TAKEN CARE OF**
- **EMPHASIZE PEACE OF MIND**

FINISH

# BENEFITS OF LIFE INSURANCE



REMOTE LABS

START

**Single mom named Karen buying her first home**

**Business owner named Chad who has rental houses**

**70+ retiree named Papa John who worked his entire life to pay for their home**

**HOW WOULD LIFE INSURANCE BENEFIT EACH OF THESE CASE STUDIES?**



# LIFE INSURANCE!

- CUSTOMIZE THE DISCUSSION BASED ON YOUR CLIENT'S INDIVIDUAL NEEDS, LIFESTYLE, AND FINANCIAL SITUATION
- ASK QUESTIONS TO UNDERSTAND THEIR PRIORITIES
- DON'T BE AFRAID TO SPEAK TO YOUR CLIENTS ABOUT MONEY
- YOU ARE THE ADVISOR AND ARE PROVIDING A GENUINE SERVICE BY TALKING ABOUT LIFE INSURANCE



# OPENING THE LIFE INSURANCE CONVERSATION

## CASE STUDY

- SINGLE MOM NAMED KAREN BUYING HER FIRST HOME
- BUSINESS OWNER NAMED CHAD WHO HAS RENTAL HOUSES
- 70+ RETIREE NAMED PAPA JOHN WHO WORKED HIS ENTIRE LIFE TO PAY FOR THEIR HOME

**HOW WOULD YOU OPEN  
THE CONVERSATION TO  
KAREN, CHAD, OR PAPA  
JOHN ABOUT LIFE  
INSURANCE?**

FINISH



# LIFE INSURANCE!

- SHARE REAL-LIFE EXAMPLES OR CASE STUDIES THAT ILLUSTRATE THE IMPORTANCE OF LIFE INSURANCE
- HELP CLIENTS UNDERSTAND THE PRACTICAL BENEFITS OF LIFE INSURANCE COVERAGE
- IT CAN BE COST EFFECTIVE
- SET THE APPOINTMENT WITH YOUR LIFE SPECIALIST

FINISH



# LIFE'S OBSTACLES

**START**

**I HAVE LIFE  
INSURANCE  
THROUGH  
WORK**

**I'M NOT  
MARRIED**

**I DON'T  
WANT MY  
SPOUSE TO  
GET RICH IF I  
DIE**

**I HAVE  
MONEY IN  
BANKS & IN  
STOCKS**

**IT IS TOO  
EXPENSIVE,  
I AM ON A  
FIXED  
INCOME**

**HOW WOULD YOU OVERCOME THESE  
LIFE OBSTACLES?**

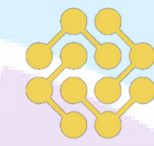


# LIFE INSURANCE!

- ADDRESS MISCONCEPTIONS AND CONCERNS
- "IT'S TOO EXPENSIVE OR I AM TOO YOUNG TO NEED IT"
- YOU DON'T HAVE TO KNOW EVERYTHING ABOUT LIFE INSURANCE
- JUST ASK!
  - WHAT ARE YOU DOING FOR LIFE INSURANCE OUTSIDE OF WORK?
  - HOW MUCH DO YOU OWN ON YOUR HOME?

FINISH

# MATCH THE FEATURES TO THE LIFE POLICY



REMOTE LABS

COVERAGE LASTS  
YOUR ENTIRE LIFE

OFFERS 10,20,30  
YEAR LONG POLICIES

**TERM LIFE  
POLICY**

DOES NOT OFFER  
CASH VALUE

MORE COSTLY AND  
CONSIDERED AN  
INVESTMENT

**WHOLE LIFE  
POLICY**

BUILDS CASH VALUE  
THAT YOU CAN  
BORROW AGAINST

USUALLY CHEAPER