

LIFE PIVOTS – HOW TO BRING UP LIFE

Auto Renewal Pivot

I'm calling to renew your auto policy. By the way, I noticed you don't have life insurance with us — did you know that adding life could actually lower your auto premium with our Multi-Line discount? Can I run a quick quote for you?

Home / FIRE Pivot

While reviewing your home coverage, I noticed you have a mortgage. A 30-year liability deserves a 30-year solution. If something happened to you, would your family be able to keep the house?

Payment Pivot

When I take a payment, I always ask — if you were sick, hurt, or God forbid didn't come home, State Farm can make sure this bill gets paid for your family. How much would we need to cover everything?

Birthday Pivot

I see you have a birthday coming up! Did you know some of our life products have age cutoffs? Once you turn [age], certain products are no longer available to you. Can I take 5 minutes to show you what's available before that window closes?

LIFE PROSPECTS HOT LIST

Name	Phone	Priority	Notes