# LIFE

Emaly Riojas State Farm Agency
**State Farm®**

# Life Insurance — Sales Script

## Opening / Setting the Appointment

"Hi [Name], this is [Your Name] with the Emaly Riojas State Farm Agency. I'm reaching out because we have a lot of customers who are paying a lot for their life insurance and aren't sure what they have. I'd love to take just 10-15 minutes to review your current coverage and make sure your family is protected. When would be a good time?"

## Needs Discovery — LIFE-O Questions

- L – Loans/Liabilities: Do you have a mortgage, car loans, or other debts?
- I – Income Replacement: If something happened to you, how would your family replace your income? How many years would they need support?
- F – Final Expenses: Have you thought about funeral and final medical costs?
- E – Education: Do you have kids who will need college funding?
- O – Other: Are there charities, churches, or other family members you'd want to provide for?

## Presenting the Solution

"Based on what you've shared, it looks like your family would need approximately $______ in coverage. State Farm offers several options that can fit your budget:"

- Term Life – affordable coverage for a set period
- Whole Life – permanent coverage that builds cash value
- Universal Life – flexible premiums and death benefit

## Closing

"The great news is that I can get you started today with a quick application. State Farm offers e-signature so we can complete everything right here. Which coverage amount feels most comfortable for you?"

## Handling the 'I need to think about it' Objection

"I completely understand. Usually when people say that, it's because of one of three things: the coverage isn't the right FIT, the FUNCTIONALITY doesn't work for your situation, or it doesn't make FINANCIAL sense. Which one best describes your concern?"

# Life Needs Analysis

Name ________________________________ Spouse Name ________________________________

Employer ________________________________ Employer ________________________________

Children/Ages ________________________________ Children/Ages ________________________________

________________________________ **L** (Loans, Mortgage, Debt) ________________________________

________________________________ **I** (Income Replacement) ________________________________

________________________________ **F** (Final Expense) ________________________________

________________________________ **E** (Education) ________________________________

________________________________ Current Life Insurance (Individual/Group) ________________________________

________________________________ Liquid Assets ________________________________

Do you know your number? Y/N

________________________________ Total Life Need ________________________________

Do you agree that this is the amount your family would need in the event of your death? Yes_______ No _______

**Income Today __________**

**Age Today__________**

**Retirement Age__________**

**YWEAF = ______________**

# State Farm® Life Insurance Products

## Term Life Insurance

Provides coverage for a specific period of time (10, 20, or 30 years). Most affordable option for large amounts of coverage. Ideal for income replacement during working years, mortgage protection, or covering children's needs.

- Level premiums for the term period
- Death benefit paid income-tax free
- Convertible to permanent insurance
- Available for ages 18-75

## Whole Life Insurance

Permanent life insurance that provides lifelong protection and builds cash value over time. Premiums are guaranteed to never increase.

- Guaranteed death benefit
- Cash value accumulation
- Dividends may be earned
- Guaranteed premiums
- Loan provision available

## Universal Life Insurance

Flexible permanent life insurance with adjustable premiums and death benefit. Includes a savings component that earns interest.

- Flexible premium payments
- Adjustable death benefit
- Cash value earns interest
- Access to cash value via loans or withdrawals

## Return of Premium Term

A term policy where premiums are returned at the end of the term if no claim is made.

- All premiums refunded if you outlive the policy
- Level death benefit
- Fixed premiums

## 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 |
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# 30 Life Apps in 30 Days

A Daily Action Plan for Life Insurance Production

1. Auto customers with 100/300/100 liability — no life (Auto Liability Pivot)
2. Homeowners with a mortgage — no life (Mortgage Protection Pivot)
3. Auto-billed life play on every multi-car renewal call
4. Birthday list — Eligibility Urgency Script
5. Age 60–80 list — Final Expense / GIFE opportunity
6. Declines & Incompletes list — GIFE Script
7. Not Taken list — GIFE Script
8. Customers with Whole Life / accumulated dividends > $10,000
9. Table-rated policy holders — offer free re-rate exam (Table Rating COP)
10. Term conversion window closing — call customers before window expires
11. Life Events: new baby, marriage, new home, promotion
12. MLD Script on every multi-line discount call
13. Annual Life Audit on all existing life policyholders
14. Instant Answer Added Protection — offer extra coverage to whole life customers
15. Run $125K Instant Answer quote for every auto customer without life
16. Spanish-speaking market — use bilingual Auto Liability Pivot script
17. Perfect Life Pivot at the END of every call
18. Textathon — mass text campaign (5 life texts per day)
19. Homeowners Life text — mortgage protection text template
20. Final Expense text template for customers 50+
21. When customer replies YES — follow up with quote
22. Responding with a Quote text
23. Work the ‘Stairs & Buckets’ video follow-up system
24. New driver added — add life pivot (stark reminder of danger)
25. Paying off a major debt — redirect cash flow to permanent policy
26. Inheritance received — fund a legacy policy
27. 30/60/90-day anniversary calls on declined or not-taken apps
28. Retirement planning conversations — permanent life protects retirement
29. Spencer Play / Term Conversion — policy change life script
30. MLD / multi-discount call — close life on same call

# Top 17 Tactics for Life Paid Counts

1. Pivot to life on EVERY auto renewal call
2. Run $125K Instant Answer quote for all auto customers without life
3. Work the GIFE final expense list — ages 65-80
4. Birthday call campaign — create urgency around age cutoffs
5. Call all homeowners who don't have a payment protector
6. Work the "Declines & Incompletes" list with GIFE scripts
7. Text campaign — send 5 life texts per day using templates
8. Auto-Billed Life Play — tie life to auto renewal for MLD
9. Review all whole life policies with dividends over $10,000
10. Table Rating COP — offer free re-rate exam for table-rated policies
11. Anniversary calls — 30/60/90 day follow-up on declined or not-taken apps
12. Life Events review — call customers who recently married, had a baby, or bought a home
13. Term conversion window call — alert customers when their window is closing
14. Annual Life Audit — schedule reviews for all existing life policyholders
15. Instant Answer Added Protection — offer extra coverage to whole life customers
16. Auto Liability Pivot — flag $100K+ liability customers without life protection
17. Spanish-speaking market — use bilingual script for auto liability pivot

# Create Urgency Around Age & Eligibility for Life Products

***Your eligibility is almost up…***

**Last Chance to Get:**

| Product | Age Cutoff | Product | Age Cutoff |
|---|---|---|---|
| Select 10 | 75 yrs. old | Whole Life | 85 yrs. old |
| Select 20 | 65 yrs. old | 10 Pay | 85 yrs. old |
| Select 30 | 45 yrs. old | 15 Pay | 80 yrs. old |
| ROP 20 | 60 yrs. old (Non-Tobacco) | Final Expense | 80 yrs. old |
| | 55 yrs. old (Tobacco) | 20 Pay | 75 yrs. old |
| ROP 30 | 45 yrs. old | | |

****** Also remember, last age for Exam Waiver is 35.***

## BIRTHDAY TERM WORD TRACK

Hello, Mr./Mrs. [Customer]? This is ____________ from ___________'s State Farm Office. How are you today? The reason I'm calling is because you have a birthday coming up and, according to our records, you will be turning ____, is that correct? Congratulations, that's a big milestone! I wanted to make you aware that once you turn ______ there are some life insurance products we offer that you won't be eligible for anymore. I wanted to make you aware of this and give you an opportunity to come in and have us show you the options you have while you can still get them. It will only take a few minutes and of course there is no obligation to buy anything. We just want to show you your options before they're gone. Would you have a few minutes this week to come in?

*If "yes", set the appointment. If "maybe" or "tell me more", push to set the appointment. If "no", move on.*

# GIFE Marketing & Scripts

## GIFE MARKETING

- Work the Final Expense List: Age 65-80 and/or Birthday List
- Work 5-Year List sent from ASR

## GIFE SCRIPTS

### Declines & Incompletes

"Hi _____ this is _____ from your State Farm agent's office. Are you excited about Fall? Emaly Riojas State Farm Agency asked me to give you a call because previously we couldn't take care of your Life Coverage needs, and now we can. We can get you $10k of permanent coverage for as little as $_____ monthly. Is that something in which you'd be interested?"

### Not Taken

"Hi _____ this is _____ from your State Farm agent's office. Are you about ready for Fall? Emaly Riojas State Farm Agency asked me to give you a call because previously we started Life Coverage for you, however, we're showing that you didn't take it but we don't see why. Do you recall what happened? LISTEN & RESPOND EMPATHETICALLY. We can now get you $10k of permanent coverage for as little as $_____ monthly. Is that something in which you'd be interested?"

### Final Expense List

"Hi _____ this is _____ from your State Farm agent's office. Are you ready for Fall? Emaly Riojas State Farm Agency asked me to give you a call because you currently have Life Coverage with us and, now you can get additional coverage without underwriting. Would an additional $10 or $15k benefit be of value to you/your loved ones?"

### Age 65-80 List

"Hi _____ this is _____ from your State Farm agent's office. Are you sad to say goodbye to summer? Emaly Riojas State Farm Agency asked me to give you a call because we can now get you Life Coverage with no underwriting. Would $10k or $15k of coverage be the best value to you/your loved ones?"

# Life Events

Use these key life moments as natural openings to discuss life insurance.

- **Getting Married**
  Two incomes, one financial plan — protection needs to start now.
- **Having a Baby**
  The #1 reason people buy life. A new life depends on you.
- **Getting Divorced**
  Protect child support / alimony obligations.
- **Becoming a Grandparent**
  Legacy planning — protect the next generation.
- **Caring for an Aging Parent**
  They see the cost of care firsthand — don't be a burden.
- **Buying a Home**
  30-year liability needs a 30-year solution (mortgage protection).
- **Starting a Business**
  Protect family from business debt; key-person coverage.
- **Getting a Promotion/New Job**
  Higher income = higher protection needed.
- **Receiving an Inheritance**
  A lump sum is perfect to fund a permanent policy.
- **Paying Off a Major Debt**
  Free cash flow (loan, student debt) → redirect into policy.
- **Adding a Teen Driver**
  Stark reminder of risk — pivot to life naturally.
- **Turning 40, 50, or 60**
  Mortality becomes real. Urgency to lock in rates.
- **A Health Scare**
  Close call = perfect 'what if' moment. Act now.
- **Death of a Friend/Family Member**
  Most powerful trigger — life insurance becomes real.
- **Starting Retirement Planning**
  Permanent life protects retirement assets.
- **Refinancing or Adding a Vehicle**
  Lien holder on file — do they have a payment protector?

# Life Policy Change Scripts

## SPENCER PLAY FOR LIFE INCREASES — CHANGE OF PLAN

So, the reason for our call is just to get your ok to make a change we should make to your account.

State Farm LIFE company just sent over a notification on the Term policy you have with us

They want to restart your Term, which is going to extend your coverage by ___________

As well as give you an additional _______________ in total coverage.

Best part is, the bill only changes by _______________ cents p/day.

It's pretty much a no brainer.... I just have a couple of questions answered to get that going.

### UNDERWRITING QUESTIONS:

- Height / Weight
- Were you born in Texas?
- What do you do for work (exclusions)?
- Verify beneficiaries (Name, Relationship)
- No major health issues since the last time we did this
- Have you been diagnosed with anything?
- Any medication to manage a condition?
- Have you been recently hospitalized?
- What/where it's being treated / Who (Dr. / office)?

### UNDERWRITING OBJECTION:

Based on your age/health last time, I'd be really surprised if there is much underwriting if any.

# MLD Script

Reason for our call is we just got a notice from our auto company that we can activate a discount that will give you $125,000.00 in basic life protection and your bill ( will go up/down ) only changes by _$X_ cents/day.

**Total no brainer, just need to get a few questions answered to start that.**

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## QUALIFYING QUESTIONS:

**Height:** _____ ft _____ in Weight: _____ lbs

**Born in Texas?** Yes / No State of Birth: ______________

**Occupation / Employer:** _______________________________________________

**Beneficiary Name:** ____________________________ Relationship: ______________

**Secondary Beneficiary:** ____________________________ Relationship: ______________

**Any major health issues?** Yes / No

**Diagnosed with anything?** Yes / No If yes, what? __________________

**Any medication to manage a condition?** Yes / No If yes, what? __________________

**Recently hospitalized?** Yes / No When? ______ Why? _______________

**What/where treated:** ____________________________ Dr. / Office: ______________

# Accumulated Dividends Over $10,000

Hi _________ I'm just reaching out today because we have received an offer from our life company. They have found a more efficient parking spot for your accumulated dividends. We aren't going to touch the existing policy, that will continue to perform as always.

The dividends are currently sitting in a side account gathering about 3% interest. If we simply move that money into another guaranteed contract, you will get an additional free benefit that will grow at a higher interest rate, and you will still retain access, liquidity and control of the cash value.

It costs you nothing to take advantage of the offer, which seems like a total no brainer to me, but I wanted to get your okay to process the change and I can email it over to you for your approval. How does that sound?

- Height / Weight
- Were you born in Texas?
- What do you do for work (exclusions)?
- Verify beneficiaries (Name, Relationship)
- No major health issues since the last time we did this — Have you been diagnosed with anything? Any medication to manage a condition? Have you been recently hospitalized? What/where it's being treated / Who (Dr. / office)?

## TABLE RATING COP

Hi, this is Tom calling from State Farm. I'm just reaching out today because we have received an offer for you from our life company. They would like to re-rate your life insurance policy. The way that we go about this is: we have you take a short physical exam (it's a $500 value, which State Farm is happy to pay on your behalf).

Based on your results, if we can improve your situation we keep moving forward but if we do not improve your situation, we will not touch what you already have in place.

I just have to get a couple of questions answered to get that going.

- Height / Weight
- Were you born in Texas?
- What do you do for work (exclusions)?
- Verify beneficiaries (Name, Relationship)
- No major health issues since the last time we did this?
- Have you been diagnosed with anything?
- Any medication to manage a condition?
- Have you been recently hospitalized?
- What/where it's being treated / Who (Dr. / office)?

****Submit as non-tobacco****

## INSTANT ANSWER — ADDED PROTECTION (to WL)

Hi _________, Emaly Riojas State Farm Agency asked me to reach out today because we have received an offer from our Life Company for ________________.

They would like to provide an additional $50,000 in life protection that is locked in to age 50. There's no medical exam required, and it's just _____ cents a day. Seems like a no-brainer to me, but I wanted to get your okay to put that in place today. How does that sound?

- Height / Weight
- Were you born in Texas?
- What do you do for work (exclusions)?
- Verify beneficiaries (Name, Relationship)
- No major health issues since the last time we did this?

# Ten Power Phrases for Selling Life Insurance

1. If it's worth 5 or 7 percent to live in a house now, isn't it worth another percent to be sure that your family will always live in it?
2. Could a parent write a more sincere love letter than an application for life insurance?
3. You would give your life for your children, so why not insure it for them?
4. Every 17 minutes someone buys life insurance who will not live to pay the second premium. — Peter J Pyburn, Life Insurance Advice
5. When a parent dies, there are three deaths in the family: the husband or wife, the father or mother, and the income.
6. Whether you buy the policy or not, someone in the end will pay for it.
7. Life insurance is the only plan that will guarantee a known sum at an unknown time.
8. With mortgage insurance, you don't leave your home to chance, you leave it to your family.
9. If you save as much in the next 20 years as you've saved in the last 20 years, would it be enough to take care of your family for the rest of their life?
10. If you found it hard to get by without a paycheck for one month, what about the hardship to your loved ones if all your paychecks stopped?

# TEXTATHON — LIFE INSURANCE TEXT TEMPLATES

### MASS TEXT

This is your State Farm office reaching out to schedule your LIFE INSURANCE review. When reviewing your account, we noticed you were one of the few customers that DO NOT have LIFE INSURANCE with our office. Reply YES to receive a link to schedule an appointment to discuss. We look forward to protecting your family. We can even complete the application electronically. -Emaly Riojas State Farm Agency

### LIFE INSURANCE REVIEW (EXISTING POLICIES)

This is your State Farm office reaching out to schedule your LIFE INSURANCE review. You have several options available on your EXISTING LIFE INSURANCE plan — converting, increasing coverage, and more. Reply YES to schedule. -Emaly Riojas State Farm Agency

### HOMEOWNERS LIFE INSURANCE TEXT

This is your State Farm office. We noticed you DO NOT have LIFE INSURANCE. We have a quote ready to cover your mortgage balance. Reply YES to schedule. -Emaly Riojas State Farm Agency

### MULTI-LINE LIFE INSURANCE TEXT

This is your State Farm office. Adding LIFE INSURANCE gives you a discount on auto. Reply YES to schedule an appointment. -Emaly Riojas State Farm Agency

### FINAL EXPENSE TEXT

This is your State Farm office. We have a FINAL EXPENSE Policy that many customers 50+ use to secure burial expenses. Reply YES to schedule. -Emaly Riojas State Farm Agency

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## WHEN CUSTOMER REPLIES YES:

GREAT! We are EXCITED to sit down with you! Pick a day and time for next week. Your family matters to us! ~ Emaly Riojas State Farm Agency

## RESPONDING WITH A QUOTE:

WOW! Your LIFE INSURANCE quote is $_____ for $_______! Reply YES to schedule a phone call to start your application. - Emaly Riojas State Farm Agency

## QUOTE FOR HOMEOWNERS MORTGAGE PROTECTION LIFE:

This is your State Farm office. We noticed you do NOT have LIFE INSURANCE that PAYS OFF YOUR MORTGAGE if something were to happen. Reply YES to schedule. -Emaly Riojas State Farm Agency

# AUTO-BILLED LIFE PLAY

## RENEWAL SCRIPT:

Hi _______, this is _______ at your State Farm office. How are you today? The renewal is coming up on your Auto insurance and Emaly asked me to give you a call because she found a few ways to improve the policy and decrease the premium. Do you have a few minutes?

First — you are not getting our mileage discount. How many miles are you putting on the _______? (ask all cars). Based on that mileage we can save you an additional $___/year. I'll get that added now.

Also — I noticed I can get a benefit where if something happens to you, State Farm will pay all funeral expenses and leave money for your family — AND you will see a decrease on your Auto. Savings ≈ $___/year. So who will your beneficiary be if anything were to happen to you?

## QUALIFYING QUESTIONS:

- What is your occupation? Who is your employer?
- What State were you born in?
- What is your height & weight?
- Do you use Tobacco?
- Any major medical issues in the last 3 years?
- Confirm SSN and DL # (if not in ABS)

## OBJECTIONS:

- **I already have Life insurance –** Great — this gives you an even larger benefit AND saves you money. Who is your beneficiary?
- **No thanks, I'm good –** I'm calling to decrease your premium so there's no reason not to do this. Who is your beneficiary?

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## ISSUED POLICY:

Hi _____, it's _____ from State Farm. How are you today? I'm calling with great news! The benefits we requested for you have been APPROVED. I'll be getting the policy sent out to you. Underwriting approved you up to $750,000 of coverage! I currently have you approved for $100,000 (or $125,000) — but before I send this out I wanted to see if you'd like any more coverage. What are your thoughts?

## OBJECTIONS & REBUTTLES

1. ***I don't believe in insurance.***

   I see. Can you explain to me why? Is it a religious or personal belief? I have a lot of people say this to me and I find that they have just never had life insurance explained to them. If you can give me 5 minutes, I can show you how State Farm's life insurance is different from other companies. We also can schedule an educational appointment where we explain the basics and don't discuss any pricing at all. Would ___ work for you?

2. ***I am too young and don't need any additional insurance.***

   Let me ask you this, do you think you will ever want it down the road? For example, when you get married, have kids, or buy a house. If so, life insurance policies lock at your current age for the next thirty years and can be added to later as your needs continually change. For a policy rated locked for the next thirty years at $125,000 in coverage is ___ per month. Does that work in your budget?

3. ***Why would I buy life insurance from you? I can get it cheaper online.***

   Sure. You will always be able to find a cheaper price out there. But let me ask you this. When your family is experiencing the worst day of their life, who do you want them talking to? Do you want them dialing a 1-800 number and speaking to a faceless call center? Or would you rather they be able to call or come sit with the agent who knows you and your family? There is a reason State Farm is the #1 rated J.D. Powers and associates' company for life insurance. And that is because our policies pay out within days of you passing, and your agents do all the work for you, allowing your family the time they need to grieve instead of worrying about how they will pay for the funeral.

4. ***I will call you next week / later.***

   a. I absolutely can follow up with you next week about that. What time would you like me to call you?
   b. Sure Mr./Ms. Client. We can totally follow up with you about this next week, however, the reality is that no one can promise you tomorrow. You and I both know that bad things can happen with no warning. And even if you're lucky and just get injured or ill, that can still affect your ability to get coverage. The underwriting process takes about 4-6 weeks. Can you think of any reason why we shouldn't get the application started today?

5. ***Life insurance is too expensive.***

   We hear this a lot from clients. Our studies have shown that people think life insurance costs 3x more than it truly does. We can create a policy for you based off your personal budget. How much do you think you could set aside a month to make sure your family isn't financially burdened if you or your spouse passed away? I'm unsure: If you're unsure, we always recommend the 2% rule. This rule states that you should be using 2% of your annualized household income towards life insurance. How much does your household make annually?

6. ***I won't be around so why should I buy it?***

   No one wants to think about the end of the line, but not doing so can put a lot of financial burden on your family. Especially, when there is no life insurance to replace your income or pick up the debt that may be left behind. The application only takes 15 minutes and doesn't require any payment until you decide with certainty that you want the policy. Can you think of any reason why we shouldn't put this protection in place for your family and get the application started today?

7. ***I don't have time to talk right now.***

   I totally understand. When would be the best time on your calendar for us to talk?

8. ***I need to ask my spouse first.***

   Totally understandable. What concerns do you think they may have? I see. How about we do this. Why don't we schedule a time for both of you to come in and we can discuss together and address any concerns that you both might have at that time. I am free next week. Does that work for you?

## OBJECTIONS & REBUTTLES — CONTINUED

**9. *I can't afford any more insurance.***

That is totally fine. I really appreciate you sharing that with me. Would you say that it is fair to say that anytime you transport a child in your car, that you buckle them up every time? Why do we do that? We don't do it because we expect to have a car accident on that trip. We do it because the consequences of them being unbuckled if an accident did occur would be catastrophic. When we think of life insurance, we aren't insuring the probability of needing to use the insurance, we are insuring against the consequences if we do. What would the consequences be to your family if you or your spouse's income were no longer there? If I can find you a plan that IS affordable, is there any reason you would not move forward today? What do you think would fit in your budget?

**10. *My financial guy handles that for me.***

When was the last time you reviewed your policy with them? I see. Typically, we find that financial advisors are very good with building assets and investments whereas our focus here at State Farm is on protecting them. Why don't we do this? If you send me a copy of the policies that your financial guy started for you, I will look them over for you and give you my honest opinion of if your policies are perfect the way they are, and no changes need to be made. 90% of the time your policies are going to be perfect the way they are. It is that 10% of the time that we find something on a policy that can be devastating to you financially that we are watching out for. Then you can take that information to your financial guy and discuss him.

**11. *I already have it through work.***

That's fantastic _______ how much do you have through your employer? I don't know. We'll let's say you have incredible coverage through your employer which is three times your salary. If everything is running smooth in your life how long do you plan on providing for your family? _____ years. So _______ you want to provide for your family for the next _______ years but you only have _________ years through your employer. That is a _________ year gap in coverage. If I could provide you an affordable option to fill that current gap in coverage, would you be opposed to looking at options?

**12. *I already have that taken care of.***

Great! It sounds like you are ahead of the curve of a lot of our clients. I am so happy that you are taking care of your family with this coverage. Do you know how much you have and if they are short term or permanent policies? Can you tell me what your goals were when you started these policies? Were you trying to cover a debt position, trying to cover lost income if you passed, or creating a policy for liquidity purposes? When was the last time you had a chance to review those policies with an agent with your goals in mind? Why don't we do this? If you send me a copy of the policies, I will look them over and give you my honest opinion. 90% of the time your policies are going to be perfect. It is that 10% of the time that we find something on a policy that can be devastating to you financially.

**13. *I'm not interested.***

No problem — is this because you already have policies set up?

**14. *Let me think about it.***

Sure Mr./Ms. Client. We can totally follow up with you about this later, however, the reality is that no one can promise you tomorrow. You and I both know that bad things can happen with no warning. The underwriting process takes about 4-6 weeks. The application itself takes 15 minutes. Can you think of any reason why we shouldn't get the application started today?

# LIFE PIVOT: AUTO LIABILITY $100K OR MORE

## ENGLISH

Good morning/afternoon (Mr./Mrs. Customer), how are you today? My name is (your name) and your agent, Emaly Riojas State Farm Agency, asked me to give you a call regarding your auto insurance policy. He noticed that you have ($100,000) liability insurance on your car, which means that if you get involve in a car accident and, God forbid, you kill someone, we will pay ($100,000) to the family of the person you just killed; that coverage amount of ($100,000) is good since in Texas the minimum is just $25,000.

The issue is that you only have $2,000 if you are also killed in the same car accident. In other words, you are paying insurance to take care of the family of people you don't even know, yet your own family is not adequately protected. We can take care of this right now and make sure that your family also receives compensation from State Farm if something should happen to you. I'd like to transfer you to Emaly so that she can help you fix this. Do you have any questions before I transfer you? Okay, please give me a second to transfer you. Thank you!

## SPANISH

Buenos días/tardes (Señor/Señora Cliente), ¿cómo está usted? Mi nombre es (tu nombre) y su agente, Emaly, me pidió que le llamara referente a su seguro de auto. Resulta que el agente estuvo mirando su póliza y se dio cuenta que usted tiene una cobertura de ($100,000) en caso de que usted tenga un accidente de auto y, Dios libre, mate una persona, State Farm le pagará $100,000 dólares a la familia de la persona que usted acaba de matar. La cobertura que usted tiene es buena pues en Texas el mínimo es de solamente $25,000.

Ahora bien, el problema es que si usted también muriera en el accidente, State Farm solamente pagaría $2,000 a sus familiares. En otras palabras, usted está pagando seguro para proteger la familia de personas que usted ni siquiera conoce pero no está protegiendo a su propia familia. Nosotros podemos arreglar eso ahora mismo para que su familia también reciba dinero de parte de State Farm si a usted le llegase a pasar algo. Permítame transferirle para que le ayude a arreglar esto. ¿Tiene alguna pregunta para mí antes de que transfiera la llamada? Okay, déjame transferir la llamada entonces. ¡Gracias!

# Perfect Life Pivot & Transition Sales Process

## PERFECT LIFE PIVOT — TO COMPLETE AFTER ANY CALL

"While I have you on the phone I noticed we don't have a payment protector for you, in case you were sick/hurt & couldn't go to work or God forbid you didn't come home one day. About how much would we need to make a check for to cover all of your debt so that it wouldn't be forced on your loved ones? (Including any mortgages, loans and credit card debt?) Would that be $100,000, $150,000, $500,000?"

Then run the quote for them of a 10YR term for whatever amount that they told you. (or Instant Answer if amount is under $50K)

"It looks like we could cover that for $___. Because your insurance is with our office, the payment protector is only going to change your bill by $____. Because it is so inexpensive, I wanted to see who we should list as your beneficiary?"

Then move to cheat sheets in back of your books.

## PIVOTING / TRANSITION SALES PROCESS

**Everyone knows it's important to pivot to existing customers. How do you do it though?**

1. I was/the agent was reviewing your policy and noticed...
2. I see you have a birthday coming up — Happy Birthday! Where is your...
3. We recently were doing a discount double check and noticed you were missing...
4. Before we hang up, I've been meaning to ask you who insures your...
5. Before I take your payment, I wanted to make sure that you knew that we don't have your _____ coverage in force. It would just be $_____ to change that & I can take both payments together.
6. By the way, did you see the offer that State Farm sent you?
7. While I have you on the phone, let me ask you who insures your...
8. Okay it looks like we have your car insured, home insured but not your...
9. Oh my gosh! It looks like we may owe you an apology! Most of our customers have their ___ insured with us but it doesn't look like we took care of that for you. I apologize, I can take care of that for you right now.
10. Let me confirm your Lien Holder's and your Mortgagee to make sure we have a payment protector taking care of the balance for you.
11. (When taking a payment or adding a car) In the event you were sick/hurt would you like for SF to cover your payment or do you want to cover it?

# Instant Answer — Underwriting Questions

- Height / Weight
- In the last 3 years, have you used tobacco or nicotine?
- Do you own life insurance or annuities on yourself or others?
- Marital Status
- State of Birth
- Are you a citizen of the United States, Canada or Mexico, or do you have a permanent Visa?
- SSN
- DL
- Beneficiary
- Secondary Beneficiary
- Have you ever had an application for life insurance declined or postponed?
- In the last 3 years, have you claimed or received any disability benefits because of injury or sickness?
- Have you ever tested positive with HIV or Aids?
- In the last 10 years, have you been diagnosed, treated, or been given advice by a member of the medical profession for any of the following? Hep B, Hep C, Cirrhosis of the liver, any disorder of the pancreas, Systemic Lupus, MS, Inflammatory bowel disease, Chronic Kidney Disease or Polycystic Kidney Disease, Kidney disease requiring dialysis, Bone marrow transplant, ALS, Parkinson's, Paralysis, Heart, Lung, Kidney, Liver transplant
- In the last 10 years, have you been diagnosed, treated, or been given advice by a member of the medical profession for any of the following? Diabetes, Cancer or Tumor, Coronary Artery Disease, Congenital Heart Disorder, Heart Valve Disorder (other than Mitral Valve Prolapse), Congestive Heart Failure, High blood pressure, any form of bleeding disorder or anemia
- In the last 5 years, have you been diagnosed, treated, or been given advice by a member of the medical profession for any of the following? Asthma, Seizures or convulsions, Mentor or Nervous disorder, Anxiety, Depression, ADD or ADHD
- In the last 10 years: Used cocaine, methamphetamine, or any other controlled substance or narcotic not prescribed; had medical treatment or counseling for the use of prescribed or non-prescribed drugs; or been advised by the medical profession to discontinue use of non-prescribed drugs? Had medical treatment or counseling for use of alcohol or been advised by a member of the medical profession to discontinue use of alcohol?
- Within the last 3 months, have you had, or been advised by a member of the medical profession, any diagnostic medical tests or procedures; any treatment or surgery (excluding HIV, cosmetic, orthopedic surgery, or routine check-ups with normal results)?
- In the last 3 years, have you been involved in any of the following? Convicted of or pleaded guilty to any felony; Charged with a crime with charges pending; Been on parole or probation; Incarcerated or facing incarceration?
- In the past 2 years, have you had your driver's license revoked, suspended, or been convicted of reckless driving or driving under the influence of alcohol or drugs?

# Select Term — Underwriting Questions

- Height / Weight
- In the last 3 years, have you used tobacco or nicotine?
- Do you own life insurance or annuities on yourself or others?
- What is the total amount of life insurance in force from all companies (excluding group insurance)?
- Marital Status
- State of Birth
- Are you a citizen of the United States, Canada or Mexico, or do you have a permanent Visa?
- SSN
- DL
- Employer / Occupation
- Annual HH Income
- Beneficiary
- Secondary Beneficiary
- Have you ever had an application for life insurance declined or postponed?
- In the last 3 years, have you claimed or received any disability benefits because of injury or sickness?
- Have you ever tested positive with HIV or Aids?
- In the last 3 years, have you been treated, diagnosed, or advised by a member of the medical profession for: Hospitalized or surgically treated for chest pain or any disorder of the heart? Hospitalized or surgically treated for stroke or mini-stroke (TIA)? Diagnosed with, or currently being treated for, cancer or tumor or mass (excluding basal cell and squamous cell cancer of the skin)? Diagnosed with any kidney disorder that requires current dialysis treatment? Advised to have further evaluation or testing (except HIV) to determine a diagnosis; or had surgery recommended that has not been performed?
- In the last 3 years, have you been involved in any of the following? Convicted of or pleaded guilty to any felony; Charged with a crime with charges pending; Been on parole or probation; Incarcerated or facing incarceration?
- In the past 3 years, have you had your driver's license revoked, suspended, or been convicted of reckless driving or driving under the influence of alcohol or drugs?
- Are you currently residing or traveling in any country outside of the United States or Canada?
- In the next 6 months, do you plan to leave or travel from the United States or Canada?
- In the last 3 years, have you engaged in any of the following? Aviation (other than as a passenger or commercial airline crew); Sky diving (more than 1 time); BASE jumping; hang gliding; Mountain/rock climbing; SCUBA diving to depths greater than 100 feet or any specialty diving (including caves, ice, wrecks, etc.); Vehicle racing.

# Annual Life Audit Worksheet

Emaly Riojas State Farm Agency

Insured: ______________________ Policy Date: ______________________

Face Amount: ______________________ Policy Type: ______________________

Beneficiary Designation #1: ______________________

Beneficiary Designation #2: ______________________

**We meet with our Life Policyholders annually for many reasons, including:**

Reason for purchase: ______________________

- ◻ To determine if ratings may be dropped because of present health or occupation.
- ◻ To consider additional coverage before age change (DOB: ___/___/___)
- ◻ To find out whether beneficiary designations are up to date and correct
- ◻ To suggest a value of life insurance on a spouse, son or daughter ________________
- ◻ To consider adding "Guaranteed Insurability Option and/or Children's Term Rider(s)".
- ◻ To consider how Mortality Rates might have positively affected life premiums.
- ◻ To consider the affect Inflation has had on the Death Benefit of this policy:

  Year of Purchase: _________ Face Amount: ___________ Today's Equivalent: ___________

- ◻ The "Term Period" is ending ___________. The "Conversion Window" is available: Y N

  Current Premium – Term: __________ Permanent Policy Premium: __________

  Total Premium for Life – Term: _________ Permanent Policy Premium for Life: ___________

  Cash Value – Term: _________ Permanent Policy Cash Value: __________

- ◻ Are there people in your life whose death will have an impact on you?
- ◻ Emergency Contact Information: ____________________________________
- ◻ Our follow-up appointment/next audit is scheduled for _________________________

| | Want |
|---|---|
| **L** (Loans, Liabilities, Debt, etc) | |
| **I** (Income Replacement) | |
| **F** (Final Expenses & Medical Bills) | |
| **E** (Education) | |
| **O** (Other, ie charities, special needs help) | |
| **Less Current Coverage (if any)** | |
| **Want** | |

Signature ______________ Date ______________ Agent ______________ Date ______________

Guaranteed Issue Final Expense

# Covering final expenses is now easier than you may think.

**Dealing with the loss of a loved one is hard enough. Why not ease the financial stress of an emotional time?**

We all want to be remembered for the good things we did during our lives, and taking the burden of final expenses off your family is one of the best things you can do.

You can help cover funeral costs with $10,000 to $15,000 in coverage with a Guaranteed Issue Final Expense life insurance policy from State Farm Life Insurance Company.

This policy is offered to individuals between the ages of 45 and 80.

## State Farm® has simplified the process.

- You won't be turned down for medical reasons
- Locked-in premium and coverage amount

## Feel confident about your coverage.

You can always turn to your State Farm agent to help you choose the right coverage, explain the features and benefits, and answer questions. Reach out in the way that's most convenient: in person, by email, or over the phone.

If death due to Natural Causes occurs in the first two policy years, the death proceeds will be the return of premium and interest on the premium paid as specified in the policy contract.

**For tips and advice, go to www.statefarm.com/finalexpenses**

**® State Farm®**

State Farm Life Insurance Company • Bloomington, IL • SML-20106 09-2022

# Guaranteed Issue Final Expense Life Insurance

## Why $10,000–$15,000 of Coverage?

According to the National Funeral Directors Association[1]...

| | |
|---|---|
| Average Funeral Service | **$7,000–$12,000** |
| Average Cremation Service | **$6,000–$7,000** |
| **State Farm® Guaranteed Issue Final Expense Life Insurance Benefit** | **$10,000–$15,000** |

You choose the coverage amount that meets your needs. Your options range from $10,000 to $15,000. When you pass away your policy's death benefit is paid directly to your beneficiaries who may use the money to pay for your funeral and other final expenses.

The Guaranteed Issue Final Expense life insurance policy is a whole life policy and builds cash value over time. Any unpaid loans and withdrawals will reduce the guaranteed cash value and death benefit. Loans will also accrue interest.

## Your family trusts you. You can trust State Farm.

As you consider helping your loved ones through a tough transitional time, it's important to choose a policy you know you can count on. State Farm understands this. That's why we developed Guaranteed Issue Final Expense life insurance.

When you choose State Farm for life insurance, you know your policy is backed by financial strength. Major independent ratings agencies have consistently awarded State Farm very high ratings for financial stability and claims-paying ability.

Since 1929, we've helped millions of customers protect their assets and provide a more secure future for their families. Now we'd appreciate the opportunity to show how we can do the same for you.

Let's talk about how Guaranteed Issue Final Expense life insurance can help your family during a very emotional time.

[1] Source: NFDA Pricing Survey 2017

If death is due to Natural Causes in the first two policy years, death proceeds will be the return of premium. State Farm Life Insurance Company, Bloomington, IL. SML-20106 09-2022

# GIFE Chart

| Male | | | | Female | | |
|---|---|---|---|---|---|---|
| Age | $10,000 | $15,000 | | Age | $10,000 | $15,000 |
| 45 | $34 | $48 | | 45 | $29 | $40 |
| 46 | $36 | $50 | | 46 | $32 | $42 |
| 47 | $37 | $52 | | 47 | $33 | $44 |
| 48 | $38 | $54 | | 48 | $34 | $45 |
| 49 | $39 | $56 | | 49 | $33 | $47 |
| 50 | $41 | $59 | | 50 | $34 | $49 |
| 51 | $43 | $61 | | 51 | $36 | $51 |
| 52 | $45 | $64 | | 52 | $37 | $53 |
| 53 | $47 | $67 | | 53 | $39 | $56 |
| 54 | $49 | $70 | | 54 | $40 | $58 |
| 55 | $51 | $73 | | 55 | $42 | $60 |
| 56 | $53 | $77 | | 56 | $44 | $63 |
| 57 | $56 | $81 | | 57 | $46 | $66 |
| 58 | $58 | $84 | | 58 | $47 | $68 |
| 59 | $60 | $88 | | 59 | $49 | $71 |
| 60 | $63 | $92 | | 60 | $51 | $74 |
| 61 | $66 | $97 | | 61 | $54 | $78 |
| 62 | $70 | $102 | | 62 | $56 | $82 |
| 63 | $73 | $107 | | 63 | $59 | $86 |
| 64 | $77 | $113 | | 64 | $62 | $90 |
| 65 | $80 | $118 | | 65 | $64 | $94 |
| 66 | $85 | $125 | | 66 | $68 | $100 |
| 67 | $89 | $131 | | 67 | $72 | $105 |
| 68 | $94 | $138 | | 68 | $76 | $111 |
| 69 | $99 | $145 | | 69 | $80 | $117 |
| 70 | $103 | $152 | | 70 | $84 | $123 |
| 71 | $110 | $162 | | 71 | $89 | $131 |
| 72 | $116 | $171 | | 72 | $95 | $140 |
| 73 | $123 | $181 | | 73 | $101 | $148 |
| 74 | $129 | $191 | | 74 | $107 | $157 |
| 75 | $136 | $201 | | 75 | $112 | $165 |
| 76 | $144 | $213 | | 76 | $120 | $178 |
| 77 | $152 | $225 | | 77 | $128 | $190 |
| 78 | $160 | $237 | | 78 | $137 | $202 |
| 79 | $168 | $249 | | 79 | $145 | $214 |
| 80 | $176 | $261 | | 80 | $153 | $226 |