



Product Pack ^{V1.2}

Lead Generator

THIS PACK BELONGS TO: _____

Successful Sales by Charlie Consulting

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USEFUL NUMBERS

SALES: 0333 4432 734
CUSTOMER SERVICES: 0333 4432 734

WEBSITE ADDRESS

WWW.WEINSURELTD.COM

E-MAIL ADDRESS

SUPPORTADMIN@WEINSURELTD.COM FOR SALES

OFFICE ADDRESS

24B,
COLLEGE STREET,
AMMANFORD,
SA18 3AF

SALES MANAGER

Malcolm 07493817681

In the case of being late or absent from work you must call Malcolm/Adam before 10:00 A.M

Text Messaging/Voice Mail is not considered acceptable notice.

The 8 Data Protection Principles

The Data Protection Act provides a framework to ensure that personal information is handled properly.

It states that anyone who processes personal information must comply with eight principles, which make sure that personal information is:

1. Processed fairly and lawfully and, in particular, shall not be processed unless specific conditions are met, examples of unlawful, unfairly conditions are as follows;
 - Obtaining information fraudulently or without consent.
 - Data which is processed for reasons other than the customer is made aware of.
 - Processing details without giving providing the customer with full knowledge of why the details are being processed.
2. Obtained only for one or more of the purposes specified in the Act, and shall not be processed in any manner incompatible with that purpose or those purposes,
3. Shall be adequate, relevant and not excessive in relation to those purpose(s)
4. Shall be accurate and, where necessary, kept up to date,
5. Shall not be kept for longer than is necessary
6. Shall be processed in accordance with the rights of data subjects under the Act,
7. Shall be kept secure by the Data Controller who takes appropriate technical and other measures to prevent unauthorised or unlawful processing or accidental loss or destruction of, or damage to, personal information.
8. Shall not be transferred to a country or territory outside the European Economic Area unless that country or territory ensures an adequate level of protection for the rights and freedoms of data subjects in relation to the processing of personal information.

As a member of staff of Assured Financial & Mortgages, you agree to be bound by the preceding principles and agree that **any breach will be considered gross misconduct**. Please also note that it is a **criminal offence** to knowingly or recklessly obtain, disclose or procure the disclosure of personal information, without the consent of the data controller (Assured Financial & Mortgages).

Wages, Commission Structure & KPI's

£250/£270 per week basic.

Lead gen. commission structure:

4 sales = £50

5 sales = £75

6 sales = £85

7 sales = £95

8 sales = £105

9 sales = £115

10 sales = £150

11 sales = £170

12 sales = £190

13 sales = £210

14 sales = £230

15 sales = £250

Productivity KPI's

- Life 3 leads per day
- 5 Converted Life sales per week
- £2000 Life Revenue per week

Call KPI's

- PAUSE TIME 1hr 20Mins
- TALK 1 Minute +
- DISPO under 5mins per day

WAIVER OF PREMIUM

THIS OPTION CAN BE
SELECTED – SHOULD THE
CLIENT BECOME OUT OF
WORK. THE CLIENT WOULD
PAY THE 1ST 6 MONTHS
PREMIUMS – THEN THE
INSURER WOULD PAY UNTIL
THE POLICY ENDS OR THE
CLIENT REGAINS WORK

INDEXATION

THIS COVER WOULD
INCREASE THE LEVEL OF
COVER PER YEAR LINKED TO
INFLATION, WITH PREMIUM
INCREASING ON THE SAME
PERCENTAGE. IE £100,000
IN YEAR ONE WOULD RAISE
TO £104,000 IN YEAR TWO
IF INFLATION WAS 4%.

CIC

CRITICAL ILLNESS COVER –
CAN BE ADDED TO THE
POLICY SHOULD THE CLIENT
BE DIAGNOSED WITH AN
ILLNESS BUT CAN
CONTINUE TO LIVE TO
COVER BILLS AND
PAYMENTS. USUALLY
SHORT TERM PAYOUT
COVER.

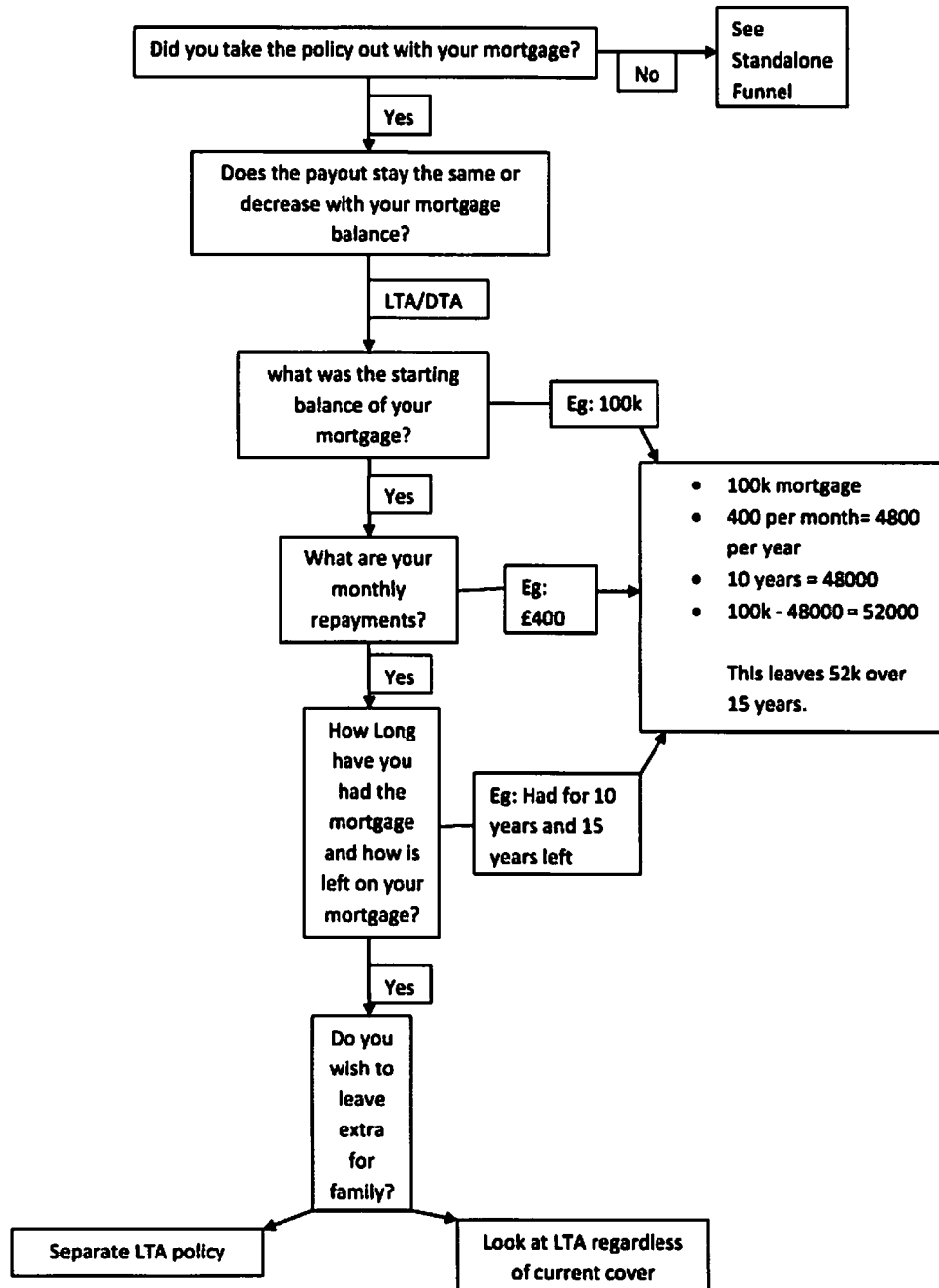
TERMINAL ILLNESS

INCLUDED AS A STANDARD
ON THE POLICY- THIS
COVER WOULD PAY OUT IF
THE CLIENT WAS
DIAGNOSED BY A
CONSULTANT WITH A
CONDITION OR ILLNESS
THAT WOULD END LIFE
WITHIN A 12 MONTH
PERIOD

The Funnel of Truth- Mortgage Protection

'I don't know what I'm covered for'

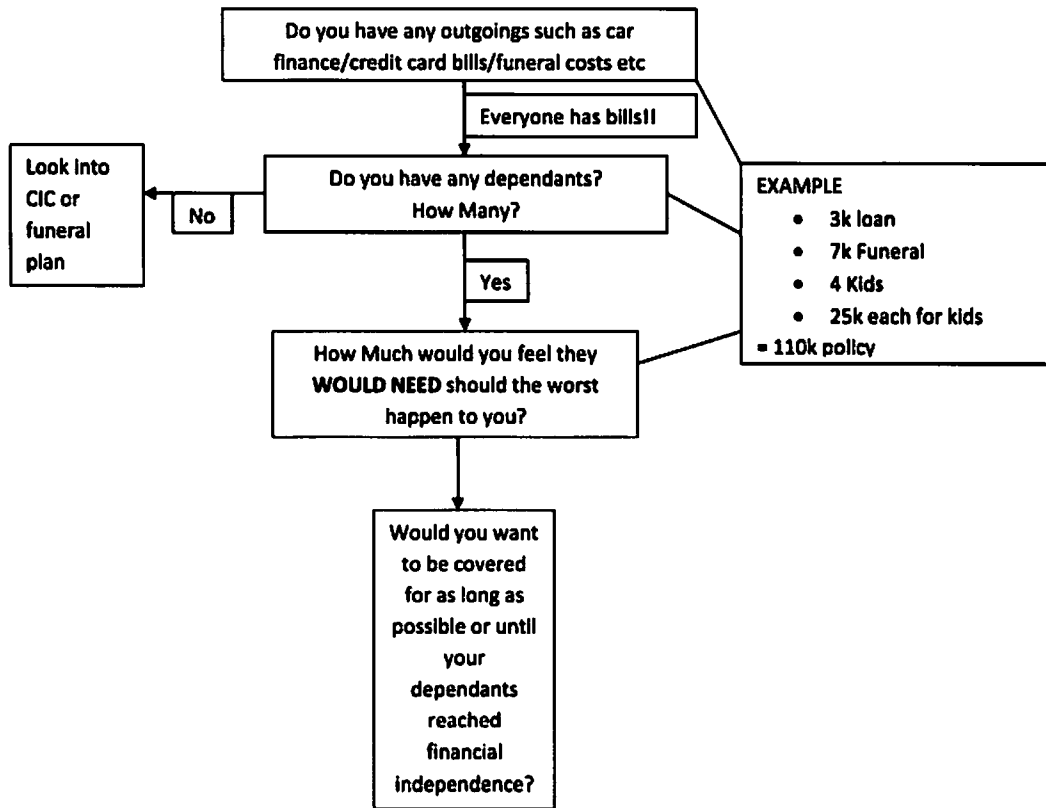
'Ok Mr/Mrs customer, maybe we can work it out'



The Funnel of Truth- Standalone Protection

'I don't know what I'm covered for'

'Ok Mr/Mrs customer, maybe we can look into a policy suitable for your needs as if you set the policy up several years ago your circumstances will have changed'



No Cover?

Pitch the benefits of cover - not leaving debts to loved ones or leaving family with a mortgage they can't afford.

No loved ones? - Don't leave yourself stuck with bills if off work for long period (CIC)
No one wants a state funeral!

Find out the clients trigger as above then use the appropriate funnel

EVERYONE SHOULD BE COVERED!

Most common conditions that decline

- Heart attack/Cardiac arrest.
- Travelling to unknown countries for more than 6 months.
- Obesity.
- Stroke. (If not caused by head injury)
- Cancer within remission period.
- Alcoholism.
- Drug use (except cannabis use).
- Type 1 diabetic that smokes.
- Severe heart condition inline with cholestrol issues or smoking.
- investigation for cancer.
- self harm.
- Long stays in mental health hospice.
- Meningitis.
- Alzheimer's disease.
- Major organ transplant.
- Fatty liver.
- Sarcoidosis.
- severe COPD.
- Kidney/liver failure.
- Severe multiple sclerosis.
- Cerebral Palsey.
- Anything thats currently under investigation will postpone application.
- Myotonic dystrophy.
- Huntington's disease.
- Traumatic head injury.

Insurer Criteria

LEGAL & GENERAL

Minimum age illegible to take a policy - 18 y/o

Maximum age insurable until - 89 y/o

Maximum age illegible to take a policy - 77 y/o

Minimum term - 5 years

Minimum premium - £6

Maximum term - 50 years

Maximum premium – Uncapped

Maximum age insurable until with CIC 69 y/o

- Term assurance offers cover for death & terminal illness
- Critical illness cover would cover 42 types of critical illnesses.
- You can include a 'trust' to ensure money goes to loved ones without any hassle and aggravation. Although does not apply if client lives in Scotland.

VITALITY

Minimum age illegible to take a policy - 17 y/o

Maximum age insurable until (term) - 89 y/o

Maximum age illegible to take a policy - 77 y/o

Minimum term - 5 years

Minimum premium - £7

Maximum term (term) - 70 years

Maximum premium – Uncapped

Maximum age insurable until with SIC -69 y/o

- Term assurance offers cover for death and terminal illness.
- Serious illness cover would cover 106 types of serious illnesses, 189 serious illnesses if comprehensive cover is included. 58 of which are full 100% payout of sum assured, others are partial payouts dependant on severity of illness.
- Also offer whole of life policy

ONE FAMILY

Minimum age illegible to take a policy - 50 y/o

Maximum age insurable until – Uncapped

Maximum age illegible to take a policy - up to 80 y/o

Minimum premium - £10

Maximum premium - £75

- Guaranteed insurability (no health & lifestyle criteria).
- Premiums only payable until 90 years old. Still pays out regardless of your age.
- Offers £250 funeral contribution.
- 150% of premiums paid back if natural death in first 2 years.
- 3 X sum assured back if accidental death in first 2 years.

GOLDEN CHARTER

Minimum age illegible to take a policy - 18 y/o

Maximum age insurable until – Uncapped

Maximum age illegible to take a policy - 78 y/o

- different payment options
- 4 different plans to suit customer's requirements and affordability.

Quantify the cost of a child

Average child cost £250 per Month which is £3,000 PER YEAR

CHILD AGE	COSTING OF FINANCIAL SUPPORT TO AGE 18
UNDER 1	£54,000,
1	£51,000
2	£48,000
3	£45,000
4	£42,000
5	£39,000
6	£36,000
7	£33,000
8	£30,000
9	£27,000
10	£24,000
11	£21,000
12	£18,000
13	£15,000
14	£12,000
15	£9,000
16	£6,000
17	£3,000
18	Financially Stable Unless still in education

Common Problems

Back trouble and pain – this is often considered a trivial matter and not something that is usually disclosed. However, it can be important for critical illness cover or income protection

Stress, anxiety, depression or mental illness – there is reluctance from clients to disclose these areas, but it is a major source of claims especially for disability

Height & Weight – is often under estimated, these are always relevant

Joint problems – are especially relevant when processing policies that include disability benefits, for example knee, elbow, shoulder trouble or pain

Test & Investigations – date reason and result of any test or case, as there may be mortality implications. If the results are awaited, or referred the policy will always refer to underwriting

Smoking – has many implications on health

Alcohol consumption – has many implications on health

Blood pressure / raised cholesterol – the readings are most important when assessing these areas

POINTS TO CONSIDER TO GENERATE THE PERFECT LIFE LEAD

Customers with no cover, no family, no mortgage, No NEED? Wrong, rising cost of funerals, 6.5-8% annually. Average cost £14000.00 by 2020. Sell a low cost term policy

Don't SEE the benefit, but have a mortgage and a family. Who will pay the mortgage if you die? Can your next of kin afford it?

What would happen to your children, if the worst was to happen to you?

Inbound calls.....You're through to..... At the Renewals Team, how can i help?

How do you know I have a policy in place at the moment? All our customers have or previously had a mortgage; generally life insurance gets sold as part of the mortgage process.

DON'T say: As you may be aware!!!!

ALWAYS say: As you're aware!!!

ALWAYS leave medical questions/smoker status/BMI until last. Build rapport and trust by other forms of questioning, such as mortgage/dependants/Current policy details. Find common ground and familiarity.

Inform customers about cold calls: Use Feel, Felt Found and our USP regarding registering clients with TPS when signing up with us... STOP UNWANTED PPI CALLS.

Client unsure of existing cover, sum assured, term, premium etc. "I fully understand where you're coming from. Let's look at your current circumstances and see what you need.

Angles to Generate Interest

Trusts – Only 7% of customers in the UK place their policies in to trust. By policies not being in trust, the sum assured (Payout) could be subject to inheritance tax (IHT), up to 40%. Furthermore, the payout could be placed in to probate, therefore not paid to the beneficiaries for up to 6 months. At Assured Mutual, We offer a FREE trust service with ALL our policies, unless the client resides in Scotland.

RPI explained - This comes down to changes within the industry i.e inflation rates, cost of living etc.

In the United Kingdom, the **Retail Prices index** or **Retail Price Index (RPI)** is a measure of inflation published monthly by the Office for National Statistics. It **measures** the change in the **cost** of a representative sample of **retail** goods and services.

EU gender directive explained - This comes down to equality of male and female costs, introduced in 2012;
Since women statistically live longer than men, life insurance had historically been cheaper for women than the equivalent cost of a policy for a man of the same age.

Gender Directive January 2012 HM Treasury committed to consult on changes to the UK Equality Act to implement the judgement of the European Court of Justice (ECJ) last March which removes the ability of insurers to use gender as a factor in pricing and benefits from 21 December 2012.

4 Steps to Success

1. Concern
2. Why
3. Paint a Picture
4. Understanding / Customer Acknowledgement

Up-sell Scripts

Term Up-sell

Cheeky Question how old will you be when your policy expires

Now that is a little concerning looking at your policy is the fact that expires when you're only yrs of age. Life Insurance should always be set up to coincide with Life Expectancy which is 70-75 yrs of age. Now if you're anything like me you don't want to pay for something that you aren't going to get something in return for your money. As your policy expires before the minimum age of life expectancy that would mean you will be left un-insured at the young age of..... Now, you then have the option of starting a new policy but of course everyday you get older the price of life of extending the term. What I'd like to give you some options of extending the term (YEAH?)

CIC Upsell

Mr Customer, It's great to see that YOU have Life Insurance in place. What is CONCERNING me looking at YOUR policy is that you have NO CIC in place. Mr Customer this a policy that pays out a LARGE TAX FREE LUM SUM in the event YOU were to be Diagnosed with 1 of the 42 separate illnesses such as STROKE, HEART DISEASE or CANCER of which Mr Customer effects 1-in-2 people, now that is a FRIGHTENING statistic isn't it Mr/Mrs Customer (YEAH).

Let me just paint a picture why CIC is equally important to have alongside Life Insurance. You could pay your policy for 24 of the 25 year 25 and god forbid be struck down with cancer which means you would be unable to work due to being sick because of the treatment (such as chemotherapy). Now what I see on a daily basis are customers like this end up having to tighten their belt due to not being in work and prioritising their bills such as roof above your head, food and clothing then ending up CANCELLING their life insurance when they need it most. This is

exactly why it's always a good option to have to CIC. Do you understand why this would benefit you/& your family? YEAH

(DO NOT Pause continue with FACTFIND)

Dependents & Age Up-sell

Mr Customer, It's great to see that YOU have Life Insurance in place. What is concerning me looking at YOUR policy is that if the worse were to happen to YOU, is that YOUR policy will pay off YOUR mortgage but there be NOTHING left over to financially support YOUR family, even for the SIMPLEST of things like Food, Clothing or the general bills. It's very important to have the right provisions in place to care of your loved ones should the worst happen to you. For example

An Objection is not a Rejection

Empathise – I understand how you feel

Ask – Ask What? When? Who? Where? Why? How?

Solve – Overcome and find the solution

Yes – Get the customer to agree

FEEL – Empathy

FELT – Relating

FOUND – Solving

I understand how you **FEEL** about receiving cold calls Mr Customer. My Grandparents **FELT** the same way, but at Assured Financial & Mortgages, we provided them with a policy that suited their needs and as a free service, we registered them to the TPS. What they **FOUND** was that not only they had peace of mind but also peace and quiet as the cold calls stopped.

Unique Selling Points (USP's) and Selling Prompts!

No Cover?

No problem! How much can you afford?

How much cover do you think you'll get for that?

Inbound

You are through to the renewals team.

Serious Medical Condition

Pitch One Family / Funeral Plan.

Fed up of nuisance calls?

Fantastic, as part of our service we register you to the TPS and stop PPI calls!

Use Defaqto

Sell the Product not the Price!

Don't say "as you may be aware"
say "as you ARE aware"

Learn the
TEN COMMANDMENTS especially
no's 3-9!

"In the event of your death, would
one income be enough to support
your whole family?"

We offer a Free Trust Service!

No cover, No family, No mortgage?
WRONG!

Due to the rising cost of funerals -
estimated 14K by 2020

CIC/Income Protection to cover
themselves if they cannot work.

Questioning & Rapport Building Exercise

Why is Rapport Building essential when selling a product/service?

When selling, it's essential to always use 'open' question techniques. A 'closed' question will always generate a 'yes/no' answer. Which predominantly will create an objection.

Produce a series of open questions that include; What, Who, When, Where, How and Why;

This image shows a single page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Phonetic Alphabet

A – Alpha

B – Bravo

C – Charlie

D – Delta

E – Echo

F – Foxtrot

G – Golf

H – Hotel

I – Indigo

J – Juliet

K – Kilo

L – Lima

M – Mike

N – November

O – Oscar

P – Papa

Q – Quebec

R – Romeo

S – Sierra

T – Tango

U – Uniform

V – Victor

W – Whisky

X – X-Ray

Y – Yankee

Z – Zebra

Buzz Words

Amazing Fantastic

Desirable Comprehensive Quality

Peace-of-mind

Excellent Dependable

What Would Happen To Your Family If The Worst Was To Happen
To You

Defacto Award-Winning Security

Awesome

Incredible

Mortgage Cover Wonderful

Unbelievable Dependants

Magnificent Phenomenal

Exceptional Whole of Market *NEXT of KIN*

Unbiased

Protection Remarkable

Lead Gen Script

Be Enthusiastic, Build Rapport, Find Common Ground

Opening

Good Morning/Afternoon/Evening is that a?

Hi Mr/Miss/Ms/Mrs its calling from the Reviews department in regards to your existing Life Insurance policy. (**DONT PAUSE**)

The reason I'm calling today is to review your policy due to there being a lot of market changes recently also with life expectancy rising this means premium prices have dropped,

Now the benefit of having a review is that it is free of charge and it only takes a couple of minutes, we can get this amended for you today.

So when you took the policy out:-

1. Was it for Family Protection/ Mortgage?
2. Was it Level or decreasing?
3. Single or Joint
4. Premium cost
5. How much cover
6. Term – how long left
7. How long have they had the policy for?
8. Smoker / non smoker
9. Do you have any pre-existing medical conditions?
10. Are you taking any medications?
11. Are you due to see the doctor or attend the hospital in the next 4 weeks?
12. Date of Birth

Rapport

Ok, when you first took out the policy was it set up to cover your Mortgage?
Yes - (Continue with Mortgage fact find)

No – So it's a stand-alone policy for personal and family protection. Do you have any children? (Continue with Stand-alone fact find)

Close/Consolidation

Based on all the information you've provided me today, I'm EXTREMELY confident we can update your policy to provide you more comprehensive cover at a more competitive price. What I'm going to do now, is transfer you to one of our Senior Insurance advisor's, who'll make sure your policy is up to date.

Please stay on the line while I transfer you.

Referrals

(Leave this to the Senior Advisor's)

Common Objections

YOU'RE NOT MY INSURER!!

Of course, you're right we're not your Insurance provider!! We are an Independent Insurance review company.

Your Insurer hasn't and will not contact you to make you aware of what I'm about to say!

"I'm sure Your Insurer has never reviewed your policy? Or told you you're able to save money or improve your policy at no cost?"

Mostly people only hear from their provider if it's due to them not being able to collect a direct debit or the policy is coming to an end.

Insurers are happy for People to keep spending their current premiums, If they offered a reduction to every client in their book of business they would simply lose out on Millions of pounds per year. Hence the reason they're happy for the direct debits to keep rolling over month in month out.

Here at Assured Mutual we believe Customers such as yourself should be treated fairly and made aware of more competitive rates and better cover amounts by reviewing your policy on present circumstances rather than it being outdated and inadequate for yours and your family's needs.

I HAVEN'T GOT LIFE INSURANCE!

Oh I do apologize everyone we contact should have a policy whether it's personal protection or cover through your current employer. Also many people forget Mortgage protection is also Life cover is that what you have for your property?

(FACT FIND) Has your policy lapsed/? Did you cancel your policy? Have you not had time to arrange anything yet?

(The answer to your questions will lead to you being able to resolve the issue of No Life cover)

Customer: "I haven't had time to look into it yet!"

Agent: What a coincidence we're calling you today we are an Independent Insurance review.....

Customer: I cancelled my policy as it was too expensive.

Agent: I fully understand I did the same with my policy when I reviewed it and realised there were cheaper alternatives. Our policies start as little as £6p/m that's only 20p per day.....

Customer: It ran out several years ago, I don't need Life Insurance.

Agent: What was the reason you had that policy? Determine if an asset still needs cover if not make the customer aware of the severity of not having cover e.g The rising cost of funerals, Financial burden on family members etc.

I'M NOT INTERESTED!

Okay, I understand you may not be interested Mr/Miss/Mrs/Ms..... Most people aren't initially as they're unaware reviewing Life Insurance is very important. If you let me explain further the only thing you may lose is a few moments of your time.

We provide a financial review on your insurance. This is a free service which is no obligation and it will either result in you knowing you have the most competitive price and comprehensive cover already in place or we can bring your policy in line with recent legislations and find a reduction in your monthly costs or increase the sum your covered for on your policy.

WHO ARE WEINSURE?

We Insure are an Independent Insurance Review company, we review existing Life Insurance policies to make sure they're up to date with your current circumstances and new legislations within the insurance industry.

We run a comparison search across the whole of the market to determine if you have the best policy for your needs or demonstrate that there is a more cost effective policy. Most Life insurance policies have no cash in value which means you won't get anything in return if the worst doesn't happen throughout the term of your policy.

Realistically this means if your able to save money or improve your Life cover it only benefits you as a customer by putting more money in your back pocket rather than the Insurers.

I DON'T TAKE COLD CALLS!

I appreciate you don't usually take unsolicited calls from Companies/People your unfamiliar with, however this isn't a pushy sales call about you being in an accident are to inform you you're owed thousands of pounds from Banks, This call relates to something you already have and you're happy with.

We contact all existing policy holders to make them aware of cost changes on their Insurance policies due to Insurance providers not notifying customers.

This call can be very beneficial for both you and your family, please let me explain further.

I'M HAPPY WITH WHAT I'VE GOT!

I felt exactly the same about my Insurance policies to be honest, as a consumer we only invest in a product we feel is good value for money and ticks all the boxes for what we need. No one buys something they don't want or need unless it's for a partner (HAHA)

What I found by reviewing my Insurance was that there are many providers out there that could compare like for like or actually provide more comprehensive cover for a much cheaper price.

Surely it would make you even happier knowing you have the best policy or there is something better available?

WHERE DID YOU GET MY INFORMATION?

We retrieve all our information from various reputable Opt-in data houses, strictly for Insurance purposes. At some point you may have filled out an application online or via telephone and agreed for your information to be passed on to third party companies or forgot to Opt-out by un ticking an automatically ticked box at the bottom of the web page by the small print.

We don't share information with any other party and have only contacted you to provide you with a review which is very beneficial to yourself.

I ONLY SET UP INSURANCE WITH MY BANK!

I understand my parents used to do exactly the same, they would prefer to speak to someone face to face rather than on the telephone, they used to put a lot of trust in their bank/building society until they were fined by the UK government for miss selling Insurance policies.

Banks can charge up to 30-40% more than what it would cost going directly through an Insurance provider, the reason being there not an insurance provider they're classed as a 3rd party which is why you pay more for the service they're providing.

Let us show you how much your cover should cost.