



Hi, ___ Good Morning, it is Carol from I am calling because you inquired to learn more about our long-term care programs.

It says here you are ___ years old, what is your birthdate? And your spouse?

As you might know this type of protection is not available to everyone due to their health

Have you are your husband been hospitalized or suffered from any serious health problems over the past five years?

Have you ever suffered from a heart attack, cancer diabetes or stroke of any kind? Any problems with arthritis or mobility?

Do you take prescription medications for any reason? If yes, what are you taking? What is that for? what is the dosage? For how long?

What prompted your concern about long term care?

The only other concern I have is whether you meet the suitability guidelines for this coverage. Most people who seek this coverage, own their home, and have income of at least 40-50K and other assets in retirement savings, stocks, or other investments of \$100,00 or more. Would you put yourself in that category?

Well then, it sounds like it would certainly make sense to take a further look at your options.

The next step is for us to arrange a time when I can go over the details of this plan with you. We design every plan to fit each client and that does require some feedback and some input on your part.

The good news is I do not have to come see you. Everything is done through the computer and phone; I can share my screen with you so you can see all the different plans and their benefits. What day works best for you, next Monday or Tuesday? Are morning or afternoons better for you?

Please grab your calendar and a pen to right down this appointment and I will be sending you a confirmation with the link s you can see my screen. You will be able to see mine, but I will not be able to see yours. I will send you a reminder the day before our appointment

I am looking forward to discussing this with the both of you

5 Rules for Answers to objections

- 1. All arguments die with agreement, so no matter what they say, agree**
- 2. Learn the phrase "that's exactly why I am calling"**
- 3. All health questions are open ended to encourage them to share**
- 4. All appointment setting questions are always phrased in choices**
- 5. Never answer a question, without asking for the appointments**

Not interested any more:

I can certainly understand that. I've not met anyone interested in going to a nursing home, let alone having to pay for it. That's why most people who inquire with us are eager to find out what alternative they have to nursing home care.

What day would be best for you for us to discuss further __ (choice) _____ which would be better for you.?

Not interested (2)

That is understandable. Right now you don't even know if this would benefit you? That's probably why you took the time to send back the card, so you would be absolutely certain you considered all your options.....an that's exactly why I am calling Would morning or afternoon be better for you?

Not interested 3

I know exactly how you feel the people I speak with felt the same way as you. But what they found is that they are not interested in having their life savings go down the drain for long-term care either, which is exactly why I am calling What day would be better for you?

Cost

That is a great question! I know price is very important. But before we can even get to the cost, first we need to figure out what type of coverage, if any would be appropriate. And that is exactly why I am calling Would an afternoon or evening be better for you.

Mail it/Cost

I understand. That is exactly why I am calling. I did send you something when you responded Let me explain how I help people. My first objective when we talk will be to determine, with your help, whether this protection is even right for you at all. Many of the people who send in these cards are not sure if they need this coverage or if they can afford the coverage. We will look at all the options available to you and make recommendations so you will know exactly how much a plan will cost at your age. Then you can decide wither its right or not. Fair enough?

I have Tuesday morning or Thursday afternoon open which would be better for you?

Other Objections:

Reiterate their question is understandable., then “That is exactly why I am calling

Too busy:

Boy can I appreciate that, I am pretty swamped my myself? But you know, you have worked 20 years to secure a good retirement. One hour of your time does not seem like a lot when it comes to protecting your life’s savings. Does Monday or Wednesday work best for you?

Mail it:

I have found that what most people are looking for is specific information on prices and policy options. To do that I need some feed back from you. So that is exactly why we need to discuss further. Would a (morning or afternoon) (day or day) be better for you?

Do you have any idea which of our plans would be the right one for you? Well, that is why sending a brochure could do more harm than good, especially if its not the coverage that is best for your needs.

Are you even sure you need this type of coverage? Well that’s exactly why it makes sense to get together! I’ll do a quick “needs analysis” to see whether this protection is even right for you. If it isn’t then there’s no point in going through the options and plans that are available. If, on the other hand, it does make sense then I can lay-out some specific recommendations. Then you can decide whether its right or not.

Well at this point I’m not sure what information would be of any value to you, but that’s exactly why I’m calling

Great, it sounds like you have decided that an LTC solution is the right for you?

What do you mean?

Well, there are other solutions. Have you reviewed your options?

What other options? I have about a dozen different ways we can address your risk

But the first thing we need to do is see if you qualify financially and health-wise.

I would be happy to, my first objective is to help you with a need’s analysis. We found that a lot of people who send in the card are not eligible either due to their health or financial situation. Let me ask you.

I found that people who want me to mail them something sometimes don't qualify for this type of coverage. I need to ask you a few questions concerning your health....

Oh absolutely I'll send you whatever you need. Are you looking for prices and benefits? Well, by law, that is custom designed. So, when you see my screen on (day) I will come prepared with all the prices and all the benefits. That sound fair.