



The Seifipour Agency Virtual Presentation

After building rapport with the client(s) ask, “Okay (Bob), I know you told me the other day when we spoke on the phone, but remind me what you were looking for this coverage(men)/protection(women) to do for you?”

Go deep with the emotion here, usually 3-4 questions. ie What would it look like for Mary if you died last week Bob and you didn’t have this coverage in place for her?So as long as we can find something that fits your budget, you’re looking to help Mary with some of the financial burden?

Then recap and stroke the ego – “Okay, I see why you’re wanting to do something, you must really love her/him, and I commend you for doing this. I’m a big believer in it and have this myself. I know it comes down to cost, it does for everyone, and in a moment I’m going to go over that with you. But before I do, I want to tell you a little about me, why I’m here, and what I want to accomplish for you.

I work with a company called Symmetry Financial Group. They’re the company who works between the insurance carriers and the lenders. What this does for me is give me access to over forty different, A-rated insurance companies across the U.S. What this means for you is I have already done the shopping around for you to see who is going to give you the best coverage for the best price.” “I do want to let you know you don’t have to cover the full mortgage amount; you can, but you don’t have to. Keep in mind as time goes on your mortgage balance gets lower and lower so its very unlikely you’re going to need the amount you owe today. All I’m here to do is get you the coverage you’re looking for, but I also want to find something that realistically fits your budget. You might be able to afford \$250-300 a month but I recommend you do \$100-125; now those are just numbers I tell every family but the point is I would rather you not go to the top of your budget now because you never know what’s going to happen in your family’s financial future. It would be better to give yourself(ves) some cushion in case something does happen down the road whether it’s medical or a family member needs something or whatever.

Once we find something that gets you the protection you're looking for, and fits within your budget, we fill out a short questionnaire. I will submit it to the insurance company where an underwriter will look at it and either approve it or not. Once it's approved, I will call you to let you know and they will send you the paperwork. Once you get the paperwork, you have about three weeks to review it and make any changes; you can increase coverage, decrease coverage, leave it as is, or if you decide you don't want it, for whatever reason, you can cancel the policy and they will refund the first premium that comes out when it is approved. Do you have any questions?

Okay last thing I need to ask of you: please tell me if what I show you is outside what you're comfortable with. I've been doing this long enough to know when I hear "I need to think about it, we want to pray about it, or we're shopping around" all those things mean the price is too high. I'm not here to sell you a policy but to find something that works within your budget. If you do \$30 a month or \$300 a month it's all the same to me, so please just tell me if what I show you is too high. Is that fair"?

Then its time to play with numbers, find something that works for them and take the application!