Protective

Agent guide

LIFE INSURANCE CALL SESSION GUIDE

Making the call can make all the difference

Life insurance call sessions are a proven way to help you uncover new opportunities and drive sales growth. We make it easy to introduce this sales tactic to your business — and we have all the resources you'll need to get started.

Take the opportunity to grow your business

Call sessions can provide:

- Opportunities to connect with prospects and clients to build new relationships or strengthen existing ones
- Opportunities for new life insurance sales to grow your business
- Focused time for prospecting by helping your team step away from their usual routines
- A sense of excitement and urgency around call activity

Make the most of your call session with four easy steps

Scheduling and hosting a successful call session is easier than you may expect. Equip you and your team with the knowledge and resources needed to make the most of it in just four steps.

Step 1: Commit to executing the session

Step 2: Schedule a prep session and create call lists

Step 3: Hold the call session and have some fun!

Step 4: Regroup to discuss results and next steps

Get started

Step 1: Commit to executing the session

The first step to getting your call session underway can be broken down into two easy tasks. The first of which is simply being committed to hosting the session and scheduling the event in advance with your team. Next, you'll want to clearly define the goal of your session.

Task 1: Pick a date and time

- Pick a date/time — and stick to it
- Give your team at least 3 weeks to prepare
- Ask your team to add the date to their calendars

Task 2: Clearly define your primary goal(s)

Which could include:

- Increasing number of customer conversations
- Booking more appointments
- Maximizing sales for a specific product

Prepare the team

Step 2: Schedule a prep session and create call lists

After you've set a date and discussed the goals of the call session with your team, you'll want to arrange a prep session. Get your team together to share resources, tips and call lists, and introduce the prizes or incentives that will be available for top performers of the call session.

Prep your team for the call session by:

- Sharing goals
- Providing tips for identifying prospects and leads using your firm's platform
- Creating call lists of customers that align with your goals
- Providing resources such as sample scripts and call tracker sheets
- Highlighting any prizes or incentives available for participating

Make the calls

Step 3: Hold the call session and have some fun!

The next step is arguably the most important step — and that step is to start making calls. Conduct the call session and let the friendly competition begin!

Here's a few fun ways to make your team feel connected and motivated to achieve the goals you've set out:

- Setup a group chat
  - Provide updates and share insights in real time with the team
  - Encourage a sense of friendly competition
  - Share best practices with the team
  - Announce results updates — as they happen
- Remind your team what they can win
- Share your success stories

Regroup with the team

Step 4: Regroup to discuss results and next steps

After the call session is complete, regroup with your team to talk about results and share what you've learned. Discuss approaches that worked and log your results as a benchmark to inspire them to achieve even more success next time.

Also, this is the perfect time to start awarding prizes to top performers of the call session!

Share results of call session

Discuss what worked (and what didn't)

Award prizes to participants

Make your call session count

Creating a call script and sticking to it

Now that we've covered the steps to get you from planning a call session to hosting one, let's explore the building blocks needed to create the ideal script for your call session.

A well-crafted script can help keep the calls focused, consistent and free of errors, while boosting your team's confidence. Whether you wish to use the provided samples as a starting point to draft your scripts or you want to create your own from scratch, always be sure to include these four key building blocks:

1. Introduction
2. Reason for calling
3. What's in it for the customer/prospect
4. Closing

Here's how the script might sound if your goal was to help a client who could benefit from converting from a term to permanent life policy:

1

"Hello Mr. Smith, this is John Doe from <Company name>, we provide your current auto and homeowner's insurance."

2

"The reason I'm calling is that you purchased a term life policy from us back in <Date/year>."

3

"We're nearing the end of the conversion credit period, which could save you hundreds of dollars if you choose to convert."

4

"To secure these savings, I'd like to take 15 minutes of your time to schedule a meeting or discuss your options over the phone."

Sample call scripts for any scenario

Depending on the type of prospects you're pursuing and the history of the person you're speaking with, your approach may vary. With this in mind, let's go through a few sample scripts that align with the general types of calls you may be making. These types of calls can include:

- Life changes
- Beneficiary reviews
- Existing clients
- Clients with home and auto coverage but no life insurance

A well-crafted script can help keep the calls focused, consistent and free of errors, while boosting your team's confidence. Whether you wish to use the provided samples as a starting point to draft your scripts or want to create your own from scratch, here's some sample scripts to help you get things underway:

Call type	Sample script
Life changes	"Mr. Sawyer – thank you so much for your continued business with <Company name>! I am your new agent – and since I didn't write your initial policy, I just want to confirm that your coverage still meets your needs. Since you took this policy out in <year>, has anything changed in your life?"
Beneficiary reviews	"Mrs. Holiday – thank you for being a valued customer of <Company name>. I'm calling to briefly review your life insurance. I typically start by confirming your current beneficiaries are accurate and up to date." ***Here you might find they've had more kids, gone through divorce, etc.*** "Based on our conversation, it seems your beneficiaries and your coverage needs have changed. How about we set up a time to review these details?"
Existing clients	"Back when we wrote this policy in <Year>, we were aiming to protect your family, but things have changed since then. We now help many people build tax-deferred savings. Do you have any CDs, savings or old IRAs not making enough interest?"
Clients with home and auto insurance	"Hi, Mr. Barker – thanks for choosing us for your auto and home insurance. I am your local <Company title> for <Company Name>, and I want to make sure you're fully protected. I noticed while reviewing your account that you currently have no life Insurance with us. May I ask who is handling that for you outside of work?"

Call session resources

From sample scripts to call tracker sheets and more, we have all the tools you need to make the most of your team's call session.


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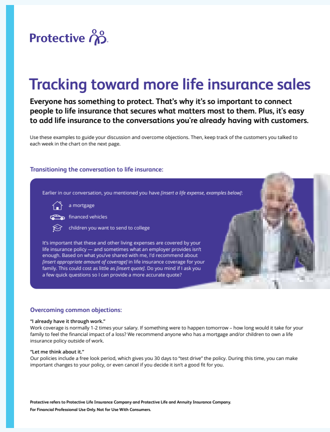
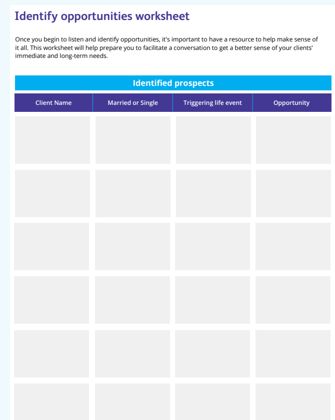
Guide
MAKE TIME FOR DISCUSSING LIFE INSURANCE AND ANNUITIES


Protective
Tracking toward more life insurance sales
Everyone has something to protect. That's why it's so important to connect people to life insurance that secures what matters most to them. Plus, it's easy to add life insurance to the conversations you're already having with customers.


Identify opportunities worksheet

Identified prospects			
Client Name	Married or Single	Triggering life event	Opportunity

Start planning your call session today or reach out to your Protective representative for additional support.

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Not Insured By Any Federal Government Agency		May Lose Value

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