

Phone Script for Policy Reviews

Mr. Client...Good Morning. This is John Adams with Centaurus Financial.
Do you have a moment to speak?

I'm following up on a letter we sent you a couple of days ago regarding reviewing your life insurance coverage. Do you recall receiving that?

Whether they say yes or no...continue with...

Well the reason for the letter is that over the past couple of years, with all the market turmoil, we've had a number of our clients ask if we could review their life insurance policies to determine if what they purchased was the most competitive and was still aligned with their needs and goals.

The result is that we established a Life Insurance Analysis and Review Service. It's an easy and objective process for accessing your current program with the outcome always one of three things. We discover we can either.

1. Lower your premium while maintaining your same coverage, or
2. Maintain your current premium but increase your coverage, or...we simply
3. Confirm that what you have is competitively priced and meeting your objectives.

The process is simple:

1. We gather some basic information using a Policy Evaluation Form
2. We then request in-force "reprojections" for you existing policies on how they have actually preformed and what they are now projected to do under the current environment.
3. We then compare the premiums, cash values, guarantees, policy provisions and other features.

Based, upon the data compiled, we can determine if your insurance is doing the job for you.

What I would like to do is establish a phone appointment with you for about 20 minutes. I'll mail you form ahead of time that will help you pull together the necessary information and we'll go from there...does next Thursday at 10...00 work for you or would Friday at 2:00 be better?