

Program Overview

Call Center Objective

Call Center will set appointments on behalf of Xxxxxx. The appointment will last up to 40 min and can be scheduled at their home or business. Phone Rep will utilize a “complimentary gift” to thank our clients for their time.

Our Sales Agent Approach

Our Agents will meet with clients at their home or at their office whichever they prefer. First, they will try to better understand the clients situation and concerns they have with the market, 401k, life insurance, or their retirement. Based on the clients feedback our Agent will offer some advice and game-planning on how to maximize on all of the different areas. Our goal is to move the clients portfolio or investments with Xxxxxx

Lead Type

***New Mover/Homeowner List** – Phone Rep will have client complete our phone survey and be entered in to win a \$250 Home Depot Gift Cert. After survey is complete rep will set up “At Home or Business” appointment with client.

New Mover – Homeowner List Phone Script

Hello Mr. / Mrs. _____. This is _____ on behalf of Xxxxxx. How are you the morning/evening?

Mr./Mrs. _____, this is not a sales call, we are conducting a survey for Homeowners in your area and wanted your feedback. Just for completing the survey we will enter you in for a chance to win a \$250 Home Depot Gift Certificate and you may have the opportunity for Secured First to help you out.

(If not interested or wish to discontinue conversation at any point, thank them for the time and wish them a good morning/afternoon/evening.)

First, I wanted to confirm your demographics and information:

Let me make sure I have your correct answers recorded:

Your Name _____ Spouse Name _____

Address _____

Your age is between 30-79?

You are a homeowner.

You are Married.or Single?

Thank you, now our Survey Questions.....

(1) Are you concerned about recent losses in your retirement account(s)?

(2) Are you currently contributing to a Savings, 401k, IRA account?

Great! Thank you, you are now entered in the drawing for the \$250 Home Depot drawing – we will be contacting the winner at the end of the month.

Continue call if: Client answered “Yes” to 1 or 2

Do not continue if: Client answered “No” to 1 and 2

We want Clients that have financial means and concerns!

Thank you for the feedback (Name of Client) based on the answers you gave we would like to offer you a complimentary gift from Xxxxxx. You have your choice of the following (Go over Gifts).

Secured First would like to come meet with you, bring your complimentary gift, and answer any questions or concerns you have about the markets, 401k's, Life Insurance, and other investment vehicles. Our objective is to help you out in any way we can or at least better educate you on building your future. Just to make you comfortable there is no pressure, we will not ask you to buy anything or try to sell you anything, it's a simple introduction to Xxxxxx and our services.

We are setting appointments this week in your area for (day) and (time). What is the best day and time for you?

Would (date) or (date) work for you?

Great! We have everything set up, we look forward to meeting you (Date) and (Time). I also need a 2nd number for our records because we will be giving you a reminder call the day before and answer any additional questions you may have.

Thank you Mr./Mrs. _____. We will see you then, we are excited to meet with you!

Appointment Scheduled Times

*****Please book all appointments into following Days and Times.***

Monday	Agent free day		
Tuesday	11:00am	2:00pm	7:00pm
Wednesday	11:00am	2:00pm	7:00pm
Thursday	11:00am	2:00pm	7:00pm
Friday	Agent free day		
Saturday	10:00am	12:00pm	

Rules of setting appointments:

Same day appointments will not be allowed

Do not book next day appointments at the 11:00am time

Agent will receive scheduled appointments via E-mail or by checking Calendar weekly to see your weekly appointments – please make sure all appointments are in within 24 hours for confirmation and coordination

Booking Window

*****Follow these rules when booking appointments to ensure a high confirmation percentage***

<i>Monday</i>	<i>Book for Tuesday 2pm, 7pm and Wednesday all times</i>
<i>Tuesday</i>	<i>Book for Wednesday 2pm, 7pm and Thursday all times</i>
<i>Wednesday</i>	<i>Book for Thursday 2pm, 7pm and Saturday all times</i>
<i>Thursday</i>	<i>Book for Saturday, all times</i>
<i>Friday</i>	<i>Book for Tuesday all times</i>
<i>Saturday</i>	<i>Book for Tuesday/Wednesday all times</i>

- *Saturday's fill up fast. We will not accept a Saturday booked on Friday*
- *7pm's are also our heaviest booked time. Please make sure you are offering 11am and 2pm first. If you mention all times, the client is most likely going to book a 7pm. Push them into the times you need and have available.*

Common Objections and Rebuttals

We already have a financial advisor

Oh that's great to hear, but it's always nice to know what other options are out there. There are a bunch brand new programs that just came out this year that people are not aware of so we just want to inform people about them. Most of the people we talk to have a financial advisor, but after meeting with us they actually come out of it learning 1-2 new things that they never knew before.

I am not concerned about the economy

Wow! I wish I was like you! (Smile) Do you mind me asking why you're not worried, because your one of the few.....

I really don't have time to sit down and meet

Okay, I can appreciate that. I understand your time is valuable, but let me ask you this if setting aside only 30 minutes out of your day to learn strategies for you to use in your lifetime and to protect your retirement would you say that would be worth your time?....

Are you going to sell me something?

No. We are not selling you anything at all. What we like to do is just stop by your house, answer any questions you might have about protecting your retirement, leave you with some information and our contact information and we will be on our way.....

What does the 40 minutes actually involve?

Well it really depends on how much information or questions you would like answered. We're there to help you out so we'll pick your brain a little to see what your currently doing and where you want to be at in the future, etc....

Invoicing and Payment Policy

Call Center will be compensated based on following criteria:

Payables

- ✓ *Must be within XXXXXX basic Qualifications*
 - *HomeOwner*
 - *Aware of 40 min meeting and time*
 - *Meet Age requirements*
 - ✓ *30-79*

- ✓ *Confirmed by XXXXXX wihin 24 hours of appointment*
 - *Rescheduled Confirms by XXXXXX will be paid in invoicing period of new appointment date and time.*

- ✓ *Non-Confirmed appointments that Sales Agent attends will be paid on*

Non-Payables

- ✓ *Not within XXXXXX basic Qualifications*
 - *Non-HomeOwner*
 - *Do not meet age requirements*

- ✓ *Not aware of 40 min meeting and time*

- ✓ *Currently an Insurance Rep for another company*

- ✓ *No Confirm – No Show*

- ✓ *Same day appointments*

- ✓ *Cancelled Appointments, which may include Cancelled Confirmed*
 - *Mis-informed by Rep*
 - *No longer interested in Meeting*

Insurance Process Flow-Appointments

Nightly

- *Spreadsheet must have all fields completed*
- *Received appointments are processed for reporting and sent to confirming*
- *Reporting on the following will be sent to the Call Center Daily*
 - *Total Appointments*
 - *Confirmed*
 - *Cancel*
 - *Reschedules*
 - *All non payables will have explanation*

Mondays

- *Report sent to call center manager detailing total appointments and shows for previous week, month to date, and year to date*

- *Payment is processed and sent based on report above*

Different Investments Types

401k

401(k) plans are mainly employer sponsored plans; the employer can, as a benefit to the employee, optionally choose to "match" part or all of the employee's contribution by depositing additional amounts in the employee's 401k account or simply offer a profit sharing contribution to the plan.

401k rollover

Is a process whereby a [financial instrument](#) such as a CD is reinvested at maturity. It may also refer to the transfer of the balance of a [401k](#) or [IRA](#) into another 401k or IRA account

Roth IRA

Contributions are made with after-tax assets, all transactions within the IRA have no tax impact, and withdrawals are usually tax-free. A Roth IRA can invest in [securities](#), usually [common stocks](#) or [mutual funds](#) (although other investments, including derivatives, notes, [certificates of deposit](#), and real estate are possible). As with all IRAs, there are specific eligibility and filing status requirements mandated by the [Internal Revenue Service](#). A Roth IRA's main advantage is its tax structure. Depending on with whom a Roth IRA is set up, it can be managed in creative ways, including investments in non-typical assets

IRA

Contributions are often tax-deductible (often simplified as "money is deposited before tax" or "contributions are made with pre-tax assets"), all transactions and earnings within the IRA have no tax impact, and withdrawals at retirement are taxed as income (except for those portions of the withdrawal corresponding to contributions that were not deducted). Depending upon the nature of the contribution, a traditional IRA may be referred to as a "deductible IRA" or a "non-deductible IRA."

Annuity

When an individual gives a life insurance company money which may grow on a tax-deferred basis and then can be distributed back to the owner in several ways. The defining characteristic of all [annuity contracts](#) is the option for a guaranteed distribution of income until the death of the person or persons named in the contract. Perhaps confusingly, the majority of modern annuity customers use annuities only to accumulate funds and to take lump-sum withdrawals without using the guaranteed-income-for-life feature.