



Emergency Response System / Follow Up Agent: _____

Client	Spouse/Other	Date	Co/plan

- Term Illness
 Nursing Home
 AD/D
 Residential Damage
 Other _____
- Critical Illness
 Disability
 Children
 DI Waiver
 Other _____

	Name	Relationship	Phone #	Address	Ben	ERS	Rx	Ref
1					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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9					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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12					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Emergency Response System



- Currently there is OVER One Billion dollars in unclaimed life insurance money in America.
- Most unclaimed life insurance is from beneficiaries not knowing that they were a beneficiary on a policy.
- Emergency Response System is our way of making sure your death claim will be paid immediately to your beneficiaries.

Unclaimed billions: Are you owed a life insurance payout?

Barbara Marquand, NerdWallet

USA Today - Published 8:00 a.m. ET June 11, 2016 | Updated 4:37 p.m. ET May 25, 2017



Life insurance is supposed to provide peace of mind, but for some policyholders, it becomes out of sight, out of mind. Policies are stuck in drawers and forgotten. Family members may not know they're listed as beneficiaries on a policy. As a result, **billions of dollars in life insurance benefits have gone unclaimed.**

Could you be among those owed money?

Nationwide, the amount owed is huge — \$7.4 billion so far. That's what major [life insurance companies](#) have agreed to pay in unclaimed benefits, according to the Florida Office of Insurance Regulation. Of that, \$5 billion will go directly to beneficiaries they find. And [\\$2.4 billion will go to states](#), whose unclaimed property departments will work at searching for and paying beneficiaries, Florida insurance regulators say.

The issue has been reported widely the last several years and was recently featured on *60 Minutes*.

Life insurers under investigation

The agreements came about after some states, led by Florida, began investigating the life insurance industry in 2009. Forty-one states are now part of the effort, according to the California State Controller's Office. Regulators concluded that insurers weren't doing enough to pay out on life insurance policies when insured people had died but the beneficiaries hadn't filed claims.

So far, states have made settlement [agreements with 25 life insurance companies](#), and they're investigating others.

Life insurers haven't admitted any wrongdoing. Traditionally, insurers have waited until someone files a [life insurance claim](#), which then triggers a payment, says Steven Weisbart, senior vice president and chief economist at the Insurance Information Institute.

The industry now supports a national standard to require life insurers to use new technologies to identify policyholders who have died and whose beneficiaries have not made claims. Twenty states have enacted laws based on the standard, according to the American Council of Life Insurers.

Avoid the missing-policy mess from the start

After you buy a policy, let your beneficiary know about the coverage and the purpose, Weisbart says.

If you don't want to tell the beneficiary about the policy for some reason, at least let someone know — such as your attorney, accountant or the executor of your estate.

"This really should be a preventable problem," Weisbart says.

Text Script

Hello, my life insurance agt (agent name) is going to call you on my behalf, & before you ask – yes everything is okay. He'll be calling from (agent phone number). Please take his call. He's going to drop something off for me.

Call to ERS contact script – Lee Reyes

Hi Mary you don't know me but my name is Lee Reyes and I'm your sister Elba's life insurance agent and this week I just helped her get a policy that would help take care of and pay the mortgage on her house in the event of her death.

The purpose of my call Mary is that she has elected to have you on her special emergency contact list. What that is her list of people who in the event of her death could give me a call and notify me so that I can do everything on my part to make sure this gets processed and paid out. Does that make sense? Awesome and are you okay with that?

Okay so here is my number if you can write this down let me know when you have a paper and pen ready it's 323-273-6030 and my name is Lee Reyes.

Now Mary there is also a benefit in her policy where if she ever went down with a terminal illness and let's say she had a heart attack, cancer or stroke and was given less than a year to live that she has access to this money to help her with her bills, medical expenses etc. while she's still alive as well okay?

Now she was saying you live in Modesto is that right? Okay so I'm required to drop off this information to you about her company and go over your role if any one of these things happened real quick shouldn't take me any longer than 5 mins and then I'm out there. They have me in the area Friday and tomorrow. What time are you usually back home from work?

On ers appt.

Worst case scenario if no policy taken it was a free lead at no cost and you had an excuse to talk to someone about insurance. They have your contact you showed them the ways you can help and if they do think of getting it hopefully they can call you instead of the local State Farm guy.

And you can ask them about hiring and their ers.

If not ask who do they know that wants to make any extra money on top of what they are Already making. Young, flexible schedule, use an extra 500 a week, college, outgoing?

Calling ERS – Will Parries

Hello (ERS Name), this is (Agent Name).

I am the life insurance agent for your buddy, __Client__. Did he text or call you that I will be calling?
(WFA) Sweet! __Client__ is Awesome!!!

I actually helped __Client__ out with a life insurance policy and he trusts you to be his Emergency Response Contact. _ERS_, what that simply means, is that he trusts you to have my contact information, as well as the contact information for the life insurance company that we placed him with, so in the event of tragedy and __Client__ passed away, you would have a point of contact to reach out to, to make sure the insurance company do their due diligence and get the money paid out to __Client's__ family. Are you OK with that responsibility for __Client__? (WFA) Great.

He said you are in _____ area (W4R) Ok.

I am required to drop off this information to you about the insurance company and go over your role in case anything happens to __Client__.

They have me in the area on _____ and _____.

What time do you get back from work so I can stop by?

Is there any reason you will not be home on _____ at _____.

What is your address?

Is the number on the house or the mailbox? Ok great

I have you on _____ at _____. C u then.

Thank you and God bless.

Objection:

Why can't you give it to me over the phone?

I have to drop this information and go over your role just in case anything happens to me or I am no longer with the company. If anything happens to __Client__, you can be able to get hold of the company.

ERS – Presentation

STEP 1: Create a mini rapport with the ERS:

- Give genuine complements (3 in 5 mins) if possible.
- Ask rapport questions as you enter the house
 - How long have you lived here?
 - Questions about their house
 - Questions about what you observed
 - Questions about the area etc
- Say Hi to everybody you come across even the kids.

STEP 2: Let the “ERS” know why you are there and further connection with the “ERS”:

- I had the opportunity to help “**Client**” with _____ because *the pain the client did not want to happen*__. You were specially chosen as his **Emergency Response Contact**. (Explain what ERS is)
 - Ask questions to better understand the “**Client**” and “**ERS**” relationship
 - So how did you guys meet/know each other?
 - What is your favorite memory of “**Client**”?
 - Tell me more / Tell me the whole story
 - Take a selfie with the “**ERS**” and send it to the client with a summary of the favorite memory

STEP 3: Introduce yourself and what you do

- You guys are probably wondering How did I meet “**Client**” and who I am...right? Ok Great
 - I had the privilege of meeting “**Client**” at / through _____.
 - I am Oluwamayowa Olamidotun Idowu Esho. Maida is the short form of my name. I was born and raised in Nigeria in West Africa and came to the US in 2005. (Use your story)
 - How about you guys, were you raised here, etc?
 - Continue with the “**FORM**” and use the “**Share little 2 Get more Technique**”
- Move into the ATM by showing them the picture of your family then show them the picture of your license to validate yourself.
- Move to show them the picture of who you lost and ask them if they have lost anybody.

STEP 4: Review the “Why People Call Us” sheet with the “ERS”

- Here are the companies we represent (Circle the one used to help the client)
 - Are you familiar with these companies?
 - If they say I have a policy with any of the companies (Acknowledge by saying, “Really, we can take a look at that later” and continue. Do not stop)
- Here are the reasons people reach out to us (star the one you helped the client with when you get to it)
 - Go through one by one and ask questions as you go through the list to help identify a need
 - For **FE** – We help people with final expenses whether they have none or additional coverage to what they have
 - For **MP** – We help people with mortgage protection on their house so their house does not go into immediate foreclosure if they pass away. We also have mortgage payment protection, which protects the equity of the house.
 - For **Income replacement** – We help to replace lost income because of the death of the person that brings in the income
 - For **CP/GP** – We have college saving plans for kids and grandkids
 - For **PI** – We help people with private insurance that is not through work that they can control and own because everybody understands that the insurance you have through work stays with the company if you quit / get laid off / retire or you could not work due to illness. It does not go with you.
 - For **DI** – We have disability income if you are injured outside work
 - For **RE** – We help Retirement program that helps people retire tax free
 - **SM** – We help people invest in a safer vehicle for retirement.
 - Complete the form and Sign
 - As they “if they have any question” and let them know that the “Client” has a benefit where if the “Client” has heart attack, stroke, cancer, terminal illness, the “Client” has access to a portion of the insurance money to help pay for the bills. So you can give me a call or the insurance company a call if any of the things happen. OK? Great.
 - Give the “ERS” the form.

STEP 5: Final Questions to help identify a need to be taken care of.

- Before I leave, I just want to ask you a question
 - If you pass away last week, do you have your Emergency Response System set up?
 - The answer will be NO which will lead to either they have coverage or Not
 - For NO - Let your face drop and be quiet for a min.
 - That silent will build emotions and connection that they are going to start feeling. It will create a reality that they don't have anything in place right now.

- Then ask “Which program do you guy have in place right now form the list on this page”
- If No – Just look at them and say “WOW”
- Then start asking Pain and emotional questions
 - If you die yesterday, who is going to go into immediate debt to help pay for your final expenses?
 - Who is going to go get things organized with the funeral director?
 - Who is going to go and start the go fund me page?
 - Who is going to go organized dinner sales?
 - Who are the people that will need to put money out their pocket together to pay for your final expenses?
 - How long will it take them?
- I can help with that so your loved ones do not have to financially go through the loss..
 - For YES – Ask to set up their ERS.

STEP 6: Take care of the identified Need

- Use the Green sheet to get information
- Show then Options (MP or FE) – Make it Family plan – include the kids in the plan.
- Take care of them
- Set up their ERS

STEP 7: Done and Re-apply in the next ERS appt

Note:

If you feel any push back or pressure from the ERS, **BACK AWAY** from the sales and just deliver the information, Help them with just ERS and leave.

Items to Take to the ERS

- The Client’s Insurance Company’s Folder
- Marketing Materials
 - Whole life Brochure
 - Mortgage Protection Brochure
 - Other relevant materials
- Business Card
- I am your insurance policy.



Why People Call Us:

_____ is protecting _____ with:
(Insured) (Beneficiary)

- Burial/Final Expenses or additional coverage
- Mortgage Protection on Loan/Foreclosure Prevention/Equity Protection
- Income replacement to help with bills, utilities, cost of living expenses
- Child "Grow With Me" policy/ Grandchild "Grow With Me" policy/ Children's college funds
- Private Insurance separate from work if... Laid Off/Quit/Retired/Separation due to Illness
- Disability coverage (injuries for off the job)
- Retirement Protection Program/401k principle preservation program
- Safe money preservation from market

What you need to know:

Name: _____

Insurance Company Name: _____

Insurance Company Phone Number: _____

Agent Name: _____

Agent Phone Number: _____

Last Things:

- Text contact card
- Insurance Company Information/Brochure
- I am your insurance policy
- "Do you have your ERS set up?"

X _____

Agent Signature



I am your Life Insurance policy.



You and I have similar purposes in this world.

It is your job to provide food, clothing, shelter, schooling, medicine, and other things for your loved ones. You do this while I lie in your safe deposit box.

I have faith and trust in you. Out of your earnings will come the cost of my upkeep. At times, I may appear insignificant to you – but someday (and who knows when) you and I will change places.

When you are laid to rest, I will come alive and do your job. I may provide food, clothing, shelter, schooling, medicine, and other things your family will continue to need – just as you are doing now. When your work and labor are done, mine will begin. Through me, your hands carry on.

Whenever you feel the price you're paying for my upkeep is burdensome, remember that I can do more for you and your family than you will ever do for me.

If you do your part, I will do mine.

Sincerely yours,

Your Life Insurance Policy

