

LIFE INSURANCE SALES PROCESS GUIDE



From Quote to Close: Simplify Every Step



SIMPLIFYING YOUR SALES SUCCESS

Leverage IAD's 7 Pillars of Success
to Grow & Scale Your Business

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STEP 1: DISCOVERY CONVERSATION

FOCUS:

Learn about client's needs, values, and goals.

PROMPT QUESTIONS:

- What would happen financially if something unexpected happened tomorrow?
- Who would be impacted the most?
- Do you already have any coverage in place?
- What is your biggest financial concern right now?

NOTES:

STEP 2: TAILORED QUOTE

PRESENT 2–3 CLEAR OPTIONS (KEEP IT SIMPLE)

Option	Type of Coverage	Premium	Key Features	Why It Fits
A	Basic Term	\$		
B	Term + Riders	\$		
C	Permanent/Hybrid	\$		



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STEP 3: APPLICATION PROCESS

PRE-APPOINTMENT CHECKLIST FOR CLIENT:

- Driver's license
- List of medications
- Doctor contact info
- Other coverage (if any)

AGENT REMINDERS:

- Use digital app/e-signature
- Pre-fill client info when possible
- Clearly explain underwriting steps and timing



STEP 4: UNDERWRITING FOLLOW-UP

CLIENT UPDATE LOG:

Date	Update Given	Next Step	Notes

TEMPLATE MESSAGE:

“Just a quick update; your application is still in underwriting and should be reviewed within the next ____ business days. I’ll let you know as soon as I hear more.”



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STEP 5: POLICY DELIVERY

DELIVERY CHECKLIST:

- ☐ Review key details of policy
- ☐ Reinforce benefits discussed
- ☐ Answer last-minute questions
- ☐ Provide digital copy of policy
- ☐ Mail hard copy in branded folder

DELIVERY SCRIPT:

“Congratulations! Your policy is now active. Here’s a quick summary of what’s included and what to expect moving forward.”



STEP 6: REFERRAL REQUEST

Ask while excitement is high!

REFERRAL SCRIPT:

“If you know someone else who’s thinking about life insurance, I’d be honored to help them too.”

LIST OF REFERRALS:

1.

2.

3.

BONUS: SYSTEM TRACKING

Use this section to monitor where each client is in your process.

Client Name	Stage [Discovery/Quote/ App/ Underwriting/ Delivery]	Last Contact	Next Action

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