LIFE INSURANCE SALES PROCESS GUIDE

From Quote to Close: Simplify Every Step



SIMPLIFYING YOUR SALES SUCCESS

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- **800.381.0977 248.946.4640**

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:

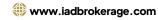


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STEP 2: TAILORED QUOTE

PRESENT 2-3 CLEAR OPTIONS (KEEP IT SIMPLE)

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



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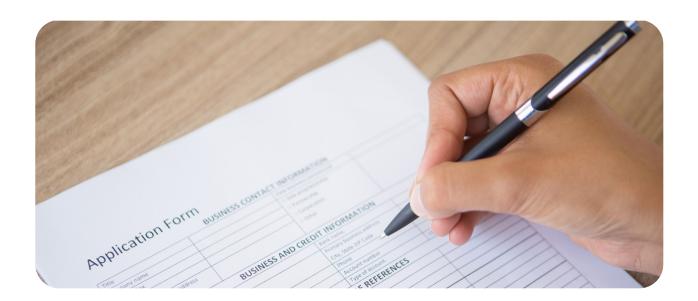
STEP 3: APPLICATION PROCESS

PRE-APPOINTMENT CHECKLIST FOR CLIENT:

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

AGENT REMINDERS:

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

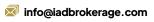


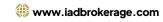


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STEP 4: UNDERWRITING FOLLOW-UP

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:

- O Review key details of policy
- O Reinforce benefits discussed
- O Answer last-minute questions
- O Provide digital copy of policy
- O 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."

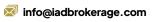


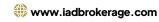


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STEP 6: REFERRAL REQUEST

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:

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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YOUR SUCCESS IS OUR MISSION...

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We're grateful for your interest in partnering with us. Our agents and partners are the heart of our success, and your dedication makes IAD stand out. Thank you for being part of our journey!

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