

Training

- Jason and Tawney Carey ERS Hotspot Training mp3 – <http://bit.ly/2P4vcNG>
- Jason and Tawney Carey ERS Hotspot Training video - <https://youtu.be/02vnq2bOzjI>
- Lee Reyes video training - https://youtu.be/A3I_DkKfx2g
- Using the on line ERS Form branded by carrier - <https://youtu.be/geGz6qD-zhY>

Online ERS Forms Branded by Carrier

Use these forms to fill out their ERS contact list either in front of them or after you get home to convert the written ERS form into a digital format. This will instruct the client to send the text message out with a copy paste and you can upload your selfie picture on this form so that is gets forwarded to the ERS contact. Here is the ERS Online Form Link: <http://bit.ly/ersform>



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"/>
5					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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
 - Ask them “if they have any questions” 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 silence 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.

**THE
ALLIANCE**

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



ERS - Step By Step Process

SUPPLIMENT TO ERS 2.0 VIDEO

Introduction

How to Get ERS Names

Booking The ERS Appointment

Running The ERS Appointment

Introduction

The Emergency Response System (ERS) is an essential part of how we help our clients. There are Billions of dollars worth of unpaid life insurance claims because the beneficiary was unaware that there was an insurance policy in place. Those Billions represent unnecessary foreclosures, unattended colleges, unexpected evictions, and untold financial disasters for families that had money available but just didn't know it. The ERS takes care of this problem.

The ERS is a proven and effective way of obtaining additional clients. Our goal for you is that within a very short time our agents will transition from a leads based business to a referral and current client based business. Here are the benefits of the having a referral based business:

- ◆ **Referrals are Free.** It's not what you make, it's what you keep that matters. Referrals increase your profitability tremendously.
- ◆ **Referrals are easy to book.** With our system bellow, you will have a higher book rate than with leads!
- ◆ **Referrals strengthen your relationship to your current clients.** When you help their loved ones, you become an agent for life!
- ◆ **Referrals can be easier to help with insurance.** You already have a connection with them through your client. Trust is built already.
- ◆ **Referrals allow you to reach people that do not open marketing mail.** This opens up a whole new type of client.

To get the most out of the ERS system, **follow these steps and do not leave anything out.** All parts of this system fit together to make it effective. Study and practice the steps below until they become habit. If you do, **you will very quickly never need another lead again!**

How to Get ERS Names

Here are the basic steps for getting the most names possible.

Step 1 - Explain the ERS system to the Client. The client must have a strong reason why to give you a large list.

- ◆ Use the ATM ERS Page to explain how there are billions of dollars in unclaimed life insurance. Ask if they know why.
- ◆ Explain that Life insurance companies are not magically notified when a client dies. Someone needs to make a claim.
- ◆ Those unclaimed billions represent a lot of broken dreams, repossessed homes, etc.
- ◆ Tell a story about how not having an ERS in place caused a family to go without because no one knew there was a policy.

Step 2 - Ask for 20 local names that can help let me know when you die or become disabled. Need at least 10.

- ◆ Need to be local because we need to sit down with them and explain the process.
- ◆ Best to have 20 but need at least 10 because only a small percentage will remember to call you 10 years from now when something happens.
- ◆ Advise them to break out their cell phone to help them brainstorm to put on the list.
- ◆ Pro-Tip: Instead of waiting until all of the applications are complete, put them to work filling out the ERS names while you are filling out the applications. It will save time in the appointment!

Here is how we can put the concepts above into a smooth conversation:

So the last thing that we have to do is to set up your Emergency Response System or ERS. Your ERS is a fancy way of saying your emergency contact list. Just like when you first started your job you needed an emergency contact list, when you went to school or to the emergency room, a list of contacts in case something happened.

What my company discovered a little while back is that there is over 1 billion dollars of unclaimed life insurance money just sitting there in America right now. Cuz years down the line the paperwork either got misplaced, they didn't know who to contact or call, they didn't know the name of the insurance company or they didn't even know they had a policy like this at all. So it just goes completely unclaimed. Now the state can't use this money, the insurance companies can't use this money, it just sits there in this unclaimed pile. The worst case scenario is you guys make these payments on this every month for who knows how long and this benefit never gets paid out after it's all said and done. So my company makes it's my responsibility to make sure this money gets paid out to your family and doesn't go into this big unclaimed pile.

*So this is a list you can start to fill out. People usually put their **local** family, friends, people at church, work or neighbors. Anyone who would know something happened to you. **"My job is to get them my contact information and info on the insurance company just in case years down the line something happens to me or I'm not an active agent and go over their duties as an emergency contact on your list and that's it"**.*

Now... this page has space for 20 names on it ... you don't have to fill out all 20 unless you want to but we do need a minimum of 10 names because we've found that over time only 1 or 2 actually get back to us out of that first 10.

Step 3 - Do these key actions to increase your chances of booking the ERS Appointments by a factor of 10! IMPORTANT!

- ◆ Have your client save your contact in their phone. You want them to pick up the phone when you call them later. This will also help if there is a problem with their policy that you need to contact them about. Have them save the contact as: Insurance - You First Name. That way they don't have to remember your name, just the word insurance!
- ◆ Text a photo of the list of ERS names to the client. This makes the step below easier.

- ◆ Text a pre-made text message to the client and have them copy and paste it into a text to all of the people on the ERS List. Here is an example text: *"My Insurance Agent, (your name), is going to call you on my behalf, & before you ask – yes everything is okay. He'll/she'll be calling from (your cell #), please take his/her call for me."*
- ◆ Take a selfie with the client and text it to them. Friends take selfies together. Make it Fun!

Booking The ERS Appointment

If you have followed the steps above, booking ERS appointments will be the easiest appointments you have ever set!

Before you call, get your mind right!

- ◆ You are doing your clients a great service by setting up a strong ERS for them. It's not just about making another sale.
- ◆ Assume the appointment. Don't ask if they want to meet. Assume they will meet with you. You just need to find the right time to meet.
- ◆ Smile when you talk. People will hear your smile over the phone!

What to say on the phone to book the appointment:

The intent is to have them agree with being on the ERS and then, since they agreed, tell them the way it works is that you need to sit down with them to go over the information. The script below is only an example of what has worked for some people. Your tone and the conversational nature of the phone call is what is important, not the exact wording.

"Hi Jack. You don't know me but my name is (Your Name) and I'm your (Relationship) (Client's Name) life insurance agent. Just a couple of days ago I helped her get a policy that would help take care of her mortgage in case of her death or he/she became disabled. The purpose of the call Jack is that she elected to have you as a part of her special emergency contact list. What that is, is a list of local friends and family that could notify me or the insurance company (give us a call) if she passed away or became disabled for any reason so that this payment could get processed and paid out. Does that make sense? Ok, Awesome. Are you ok with being on that list Jack? Ok, Great.

THE NEXT PART IS THE KEY TO A HIGH BOOKING RATE:

"So the way this works is I'm required to drop off info from (client's insurance company) and go over it with you. What time are you home? Should take about 10-15 minutes to go over your role if something happened."

Go on to book the appointment like you would with any lead. Book no more than 24-48 hours in advance.

Running The ERS Appointment

Before you begin, establish rapport just like any appointment. Take time to ask them questions and get to know them as you are setting up and pulling out your ERS ATM. Be sure to ask questions about their memories with the client. Ask them questions that get them thinking about your client and fond memories. Even ask them what their favorite memory with the client is. This will help you become part of the family.

Step 1 - Use the ERS ATM and give a very thorough explanation of ERS process and purpose.

- ◆ ERS is the insurance on the insurance that our companies guarantee that this policy will get paid out no matter what and let them know that's the purpose why you are here.
- ◆ Share stories of death and how insurance helped the family. Stories are the gold here.

Step 2 - Share why the client got the policy and the pain / problem that this policy solved for your client.

- ◆ Go over in detail all the areas of pain they are covering up by having this plan in place.

Step 3 - Fill out the "Why People Call Us" form

- ◆ Explain the Why People Call Us form. Go over all the positive benefits of the types of policies we help families with.
- ◆ Highlight the program the clients have and reiterate the pain this coverage took care of.
- ◆ Give them the form.

Step 4 - Open the conversation about getting coverage for byem by asking:

"Before I leave, if something were to happen to you Jack, has your ERS been set up to ensure your policy goes to your family?" - or - "Before I leave did your agent set up your ERS with your policies?"

Option 1. If they tell you that they do not have any policies in place.

- ◆ Proceed right into the emotional questions. Help them understand the gravity of the situation through good questions.
 - ◆ *Wow, what would happen if you died yesterday, how would that be for your family today? What would they do? Who would have to start the go fund me page? Who would be the one to organize everything with the funeral director? How would they pay for it? Would they have to do car washes, have signs on the street or bake sells at church to raise the money? How long would it take them to come up with that money while your body is on ice? Without coverage would you be able to keep the house? Maybe someone could move in and rent a room to help make ends meet. What would that look like for you?*
- ◆ If they haven't asked what does that coverage look like for me yet?
 - ◆ *Say most people think this kind of coverage is 3 to 4 times more expensive than it really is or they heard from some crazy agent that they couldn't qualify for it. Let me show you what I'm talking about. How old are you again? Ever any history of heart attack, cancer, stroke, or any chronic diseases? etc.....*
 - ◆ Show options that would give coverage for their situation.

Option 2. They say no they don't have an ERS but they do have policies in place.

- ◆ If they have a policy but don't have an ERS setup your objective is to set up an ERS and review their current policy.
 - ◆ *Okay let's go ahead and set one up for you guys so you have a guarantee that the money you are spending every month for your policy will get paid out no matter what and not be a part of this billion dollar unclaimed fund just like Mary did for her policy.*
 - ◆ Take out a blank ERS sheet and then have them retrieve their current policy to get the name of the company for the ERS.
 - ◆ Once you have the policy you have a shot at doing a policy review.
 - ◆ Set up their ERS just like you did for your original client.

Wash Rinse Repeat!!