# 📋 DECISION TREE — REFERENCE CARD

*Has Coverage Path*

*Dissect → Work the list A to E → Each branch transitions directly back into Phase 2 of the FB script.*

## STEP 1 — DISSECT THE POLICY (ALWAYS FIRST)

*Okay great to hear — it looks like there could have been an issue with the way you were set up. Just to confirm:*

*1. How much coverage do you have in place?*
*2. How much are you paying a month?*
*3. What carrier?*
*4. How long ago did you get it?*
*5. What is the coverage actually for?*

📋 **AGENT:** Get ALL 5 before saying another word. Then start working the checklist below — top to bottom.

## STEP 2 — WORK THE LIST. A → B → C → D → E.

📋 **AGENT:** You are hunting for a problem they don't know they have. Every avenue is a potential opening. Confirm = go to Phase 2. Push back = next avenue. Don't quit before E.

| | AVENUE | USE WHEN |
|---|---|---|
| A | **POLICY ADDITION** | *Coverage under $15K — burial gap* |
| B | **POLICY REPLACEMENT** | *Bad carrier — Globe/Colonial/AARP/PrimeAmerica* |
| C | **EQUITY PROTECTION** | *Burial covered + owns a home* |
| D | **INCOME REPLACEMENT** | *Burial covered + still working / breadwinner* |
| E | **LEGACY PLANNING** | *Burial covered + no mortgage / income exposure* |

### A — POLICY ADDITION — Burial Gap

*USE WHEN: Coverage under $15K for burial / under $5K for cremation.*

*I'm sure you already know this — but the average burial cost nowadays is running anywhere from $15,000 to $20,000, just with inflation. Now I'm assuming you're like most of the clients I work with — the last thing they want is for their family to have to come out of pocket to cover that funeral expense. Even if they can afford the remaining balance. They just really want their family to truly mourn in peace — not passing the hat around to cover the rest.*

*I'm assuming it's the same for you, correct?*

🎯 **KILL SHOT:**
*'I'm sure you already know this' — makes you their peer, not a salesman. One pass. Confirm and move.*

➡️ **BACK INTO THE FB SCRIPT — SAY THIS:**
***"Now God forbid — when you pass away, who will be the beneficiary responsible for picking up all the pieces tomorrow?"***
📄 *Then: Phase 2 — IDENTIFY THE WHY. Anchor WHY on burial gap. Skip the burial/cremation question — you already know.*

👇 **IF THEY PUSH BACK — MOVE TO NEXT AVENUE:**
*They say they're fine on burial → move to Branch B.*

## B POLICY REPLACEMENT — Beat the Rate

*USE WHEN: Bad carrier — Globe/Colonial Penn/AARP/PrimeAmerica or renewability term.*

*Oh wow, okay… I'm just curious — are you sick or something?*

*(Genuine concern. They say no.)*

*Okay — because those types of carriers usually only make sense for people with a terminal illness or serious health issues. They come with a 2 to 5 year wait period for a reason. Also — they always start cheaper, but between 1 to 5 years they constantly increase. And they'll cut you off automatically around age 80. That's renewability term — your rate jumps every few years and they can't always pay out when it matters most.*

*I'm assuming you're like most of my clients — they just want the best policy possible. Lock in a fixed rate, permanent coverage that never moves, and a plan that actually pays out on the most important day.*

*I'm assuming it's the same for you, correct?*

🎯 **KILL SHOT:**
*'Are you sick or something?' — genuine concern, not sarcasm. Hit: 2-5yr wait → rate hikes → age 80 cutoff → renewability term. ONE pass.*

➡️ **BACK INTO THE FB SCRIPT — SAY THIS:**
***"Now God forbid — when you pass away, who will be the beneficiary responsible for picking up all the pieces tomorrow?"***
📄 *Then: Phase 2 — IDENTIFY THE WHY. Anchor WHY on permanent locked-in protection that actually pays out.*

👇 **IF THEY PUSH BACK — MOVE TO NEXT AVENUE:**
*They say they're happy with their carrier → move to Branch C.*

## C EQUITY PROTECTION — Mortgage / Home

*USE WHEN: Burial is covered ($15K+) AND they own a home.*

*Gotcha — so that's exactly what you wanted the burial coverage for. Perfect.*

*Now most of my clients are also looking for some type of equity protection on top of that. If you're the breadwinner — or one of the main income earners — you just wanna make sure that for at least the next 3 to 12 months, the mortgage is fully covered. That way your family isn't trying to pick up all the pieces AND keep the roof over their head while they're already grieving.*

*I'm assuming it's probably the same for you, correct?*

🔥 **PAINT THE PICTURE — ASK THESE. LET THEM FEEL IT.**

→ *Are you the main income earner in the household?*

→ *God forbid something happened to you — how long could your family keep up with the mortgage before things got tight?*

→ *What's your monthly mortgage payment roughly?*

→ *How much do you still owe on the house?*

→ *So if your income stopped tomorrow — what happens to the house? Walk me through that.*

🎯 **KILL SHOT:**

*Get the dollar amounts — mortgage payment + balance. Let them say it out loud. The more vivid, the easier the close.*

➡️ **BACK INTO THE FB SCRIPT — SAY THIS:**

***"Now God forbid — when you pass away, who will be the beneficiary responsible for picking up all the pieces tomorrow?"***

📄 *Then: Phase 2 — IDENTIFY THE WHY. Skip optional dig #1 and #2 — you already painted the picture here. Anchor WHY on keeping the house.*

👇 **IF THEY PUSH BACK — MOVE TO NEXT AVENUE:**

*No mortgage / not the breadwinner → move to Branch D.*

## D INCOME REPLACEMENT — Replace the Paycheck

*USE WHEN: Burial covered AND still working / the breadwinner.*

*Okay yeah — most of my clients who already have the burial side handled are generally looking at income replacement or a debt consolidation plan next. Debt consolidation is just a way to pay off any outstanding debt so your family doesn't inherit it.*

*Most of my clients are the breadwinner or a big financial contributor to the household. They just wanna make sure that God forbid something happens, the family can replace their income — anywhere from 3 to 12 months — and pay off any outstanding debt like credit cards, medical bills, or personal loans. That way the family isn't picking up the pieces AND cleaning up debts at the same time.*

*I'm assuming it's the same for you, correct?*

🔥 **PAINT THE PICTURE — ASK THESE. LET THEM FEEL IT.**

*→ Are you the breadwinner — or one of the main financial contributors to your household?*

*→ God forbid something happened to you — what does that look like for your family? What would they have to deal with?*

*→ How long do you think they could survive without your income coming in?*

*→ What are the big monthly expenses — mortgage, car, bills? Walk me through it.*

*→ Any outstanding debt — credit cards, medical bills, personal loans? Roughly how much total?*

*→ So if your check just stopped — realistically, what happens?*

🎯 **KILL SHOT:**

*'Income replacement OR debt consolidation' — one umbrella, one close. Let them answer. Let it sting. The more vivid they make it, the easier the close.*

➡️ **BACK INTO THE FB SCRIPT — SAY THIS:**

***"Now God forbid — when you pass away, who will be the beneficiary responsible for picking up all the pieces tomorrow?"***

📄 *Then: Phase 2 — IDENTIFY THE WHY. Skip optional dig #1 and #2 — you already got it here. Anchor WHY on income and debt.*

👇 **IF THEY PUSH BACK — MOVE TO NEXT AVENUE:**

*Retired / family is financially fine → move to Branch E.*

## E LEGACY PLANNING — I Love You Money

*USE WHEN: Burial covered + no mortgage / no income exposure.*

*Gotcha. Most of my clients in your situation — where they've already got the burial side handled — they're really just trying to leave some type of 'I love you money' behind. Maybe for the kids, the grandkids, or just some type of legacy.*

*Whether that's a college fund, a head start for the grandkids, or just something financial when you pass away — so your family doesn't have to start from zero. They get to start from YOU. That's how you leave a real legacy behind.*

*I'm assuming when you reached out, it was the same for you, correct?*

🎯 **KILL SHOT:**

*'They get to start from YOU' — personal, emotional, legacy framing. This should feel like a gift, not a pitch.*

➡️ **BACK INTO THE FB SCRIPT — SAY THIS:**

***"Now God forbid — when you pass away, who will be the beneficiary responsible for picking up all the pieces tomorrow?"***

📄 *Then: Phase 2 — IDENTIFY THE WHY. Anchor WHY on legacy and what they want to leave behind.*

👇 **IF THEY PUSH BACK — MOVE TO NEXT AVENUE:**
*They say they're completely set on everything → dead end. You ran all 5. Move on.*

⚠️ **THE RULE — NEVER GIVE**
*You are not picking one branch and stopping. You are working a checklist of problems they may not know they have. Confirm at any point → transition back into the FB script at Phase 2. Push back → next avenue. All 5 blocked → dead end, move on.*

***Every branch transitions back with the SAME line: "Now God forbid — when you pass away, who will be the beneficiary responsible for picking up all the pieces tomorrow?"***