

S L I C E

TELE-SALES SCRIPT

The word-for-word system. Memorize it. Run it the same way on every call.

THE BLAKE GROUP

SENIOR LIFE INSURANCE COMPANY

THE SYSTEM

6-STEP SALES PROCESS

Every sale follows the same six steps in the same order. The words do not change. Your tone, pace, and conviction are what you bring to them.

1. **THE GREETING**
   Enthusiasm. Be likeable. One job: get to the warm-up.

2. **WARM-UP & PRE-QUALIFY**
   Be authentic. Five Power Questions in conversation. Then qualify thoroughly.

3. **PRESENTATION**
   Slow down. Show empathy. Serious tone. Then Eternal Support.

4. **THREE-CHOICE CLOSE**
   Memorized. Same close every time. Handle the objection and come back to it.

5. **GETTING THE BANK**
   Memorized. Same every time. First payment ASAP.

6. **REFERRALS & WRAP-UP**
   Memorized. Never end a call without it. Three names.

ALSO IN THIS BOOK

Eternal Support word track · Fact-Finding Questions · Supplemental Recording Script (Home Office re-record only)

STEP 1

THE GREETING

Enthusiasm. Be likeable. One job: get to the warm-up.



STEP 1

THE GREETING

CUE *Smile. Energy up. The only goal here is to get an answer to "yourself or a loved one?" and move on.*

TELEVISION COMMERCIAL OUTBOUND

> Hello, Mr/Mrs _____, this is _____ from Senior Life Insurance. You recently requested information from our TV commercial about low-cost life insurance. Were you looking for information for yourself or a loved one?

MULTI-SOURCE OUTBOUND

> Hello, Mr/Mrs _____, this is _____ from Senior Life Insurance. You spoke with us recently about getting information on low-cost life insurance. Is the information for yourself or a loved one?

WEBSITE OUTBOUND

> Hello, Mr/Mrs _____, this is _____ from Senior Life Insurance. You recently requested information online on plans that help take care of the high cost of funerals and final expenses. Will this information be for yourself or a loved one?

FACEBOOK OUTBOUND

> Hello, Mr/Mrs _____, this is _____ from Senior Life Insurance. You requested information on plans to help take care of the high cost of funerals and final expenses. Is the information for yourself or a loved one?

TELE-SURVEY OUTBOUND

> Hello, Mr/Mrs _____, this is _____ from Senior Life Insurance. You spoke with us the other day. As you probably remember from the survey, Social Security only pays $255 when you pass away. There is beneficial information in your state that allows you other options to cover your final arrangements. Will the information be for yourself or a loved one?

INBOUND TRANSFERS

> Hello Mr/Mrs _____. This is _____. I am the licensed agent for your state and will be helping you out today. Is this information going to be for yourself or a loved one?

STEP 2

WARM-UP & PRE-QUALIFY

Be authentic. Ask the five Power Questions in conversation.
Then qualify thoroughly.



STEP 2

WARM-UP & POWER QUESTIONS

TRANSITION IN

> I can get you that information. It just takes two minutes. I see you live in _____?

WARM UP

CUE *Weather, where they live and how long, married and how long, children, grandchildren. Be real. Then slide into the Power Questions.*

POWER QUESTIONS (CONVERSATION MODE)

CUE *A conversation, not a checklist. Ask the main question, listen, then go one layer deeper with a follow-up. Write down every answer. You will use them in the presentation and the close.*

> Mr/Mrs _____, before I get into the information, let me ask you a couple of quick things so I make sure I'm getting you the right plan.
>
> **1. What was it that prompted you to respond to our ad?**
>
> *Repeat it back: "So it was [their reason]. That makes sense." Then go deeper:*
> What was the first thing you thought of when you saw the commercial? · How long have you been thinking about this? · What made it important to look into it now, instead of a year from now?
>
> **2. And if something were to happen to you, who's going to be the one in charge of handling your final affairs?**
>
> *Write the name down. This is almost always the beneficiary. Use their name from here on. Then go deeper:*
> Have you and [name] ever actually talked about this? · Does [name] know what you'd want? · If it happened tonight, what would [name] be doing tomorrow morning?
>
> **3. Have you and [name] talked about whether you'd want a burial or a cremation?**
>
> *If they haven't talked about it: "Most families haven't. That's part of why we're doing this today." Then go deeper:*
> Would you want a full service or just graveside? · Is there a family plot, or a church you'd want it at? · Is that what [name] would want for you too?

WARM-UP & POWER QUESTIONS

4. And what do you figure a [burial / cremation] like that runs these days?

Let them guess. Do not correct them. Write the number down. Then go deeper, and let the silence sit:

What would happen if you didn't wake up this morning? Who would pay for your funeral? · Would [name] have that sitting in the bank? · Have you ever seen a family have to raise money for a funeral?

5. When was the last time you were at a funeral?

Let them tell the story. Show you're listening. Then go deeper:

Whose was it? · How did the family handle the cost? · Did they have something in place, or did the family have to come up with it? · What did you take away from that?

That's exactly why I do this, Mr/Mrs _____. Nobody wants to leave that on [name]. (Pause.) And speaking of family...

STEP 2

PRE-QUALIFY

TRANSITION 1

> Speaking of family, what this plan is all about is taking care of your family and giving yourself some peace of mind. First, I am going to see how many discounts I can get you. I am going to do my best to get you as many as I can. I will share with you the features and benefits of your plan, and then I'll go over a couple different protection amounts so you can see which one is best to leave behind to your family. And if it's something I can help you with, all I do is an application that qualifies you. It just takes a few moments.

DISCOUNTS (QUALIFYING QUESTIONS)

> **So, let's start with some discounts.**
>
> What's your date of birth? And your city and state?
>
> When is the last time you were in the hospital? (Two times in the past six months?)
>
> *If yes, ask how that experience was for them, with concern. If no, comment on their good fortune.*
>
> Have you had any heart, liver, or lung problems like COPD or emphysema?
>
> And have you been treated for any cancer, stroke, circulation, or kidney problems? (In the past three years?)
>
> Do you smoke or use any tobacco or nicotine products? (In the last twelve months?)
>
> How tall are you, and how much do you weigh?
>
> Are you currently taking any medications, or have you been prescribed any in the last two years?
>
> *If yes:*
>
> Can you do me a favor? Can you go get them, so I can be sure to get the correct information to help you qualify?

TRANSITION 2

> **Based on what you've told me so far, it looks like you may qualify for one of our best plans. That is really great!**

STEP 3

THE PRESENTATION

Slow down. Show empathy. Serious tone.



STEP 3

PRESENTATION

CUE *Slow down. Serious tone. Pause where marked. This is where empathy earns the close.*

Now, I'm sure you can agree with me that everybody's needs are different. (pause) But what I have found is, it doesn't matter who I'm talking to, one thing we all have in common is we all want to take care of our family. (pause)

I'm sure you are like a lot of my other clients. You just want to make sure you have some protection in place for your family when they need it the most. And that's when you pass away and are no longer with them. Isn't that right?

The problem today is the high cost of funerals. You figured about [their guess]. The average cost of a funeral today is seven to twelve thousand dollars nationally. They've really gone up quite a bit over the years, haven't they?

And here's something most people don't know. When you pass away, Social Security only pays a one-time death benefit of $255. That's it. And it only goes to a surviving spouse or an eligible child. $255 doesn't even cover the flowers. (pause) That's exactly why having your own plan in place is so important.

If they are a veteran (Fact-Finding #7: "Are you a veteran?"):

And first, thank you for your service. A lot of veterans are told the VA takes care of everything, so I want you to know how it actually works. The VA provides a plot in a national cemetery, a headstone, and a flag. But the funeral itself, the funeral home, the service, the casket or the cremation, falls on your family. The VA only pays a burial allowance in certain situations, like a service-connected death or if you're already receiving VA compensation or pension. And even then, it's a couple thousand dollars at most. (pause) That's why so many veterans put their own plan in place, so their family isn't left covering the difference.

You know, something I hear a lot about are those families who end up having to come up with all sorts of ways to pay for this when a loved one passes away with nothing, or not enough. (offering plate, loans, GoFundMe)

Obviously it says a lot about yourself, not wanting to put your family or anyone through that. And I'd like to commend you for taking care of this!

Now, you told me you're planning on a [burial / cremation], and that [name] is the one who'd be handling everything.

Tie it back to the funeral they told you about.

PRESENTATION

CORE BENEFITS

- Your policy is a permanent whole life plan, which means you have guaranteed protection for the rest of your life.
- Your premium, which I am about to go over with you in just a second, will never increase, and your benefits will never decrease.
- (If immediate benefit) Your policy has Day One coverage, or immediate benefits. That means there is absolutely no waiting period.
- Your policy is double indemnity, which means if you die of any accidental death, your policy will pay twice the amount.
- We don't do any medical exams to get you qualified. We just ask you a few yes-or-no questions, which I can do right over the phone. It's that easy to qualify.
- Your policy builds cash value every year, which you have access to anytime.

Most importantly, we pay our customers' claims within 24 hours!

Do you know why we pay our claims that fast?

IF THEY KNOW

Most people know it's because the family needs it right away. Say: **"That's exactly right!"**

IF THEY DON'T KNOW, TELL THEM

After-death expenses often need to be paid up front. Families will not be allowed to delay payment. Your family receives that money right away, just like if you were there to write the check yourself.

FREE BENEFIT

ETERNAL SUPPORT

Funeral Concierge Service. Read after the benefits, before the close.

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SENIOR LIFE
INSURANCE COMPANY
THOMASVILLE, GA
SINCE 1970

FREE BENEFIT

ETERNAL SUPPORT

CUE *Funeral Concierge Service, included with every policy at no cost. Read after the core benefits and before the Three-Choice Close. Slow down.*

> I want to show you something that comes with your policy that most companies don't offer, and it doesn't cost you a penny. It's called the Eternal Support Funeral Concierge Service, and it's a free benefit included with your coverage.
>
> Here's why it matters. When a family loses someone, they walk into a funeral home on the worst day of their life, and they're asked to make a dozen financial decisions in an hour. Nobody negotiates. Nobody shops around. And families routinely overpay by thousands.
>
> With this benefit, your family doesn't face that alone. Eternal Support gives them a dedicated concierge team that walks them through everything, step by step, whether you choose to be buried or cremated. They negotiate with the funeral homes on your family's behalf and bring them options, so your loved ones never have to wonder if they're getting a fair price. They also get access to high-quality caskets, urns, and memorial products at drastically reduced prices, because saving money should never mean sacrificing honor or quality.
>
> So your policy provides the money, and Eternal Support makes sure that money goes as far as possible, with someone guiding your family the entire way. You'll receive your Member Guide and Membership Card in the mail within the next couple of weeks. Keep it with your policy.

DELIVERY KEYS

- Say "free" at least twice. No rider, no added premium, included automatically.
- Slow down on the funeral home scene. That image is what sells this benefit.
- Mention the Member Guide and Membership Card arriving by mail. It makes the benefit tangible.

Eternal Support is not a funeral director or funeral home and does not sell preneed contracts.

STEP 4

THREE-CHOICE CLOSE

Memorized. Same close every time. Handle the objection and come back to it.



STEP 4

THREE-CHOICE CLOSE

CUE *This is the close. They either pick a plan or give an objection. Handle the objection, keep moving forward, and always come back to the close. As soon as they pick a plan, go straight to the application.*

> Mr/Mrs _____, keeping affordability in mind, I'm going to show you three different plans. Now, you can always add more coverage later, whether that's two weeks or two years from now. You just don't want to be one of those individuals that pass away and there is nothing. Something is always better than nothing.

1ST PLAN · $50–75 | **2ND PLAN · $75–99** | **3RD PLAN · $100–150**

> The first plan I'm going to share with you is _____ in natural protection, which pays _____ in accidental protection as well. The monthly enrollment is only _____, which stays the same and never goes up.
>
> *If it's Day One coverage (Super, Preferred, Standard), stress immediate benefits with absolutely no waiting period.*
>
> The second plan I'm going to share with you is _____ in natural protection, which pays _____ in accidental protection as well. The monthly enrollment is only _____, which stays the same and never goes up.
>
> The third plan I'm going to share with you is _____ in natural protection, which pays _____ in accidental protection as well. The monthly enrollment is only _____, which stays the same and never goes up.

WHILE THEY LOOK

> While you look those over, let me get a little more information. I have your mailing address as _____? (or) What's a good mailing address for you?
>
> Mr/Mrs _____, provided I can qualify you, who would you like to leave as your beneficiary to receive these benefits when you pass away? (Wait for response. It's usually [name] from the Power Questions.) And that is your _____?

STEP 4 · CONTINUED

THREE-CHOICE CLOSE

THE CLOSE

> **Now, Mr/Mrs _____, out of those three plans I've shown you, which one do you want me to qualify you for, to leave to _____, your _____, when you pass away?**

CUE *Silence. Let them answer. When they pick, take the application: verify spelling of all names, and get a valid email if they have one.*

STEP 5

GETTING THE BANK

Memorized. Same every time. First payment ASAP.



STEP 5

GETTING THE BANK INFO

CUE *Memorized. Same every time. Be ready for banking objections and keep your tone matter-of-fact.*

> You will receive a copy of all of this information in five to seven business days once we finish your application.

BANKING SCRIPT

> As the payor of the policy, Mr/Mrs _____, we set this up for you the safest way possible.
>
> We want to make sure you have legal documentation of your premiums. The way that we ensure this happens is by having your bank send them for you on the date you choose. With that being said, will you be using a checking, savings, or federal credit union?
>
> Your due date is very flexible. You can choose any day between the 1st and the 28th. Or you can choose any specific time of the month, like the 3rd or 4th Wednesday. What works best for you each month?
>
> And what is the name of your bank?
>
> In order to set this up for you on the [due date they chose], we just need to verify a few numbers. Grab your checkbook or bank statement and I can tell you which numbers are needed. Take your time.
>
> If checkbook: Mr/Mrs _____, looking at the bottom left, start with the first nine numbers. (Routing.) Great! Now, the next set of numbers. (Account.)
>
> If statement: Mr/Mrs _____, look around the top right and it should have your account number there. (Search online for the routing number. Example: "Wells Fargo routing number.")
>
> And how does your name appear on the account?
>
> **Now, the first payment is the most critical payment you will ever make. That is what puts your coverage in effect. We will have the bank send the first payment as soon as possible, then all future payments will be on the [date they chose], okay?**

STEP 5 · CONTINUED

GETTING THE BANK INFO

IF THEY OBJECT TO ASAP

I understand, Mr/Mrs _____. What I can do is give you a few days to get the money in the bank, okay? So we will let them send the first payment on _____. (A date three to four days away.)

IF THEY STILL OBJECT TO PAYMENT THAT SOON

Get a date as close as possible, or set it for the date they receive their direct deposit. Check the SSI/Disability benefits calendar to see when their benefit date falls. Getting the correct initial withdrawal date is crucial if business has to be post-dated.

INTO THE RECORDING / TEXT-2-SIGN

> **I just need to do a brief recording with you and we will be all finished up.**

CUE *Follow the prompts. On Text-2-Sign, the customer must sign it themselves. You cannot sign for them. They must scroll to the end for "Accept and Agree" to work.*

STEP 6

REFERRALS & WRAP-UP

Never end a call without it. Three names.

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THOMASVILLE, GA
SINCE 1970

STEP 6

REFERRALS & WRAP-UP

CUE *Do not end the call without going over this with the client. Memorized. Same every time.*

Mr/Mrs _____, thank you for allowing me to help you today. I know that it's not an easy thing to put your trust in people these days, but I want to thank you for trusting me to help your family. If you have a pen and paper there, I want to make sure you have all my contact information. So, again, my name is _____, and my direct number is _____.

It has been a pleasure helping you today, but before I let you go, I just want to make sure of a couple things. Like we discussed, you will receive all of your paperwork for your policy in about seven to ten business days. Do you fully understand how your plan works? And are you completely satisfied with your decision to protect your family today?

That's great, Mr/Mrs _____! What you have done today is going to be such a tremendous blessing for your family in the future, as well as give you the peace of mind knowing that the financial burden of your passing is taken care of. The commitment you have made to protect your family will be of lasting value for generations.

We have also made a commitment to you as well, and I want you to know that I take that commitment very seriously. We have committed to be there for your family when you no longer can, so please make sure that you pass along my name and number to your beneficiaries. That way, they know who to call when that day comes.

Again, thank you for putting your trust in me, and hopefully you and I both have many more birthdays between now and then, right?

One last thing, Mr/Mrs _____. I try to help as many families as I can achieve the peace of mind and protection that you and your family now have.

Who are three people that you know that could benefit from a great plan like yours?

Get three referrals: name, phone number, relationship to the client.

Mr/Mrs _____, thank you so much for your time, and please reach out if you have any questions or there is anything you need. Have a wonderful day!

FACT FINDING

POWER QUESTIONS

Five questions that surface the real reason they called, plus fifty follow-ups.

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THOMASVILLE, GA
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FACT FINDING

POWER QUESTIONS

CUE *You already asked these five in the warm-up. They are here so you can drill them. Ask, then be quiet and listen.*

1. What prompted you to respond to our advertisement?
2. Who will be in charge of your final affairs one day?
3. Do you prefer cremation or burial?
4. How much do you feel a cremation or burial will cost?
5. When was the last time you attended a funeral?

50 FACT-FINDING & FOLLOW-UP QUESTIONS

CUE *Pull from these when the client stalls, gives a vague answer, or raises an objection. One good question beats three good statements.*

1. Why haven't you purchased a life insurance policy yet?
2. What exactly are you looking for?
3. What do you NOT want?
4. What would a perfect policy look like for you?
5. Why do you feel that you need more coverage?
6. What type of burial or cremation do you want?
7. Are you a veteran?
8. Tell me more?
9. What exactly do you mean?
10. Why is that?
11. When you say that, what exactly do you mean?
12. Why do you feel you need coverage?
13. Do you make all your own decisions?
14. Is there anyone else that influences your decisions?
15. Is there any reason why you wouldn't make a decision today?
16. On a scale of 1 to 10, how important is it for you to have life insurance in place?
17. Do you have any major health conditions?
18. Have you applied for coverage in the past and been declined?
19. Can you make an educated guess as to how much this will cost you?
20. How long have you been thinking about this?
21. Who is ultimately responsible for your final affairs?
22. Have you spoken to your family or kids about this?
23. What has made you want to look into this now?

POWER QUESTIONS

1. What are three outcomes you want from this policy?
2. What is most important to you?
3. What alternatives have you considered?

FACT FINDING

QUESTIONS 27–50

27 What else should I know?

28 Did we miss anything?

29 Have I asked you about every detail that's important?

30 Have you ever had someone close to you pass away and not have any coverage?

31 Have you ever had someone close to you pass away and they did have coverage?

32 In one word, what is the most important thing to you?

33 How many kids do you have? Grandkids? Great-grandkids?

34 What was the first thing you thought of when you saw our advertisement?

35 When you think of the word "burden," what comes to mind?

36 Have you ever seen a family collect money through GoFundMe for a funeral?

37 Do you want a traditional funeral service or just a graveside service?

38 Do you have a family plot?

39 If you died last night, what would your family be doing today?

40 How fast do you think it should take insurance companies to pay out?

41 What would you consider to be a fast payout?

42 What would you consider to be a slow payout?

43 Who is the most important person to you?

44 Would $10,000 help your family if you died unexpectedly?

45 What is your date of birth?

46 What is your date of death?

47 Do you know the difference between term and whole life?

48 Do you know what an accidental death benefit is?

49 Would you like to insure your kids or grandkids under this policy?

50 Would you like to donate anything from your policy to a charity or church?

THE STANDARD

Same script. Same order. Every call. Memorize the words so you can focus on the person. Activity, discipline, and execution win.

SUPPLEMENTAL

RECORDING SCRIPT

Home Office re-record only. Use it when they call and say the recording needs to be redone.



SUPPLEMENTAL

RECORDING SCRIPT

WHEN TO USE

Only when the Home Office calls and says, **"We need the recording redone."**

START OF RECORDING

Today's date is _____ and the time is _____.

My name is _____ with Senior Life Insurance Company.

Mr/Mrs _____, do I have your permission to record this call?

Every recording must start with the three lines above.

VERIFICATION

Can you verify your mother's maiden name for security purposes?

The last four digits of your Social Security number are _____, correct?

Please say your name as you would like it to appear as the owner/insured on this policy.

Let me re-verify your mailing address. (Say their street, city, state, zip.)

We have your date of birth as _____, so that makes you _____ years old, correct?

Your height is _____ and your weight is _____.

We have your phone number as _____, correct?

The primary beneficiary will be _____ and their relationship to you is _____, correct?

The secondary beneficiary will be _____ and their relationship to you is _____, correct?

The face value of the program you have chosen is _____, with a monthly enrollment of _____.

Included in your policy is an accidental death benefit rider, which will pay an additional (same as above) if you die in an accident. This rider is included in the monthly enrollment of (same as above), okay?

RECORDING SCRIPT

HEALTH QUESTIONS & MEDICATIONS

> **Read the health questions verbatim from the application. They are state and plan specific.**

> Your doctor's name is _____ and he/she is in _____, correct?
>
> Let me verify your medications. (List each medication and usage.)

SUPPLEMENTAL RECORDING SCRIPT

APL, CONFIRMATION & BANKING

APL & REPLACEMENT

Do you want the automatic premium loan provision? Let me explain.

- After your policy has accumulated enough cash value to make a monthly premium payment, from that point on, if you miss a payment, the cash value would automatically make the premium payment so you don't lose your policy.
- There is no additional charge for this feature, and it can be included in your policy if you would like it to be.

Would you like that at no additional charge? Yes or no?

Do you have any existing life insurance or annuity contracts? Yes or no?

Will this cause any insurance or annuity to be replaced or changed? Yes or no?

CONFIRMATION OF APPLICATION

Mr/Mrs _____, did you hear all the health questions and confirm that all the statements and answers made in this application were full, complete, and true to the best of your knowledge and belief? Yes or no?

Okay. Do you understand that the company will rely on these answers in issuing any life insurance, and I, as the agent, do not have the authority to waive or modify any questions or answers on this recording? Yes or no?

Mr/Mrs _____, do you understand that for insurance to go into effect, the Proposed Insured's health condition must remain as described in the application at the time the first premium is honored by the bank and the policy is issued? Yes or no?

Mr/Mrs _____, can you please state your name as the owner/insured of this policy, and also please verify the city and state you are located in right now?

BANKING INFORMATION

Okay, Mr/Mrs _____, the way we set these up for you is through our Bank Service Plan. Will you be using your [checking/savings] account? At [the name of your bank]?

We have the routing number as _____, correct?

We have the [checking/savings] account number as _____, correct?

APL, CONFIRMATION & BANKING

PAYMENTS

For ASAP payment, say:

The first payment of _____ is in the bank now, correct? We will let the bank send the first payment on [two business days after application date], or as soon as possible thereafter, through our Bank Service Plan, alright?

For future initial payment, say:

We will let the bank send the first payment on _____ through our Bank Service Plan, okay? To confirm, you would like to send all future payments on the _____ of each month, correct?

Mr/Mrs _____, can you state your name exactly as it appears on the account, as the payer of the policy?

Mr/Mrs _____, your coverage will go into effect when we receive the first premium payment and your policy is issued, okay?

SUPPLEMENTAL RECORDING SCRIPT

AGENT STATEMENT & COMMITMENT

AGENT STATEMENT

> Now, Mr/Mrs _____, this is a legally binding document, so I need to read a statement to you and state my name on the recording as the agent, and then we will be finished.
>
> **I, [agent name], certify that each question in all parts of the application was asked, and the answers are true and complete, and that I have accurately recorded the answers in full as they were given. To the best of my knowledge, replacement [is / is not] involved in this transaction.**

PRODUCT EXPLANATION

> If MDB: If you should die from an accidental death, it pays immediately from day one. If you should die of natural causes, it pays 110% of all premiums paid in the first 24 months and the full benefit thereafter.
>
> If GI/EI: If you should die from an accidental death, it pays immediately from day one. If you should die of natural causes, it pays 110% of all premiums paid in the first 36 months and the full benefit thereafter.

INSURABLE INTEREST (WHEN OWNER IS NOT THE INSURED)

> Do you have insurable interest in the person to be insured? You do because they are your [state blood relation], correct?
>
> Do you have complete knowledge of the health history of the person to be insured?
>
> If you are insuring grandchildren, are all such dependents being insured, and are you responsible for their financial support? Yes or no, and please explain.
>
> Have them say: "The proposed insured is my [parent, child, or relation], and the best time to reach the proposed insured is _____."

COMMITMENT

CUE *Make them feel comfortable with you and their decision. Ask after you have gone over everything.*

> Are you satisfied with the decision you have made today? (Wait for response.)
>
> Good! That's important, because what my company has done today is make a commitment to you and your family, to have this money available for them when the time comes.

AGENT STATEMENT & COMMITMENT

> But, Mr/Mrs _____, we can't keep our commitment unless you also make a commitment to have the $_____ available every month and keep this plan. If you can't do that, please tell me now, and we will adjust.
>
> **Mr/Mrs _____, can you make that commitment to me today?**

Warm down: a few minutes on family or hobbies, not the policy. Summary package is on the way; policy arrives 10 to 14 days after the first payment. Thank them for their trust.