

Life Check-Up

Steps to success

Guiding your clients through a life checkup doesn't have to be complicated. Follow these simple steps to set both you and your clients up for success.

Step 1: Identify opportunities

Knowing who to contact is the first step in getting started. Here are a few tips for identifying which of your clients could benefit from a life checkup.

- Think about clients who may have gone through a recent life change — like purchasing a new home, marriage or had a child — or are approaching one, such as nearing retirement.
- Use the Life Check-Up ideal client worksheet to establish a regular routine for identifying appropriate candidates. Then, look over your current book of business and map out who you'll contact for a meeting.
- Reach out to your identified list of clients. Use the Life Check-Up prospecting letter or consumer postcard to establish connections and get meetings on the calendar.

Step 2: Prepare your client

Preparation is key once you have scheduled a life checkup meeting and will help ensure your time together is productive. Here are a few ways you can prepare clients for the meeting.

- Send materials that you plan to discuss during the meeting out ahead of time to your clients. Ask your clients to review and/or fill out the Life Check-Up getting started checklist, needs analysis worksheet and consumer brochure in advance.
- Ask clients to bring any current life insurance policies or most recent life insurance annual statements with them to the meeting

Step 3: Start the conversation

Sometimes the most difficult part of the meeting is kick-starting the conversation. These tips can help.

- Review the Life Check-Up conversation starters list for ideas on how to get the conversation flowing.
- Establish goals and expectations. Discuss the importance of the right life insurance coverage. Use the Life Check-Up consumer brochure as a conversation tool.
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Additional information on next page.

Protective refers to Protective Life Insurance Company.

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Step 4: Perform a needs analysis

The foundation of a life checkup is a comprehensive needs analysis. Here are ways you can dig deeper in order to better understand your clients' needs.

- Make sure your clients understand the types of insurance coverage that are available and the differences between them (term, universal life, variable universal life, etc.).
- Use either the simple or detailed needs analysis to calculate how much life insurance your clients need.

Step 5: Review current coverage

Once you've established what they need, reviewing their current coverage can help uncover opportunities for change. Consider including the following steps in your process.

- Review your client's current life insurance policy/policies. Address any gaps that may have been uncovered during the needs analysis.
- Make sure beneficiary information is updated and make changes if needed.
- If you need current cash surrender values, cost basis information or in force policy illustrations, your clients can use the Life Check-Up insurance company letter template to request the information from their current insurance provider.

Step 6: Offer creative solutions

These tips can help set you up for success when discussing recommendations with your clients.

- Consider adjusting death benefit coverage if your client's current coverage doesn't match up with their needs analysis results.
- Think about supplementary options that could enhance your client's coverage, such as an income rider to help lower monthly premiums or a chronic illness rider to support future healthcare expenses.
- Work with your Protective representative or dedicated life consultant to identify potential solutions that would best support your clients.

Step 7: Contact your dedicated life consultant or your Protective representative

Still have questions? We're here to help you along the way. Contact your dedicated life consultant or your Protective representative for more information.

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