

Conversation Starters



What to ask to determine suitability

Selling to Seniors is more than holding a Senior seminar at 10 a.m. at the local diner or sending out a lead piece and following up with those who respond. No other profession so greatly relies upon the suitability of coverage sold than the insurance industry. Asking relevant questions of your senior prospects can help open the doors of opportunity to provide solutions these clients demand and help ensure the quality of business written.

Use the following questions as guidelines to engage your customers in an open discussion.

“Mr./Mrs. Client...” ^{Q R}

RETIREMENT PLANNING

- How would you manage if your financial assets ran out during retirement?
- Do you own life insurance? Do you think you have enough? Why?

INCOME PROTECTION

- What would happen if one of you could no longer care for the other?
- Do you have long term care insurance?
- If you died tonight, would your beneficiaries be able to survive on what you have left them?

ASSISTING CHILDREN AND PARENTS

- Have you estimated how much education will cost for your children? Are you on track to cover these costs?
- How is your parent's health? Will you be expected to provide for care?
- What happens when parents become a burden to their family?
- What do you think of how your children are preparing for your grandchildren's education?

This type of questioning allows your client to face potential problems that may have been troubling them. Once they vocalize these problems, they'll look to you for solutions.

United American offers affordable solutions to these questions. You can provide solid protection for beneficiaries and create a nest egg that will help pay for children/grandchildren's education with our Final Expense Life coverages. Our annuity product is a great retirement vehicle for customers wanting a safe return on investment and a monthly income stream. UA's health product line includes Cancer, Accident, Critical Illness, Long Term Care and Hospital/Surgical protection to help cover the gaps in existing coverage. Our Medicare Supplement products pick up where Medicare leaves off and allow clients to help keep out-of-pocket medical expenses to a minimum.

Dealing with Seniors can be challenging and rewarding. With the appropriate products and advice, you are able to alleviate your clients' concerns over both the economic and emotional issues which may be troubling them. Opening a dialogue and getting clients to recognize each of these issues gets you closer to the real motivation you have in the insurance business — helping people solve problems.

