**CN SOLUTIONS CANCER SALES PRESENTATION**

**TRAINING SCRIPT**

All information in this scripting is from the standard policy. Please ensure you are working with your manager to understand and incorporate state specific policy provisions. Use the most recent version of the cancer presentation kit (CAN-KT-PRES) and appropriate state product brochure provided by Washington National for statistics, data points, and benefit amounts noted with [X]. Please ensure that all benefits and benefit amounts are applicable to the level of the policy you are presenting.

The sales presentation is a story with four parts:
1. Introduction with Inference
2. Develop the Need
3. Present the Solution
4. The Close

To facilitate your learning, this training script will be divided into these four parts. Refer to Chapter 7 of the WMD Playbook for more learning tips. Watch the DVD repeatedly to learn how to incorporate the materials and effective use the sales principles described in the DVD Section I.

**Part One: Introduction with Inference**

Hi Mr./Mrs. __________, my name is __________________, an insurance agent representing Washington National Insurance Company. Everyone who comes to see me today gets a free gift just for listening 10 minutes. Do you have 10 minutes now?

Great, let me get your name on this sign-in sheet and you can select your gift when we’re through.

**[Sign-In Sheet]**

We have a tremendous number of employees already participating with us. Let me look on my list to see if you have anything with us.

**[You may refer to the re-service report as an important inference opportunity; however, DO NOT show or allow anyone to see the information on the re-service report. This personal information is protected by privacy laws.]**
By the way, does your husband (wife) work here for XYZ? Do you have brothers or sisters who work for the company? Do they work in the local area?

[If age appropriate: What about your grown children, do they work for the company? Do they work in the local area?]

Most people I talk to have major medical insurance through their employer, do you? [Probably “yes”]

As you know, major medical is designed to cover medical expenses like hospital bills, doctor bills, and medicine.

[Reach over and touch/tap the re-service report to provide inference – watch the DVD!]

Many people I talk to also have some sort of supplemental health insurance coverage to help with the high out-of-pocket costs associated with treating illnesses like cancer. Do you have this type of coverage? [For learning purposes, assume “no”]

Part Two: Developing the Need

[Do not open your sales kit until you complete the phrase...“according to the American Cancer Society” – watch the DVD]

You know, Mr./Mrs. _________, life is full of choices – from where we live, to where we work, to who our friends are, etc. Unfortunately, some things in life come without a choice – cancer is one of those things.

Nobody chooses to get cancer, however according to the American Cancer Society:

- Men have {nearly} a X in X lifetime risk of developing cancer. Women have {more than} a X in X lifetime risk.
- About X million Americans are expected to be diagnosed with cancer this year.
Now, most people are familiar with these statistics; you can’t pick up a newspaper or turn on the television without reading or hearing about cancer, but what most people are not familiar with are the cost factors associated with treating the disease.

Many people have the misconception that if they have health and major medical insurance they are going to be covered. *That is simply just not true!*

You can see that the good news is more people are surviving cancer today than ever before, however... they are incurring a large amount of un-reimbursed expenses as a result –

that’s because...

...*there are two costs associated with treating cancer* – medical costs and NON-MEDICAL/OUT-OF-POCKET costs....

Statistics show us that your health and major medical insurance, no matter how good it is, is only going to cover X% of the total cost of treating cancer.

That means that most people today are about X% uncovered!

The X% percent represents non-medical related, out-of-pocket costs...

– *things like* deductibles, co-payments, and benefit limitations; transportation expenses and other expenses not normally covered by your health and major medical insurance.
Keep in mind, just because you or a family member is in the hospital being treated for cancer doesn’t mean that the house note, the car note, the light and water bills stop coming in – you have to maintain your standard of living whether you are working and drawing an income or not.

There are ways to pay for these out-of-pocket expenses including:

- Drawing on life savings, or selling assets which no one wants to do.

Nobody chooses to get cancer, however you can choose to protect you and your family from the possible financial impact this disease can have by buying supplemental insurance.

Since 1911, Washington National has helped families just like yours protect themselves from the hardship that often accompanies critical illnesses like cancer.

And here are your guarantees from the Company...

Cash when you need it most:

- Your benefits are paid directly to you, or whomever you choose, unless otherwise required.
- Your benefits are paid regardless of other insurance you may have.
- Your benefits are never reduced as you get older.
- There are no lifetime maximums on many of your benefits.
- Your premiums do not increase due to age.
- Your policy is guaranteed to be renewable for life. Only you can cancel your coverage.
- You cannot be singled out for a rate increase.
- The premium-return feature provides protection for today and money for tomorrow – I’ll explain more about that later.
Mr./Mrs. __________, some people have saved thousands of dollars and are prepared for just about anything, I’m not. If I were battling cancer I’d need extra money – how about you?

Let me show you what we have to offer...

Part Three: Present the Solution

[Transition to the CN Cancer brochure inserted in your sales kit]

We understand if you or a family member were diagnosed with cancer you would need extra money right away, so upon diagnosis of internal cancer, you will receive a first occurrence express payment of $X by overnight delivery (guaranteed delivered in most areas by two-day delivery).

That way you have money immediately to help with the extra expenses associated with treating the disease.

Now, the first question people ask themselves when diagnosed with cancer is “What do I do now?” Well, the company has answered that question for you by introducing our Health Advocate feature.

Health Advocate provides you access to a registered nurse who will help you navigate the healthcare system -- backed by a staff of medical directors and administrative experts. They will help with finding physicians and medical institutions, accessing community or educational resources, and solving claims and billing issues.

I’m sure you agree that this kind of support would be very helpful for you and your family at a time of great stress, don’t you?

Remember, all of these benefits that I’m going to go over with you are paid directly to you or someone you choose in cash to use any way you want to, need to or have to.
**PD** When confined to a hospital, we’re going to send you $X per day or up to $X for the first 30 days. $X per day thereafter.

**MC** Now that number never runs out or reduces because there is no lifetime maximum.

**PD** For in-hospital FDA approved drugs and diagnostic testing up to $X a day; attending physician up to $X a day.

**PD** For insured transportation when traveling more than 100 miles from home you will receive actual charges up to $X for coach-class plane, train or bus or $.X per mile if you go by car. This is for either inpatient care or for outpatient consultation at a comprehensive or clinical cancer center recognized by the National Cancer Institute.

**PD** For family member transportation, when you are both traveling more than 100 miles from home and the insured is confined, you will receive actual charges up to $X each way for coach class train, plane or bus, or $.X per mile if they drive. We’ll also send you up to $X a day for family member lodging while the insured is confined.

**PD** We have an ambulance benefit that will send you actual charges up to $X per one-way trip to and from the hospital where you are confined.

**MC** As you can see, we pay a lot on the in-hospital benefits, but as you know, most cancer is treated on an outpatient basis today. So, where we pay the most dollars is for...

[As you turn to the in-out hospital benefits page - sweep your hand over the list of in - out of hospital benefits – watch the DVD]

...these treatments. These are for either in-OR-out of the hospital.
Remember - major medical pays the bills, we pay you.

For second and third surgical opinion, actual charges up to $X. **For surgery, your major medical pays the bill, but we send you up to $X in cash to use anyway you want to, need to or have to.** This benefit includes reconstructive breast surgery – at the same amount we paid for the mastectomy. Blood and plasma, $X per unit. Anesthesia, up to $X.

For surgical prosthesis, you receive actual charges up to $X per device, for non-surgical, actual charges up to $X per device, per lifetime.

For radiation, actual charges up to $X a day, for chemotherapy injected by medical personnel, actual charges up to $X per day, for self-administered, actual charges up to $X per prescription.

There is a benefit for comfort drugs for nausea associated with cancer treatment at actual charges up to $X per month.

For a stem cell transplant, you will receive $X. Bone marrow transplant - $X lump sum, one time per covered person. If you were to need a wig or hairpiece you would receive $X lifetime. We also have benefits for skilled nursing and hospice.

As you can see, Mr./Mrs. _________, these benefits could add up to thousands and thousands of dollars to provide you with financial support you need during a very difficult time. This allows you to focus on what is most important – fighting and beating cancer.
Transition to ICU Flat Sheet

[ICU Rider]

Now in addition to our cancer policy we offer a Hospital Intensive Care rider. This optional rider helps protect you and your family against anything – anything at all – that would place you in an expensive part of the hospital – Intensive care. Like neonatal intensive care, coronary intensive care and intensive care burn units.

This benefit pays $X per day for up to 30 days or up to $X per ICU confinement. Benefits can be doubled to $X per day for specified vehicular accidents and there is also an ambulance benefit that pays up to $X per confinement. Benefits begin on first day for injury and second day for sickness.

Now remember, this benefit is for anything that places you in intensive care – it doesn’t have to be related to cancer.

[Refer to the Brochure - exclusions and limitations section]

Mr./Mrs. __________, all insurance policies have limitations and exclusions. Please be sure to read over this section and read your policy when you receive it.

(Do not turn the page to the ROP or CV flat sheet yet – if you do, they’ll want to see/look at what is on the page instead of listening to you – Look them in the eye as you explain the return of premium feature - then turn the page & show examples)

Now, Mr./Mrs. __________, the statistics I shared earlier with you about cancer and the cost associated with treating the disease can be alarming. You and I certainly hope not to become one of those statistics.
With that in mind, let me show you what most people like best about our policies – that’s what happens when you don’t have to use it. Back in the 1970’s the company pioneered the optional return of premium benefit feature and here is how it works...

When you keep your policy in force and don’t have a claim on the policy, we send your premium dollars back, each and every 20 [25 in Cash Value states] years, and again at age 75 or whichever comes first. At age 75, you don’t loose your coverage, you simply continue at the same affordable premium and you could collect again.

[NOTE: The terms of the ROP and/or Cash Value rider in your state may vary from this standard explanation. It is your responsibility to fully understand how ROP and Cash Value riders work in your state and explain the rider accordingly.]

[Turn the page to the ROP or Cash Value Flat Sheet as you say...]

Now, let me show you some examples of how this works –

One of three things is going to happen when you keep your policy in force.

In the first example, you paid in $X in premiums and never had a claim. The company is going to send all $X back and your policy continues at the same affordable rate, and you could collect again.

In the second example, you paid $X in premiums and had a small claim for $X, you won’t lose the return or premium benefit - we’re going to send you the balance of $X and your policy continues at the same affordable rate.

The third example is why people take the policy; you paid $X had a large claim of $X. No premium is returned to you; however the policy paid you thousands of dollars when you needed it most – when you were battling cancer.
Since 1995 the company has returned more than $X billion in return of premium benefits.

That’s protection for today, money for tomorrow. You win either way – don’t you agree! Let me show you how the prices work....

Rate Sheet
Are you married or single? ......
So everything that we’ve talked about, the cancer benefits both in and out of the hospital, along with the intensive care rider and return of premium rider are available through payroll deduction for $____ per (pay mode) for an individual or $_____ per (pay mode) for your entire family.
These are prices that can fit any budget, wouldn’t you agree?

Part Four: The Close

1) The Assumptive Close
All I have to do to include you in the enrollment along with all the others is get some general information, starting with your date of birth....What is your date of birth?
[Look down, put your pen on the application (or on the computer keyboard for EZ App) and wait for their answer]
Close and Stay Closed

2) The Ask Close
What I’d like to do is go ahead and include you in our enrollment along with all the others – may I do that for you today?
[Look down, put your pen on the application (or on the computer keyboard for EZ App) and wait for their answer]
Close and Stay Closed
3) **The Application Close**

The good news is that there are no blood work or physical exams required; there are few health questions – I would like to go over these with you now so you will know if you qualify. Here, take one of these [pull an application from the sheet protector in your sales kit].

Feel free to write on this (make a scribble mark), I have plenty. Take this pen and please answer yes or no to the following questions.

*Very important! Hand them a pen! Take another pen and ask the health questions using Powerful Directing. Have the prospect mark their answer to each.*

*For training purposes, assume they answered “no” to all questions*

Great! You’re eligible! All you have to do to enroll today along with all of the others is complete the top five lines of the application, you can tell me which option you would like when we are finished, start with your first name right here...

*(Tap the application twice with your pen next to the name block on the application)*

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**Close and Stay Closed**

Sales Kit Rebuttal Close

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**IF YOU GET BUYER RESISTENCE OR A STALL SUCH AS:**

“I want to think about it”; “Get with me tomorrow”; “I have enough insurance”...

*Learn to use the Sales Kit Rebuttal Close Effectively – watch the DVD!*

Ok, Mr. __________, you probably want to [repeat their comment]:

- **think it over**...to ensure you’re making the right decision, is that correct?
- **talk to your spouse**...
- **want to make sure** you need it...
- **want to make sure** you can afford it ...
- **want me to check back** with you later...

That makes sense. Just remember these facts...

*[Use the Sales Kit Rebuttal Page that is in your sales kit! Watch the DVD]*
Gaining Referrals for New Group Development

Use after the application is signed and the paperwork is completed, plan to gain New Group Referrals from every person to whom you make a presentation.

Mrs. _______________, I asked earlier if your husband worked at XYZ and you said no. Where does he work? The reason I ask is that we’ve been working with school districts (government agencies, large companies) for many years, but we’re now beginning to contact employers of all sizes and types in order to offer these products. Where does he work? Do you think he would make an introduction to the person in charge of benefits for me?

Mr. ____________, earlier you said your brother (sister, kids, etc.) worked in the local area. The reason I ask ....

[Use a similar format to gain direct/individual sales opportunities]

Mrs. ______________, earlier you said you had brothers & sisters living in the area. The reason I ask is that this policy is available for individuals who don’t have payroll deduction available...

Confirmation Close

Use after the application is signed and the paperwork is completed:

Now, Mr./Mrs. __________, you’ve made a good decision for your family [or yourself] today. Deductions will begin on [date]. Here is my business card and your packet of information.

This is very important - please remember that if you leave this employer for any reason you can take this important coverage with you – it is portable. Just call the company and they’ll set you up on an easy payment method.

Now, let’s go get that gift.

While walking to the gift table you want to ask for Enrollment Referrals...

The Use of On-Site Enrollment Referral Slips

Leverage Current Relationships – Generate Excitement by Offering MORE GIFTS! Refer to your WMD Playbook.

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Mr. ________, I need your help. Put your name on some of these slips here and send co-workers to me. Just like you, they get a free gift for listening and for your help, when I get (XX) slips with your name on then, I want you to come back and get another gift – OK? That way you get something to take home for your wife!! I’ll see you later today when you come back to get that extra gift.

ALWAYS remember the Art of Leaving Gracefully!