

FRONT TALK SCRIPT



FRONT TALK

"Before we begin, I'd like to take a moment to introduce who we are. My name is [Your Name], and I am a licensed insurance agent with Penn Global, an Integrity company. We joined the Integrity family a few years ago, and that partnership has strengthened our ability to serve clients nationwide.

Our Penn Global history goes back to 1890. Approximately 13 years ago, we transitioned to a privately owned company. Even before joining Integrity, we were a well-established organization operating independently. Integrity assumed partnership in our success, and we embraced their tools, resources, technology, and partnerships to serve our clients better and really help our agents thrive.

At Penn Global, we believe in a holistic approach, examining all aspects of your needs: health, life, and wealth. Whether it's Medicare, life insurance, or retirement planning, we understand that these decisions don't stand alone—they impact the broader picture of your financial and personal well-being. Each area affects the other.

We are a customer service-driven company, and our mission is to educate first. That means we're here to ask questions, help you understand your options, and give you the confidence to make informed decisions. So today, I'm going to ask questions, and we'll address them together."

How does that sound to you?

ALTERNATIVE

Before we begin, I'd like to take a moment to introduce who we are. My name is [Your Name], and I am a licensed insurance agent with Penn Global, an Integrity company. We joined the Integrity family a few years ago, and that partnership has strengthened our ability to serve clients nationwide.

Our Penn Global history dates back to 1890. About 13 years ago, we transitioned to a privately owned company. Even before joining Integrity, we were a well-established organization operating independently. Integrity became a partner in our success, and we embraced their tools, resources, technology, and partnerships to better serve our clients and help our agents thrive.

At Penn Global, we believe in a holistic approach, examining all aspects of your needs: health, life, and wealth. Whether it's Medicare, life insurance, or retirement planning, we understand these decisions don't stand alone—they impact the bigger picture of your financial and personal well-being. Each area influences the others.

We are a customer service-focused company, and our mission is to educate first. That means we're here to ask questions, help you understand your options, and give you the confidence to make informed decisions. So today, I'll ask questions, and we'll work through them together.

How does that sound to you?

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SENIOR FRONT TALK

Now, before I get started, I want to take a minute to explain who we are
(Give the prospect your business card).

Our company, Penn Global, was born from the Pennsylvania Life Insurance Company. Our company's history dates back to 1890. I'm sure you're familiar with Penn Life, right?

Today, we are a privately held organization with offices throughout the United States (Flip card over to backside). We represent companies such as Guarantee Trust Life, Mutual of Omaha, SilverScript, and Humana. The core beliefs that have remained true in our company are customer service and education.

We help educate Medicare-eligible Seniors on today's challenges. We believe all Seniors should be aware of how their assets can be affected by Medicare and Medicaid when they suffer from a long-term accident, sickness, or disease. We provide free information on how Final Expense Planning and other insurance products may help.

My job is to explain, answer any questions, and determine IF YOU QUALIFY for some of today's insurance products, which can help provide financial protection for you and your loved ones. If we can help and our insurance products fit your needs, I'll let you know what I can do for you TODAY. However, if I'm unable to help, the information we review is provided at no cost

Before I begin, I'd like to ask some questions to understand your situation better. It will help me understand how to best explain our information to you. (Pull out needs assessment, "Now, how do you spell your first/last name?")

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SELF EMPLOYED FRONT TALK

Being self-employed, like you are Mr./Mrs. Jones, you are not eligible to receive loss of time benefits like a person working in a factory or industry, or maybe even your employees (who receive workers' compensation).

Because of this, when you suffer from an injury/sickness, your income may slow down. If it's severe enough, your income may be completely eliminated. It is very unlikely you'll receive any federal or state benefits, and everything you have is tied up (circle your hand) in your business. You risk losing it all, and that's when your family would suffer.

Now, this isn't fair, and it's not safe. Many self-employed people wonder if there is a solution. Our companies, Assurity and Mutual of Omaha, have done just that for people like you.

IF YOU CAN QUALIFY, we have insurance products that can protect you, your family, and your uncovered critical illness expenses, and even the day-to-day cost of running your business.

My job is to explain the insurance products, answer any questions, and determine if you qualify for our insurance products. Just so you know, I have no authority to approve this, and you are not automatically assured of qualifying.

If it fits your needs, I'll show you what I can do for you TODAY. If it doesn't fit your needs, you are entitled to know about this, being self-employed. Now, so there are no mistakes, read along with me. Stop me if you have any questions.

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