

LifeDesk Marketplace Training — Field Kit (Track 2) (TWO-LANE v3)

Revised 2026-10-28 (v3), from Ryan's nine watch notes on the v1 video: (5) **the department never sits down with employees** — its one-on-one is a short, private call; the department's talk tracks were reworded accordingly (the agent's own in-person settings stay); (6) **caps demoted** — most caps verbiage removed; talk tracks lead with the planning layer and frame basic benefits as **a good base — and just the beginning**; (7) **there is no portal booking link** — booking happens only through the link in the client's welcome email (§2, §4 carry the order: submit, then book through that link); (9) the safety net in §4 is stated as the platform-training callback it now is in the video. Carried over from v2: (1) the planning department's first outreach is **email** — never a phone call before a booked appointment; (2) book-with-client stays, via the client's welcome-email link, and §4's expectation line is channel-neutral about the follow-up email; (3) employee settings are **one on one everywhere** — the group close and sign-up sheet are deleted; (4) the category gap leads every talk track — the products, concepts, and strategies of real planning were never in the basic benefits portfolio at all. The agent's take-into-the-field companion to the Marketplace Training videos. Everything here follows three rules: **lead with the planning problem, never a product; the client stays the referring agent's client; the agent opens the door — LifeDesk works the case.**

The agent is not being trained to design complex life cases. They are being trained to do four things: **spot the trigger, start the conversation, get permission, submit the same day** — in **both lanes of every account**:

- **Owner lane (depth):** buy-sell funding, key person, succession, estate planning. One agent with 20 accounts has 20 owners to work.
- **Employee lane (volume):** the ~3,000 employees inside those same accounts — family protection beyond the basic layer, income gap, spouse/dependent coverage, conversion/portability, retirement basics.

Twenty accounts isn't twenty opportunities. It's twenty owners — and every employee behind them.

The two gaps — the whole reason the department exists. (1) **Quantity:** the coverage owners and employees already have stops where the plan sets it — an amount the plan chose, not the family. (2) **Category:** the products, concepts, and strategies real planning runs on were never inside the basic benefits portfolio at all — they are not offered to owners or employees, and most have never even been exposed to them. A base-only framing makes this sound like a top-up shop; the category gap is the differentiation. The mission, in one sentence: **enhance employee benefits portfolios and make them more valuable** — not with more of the basic layer, but by adding the planning layer above it. Every talk track below names both gaps. You open the door with that language; you never pitch a product — the planning team designs.

1. The trigger checklist — where appointments hide

Review every account **twice** — once down each lane.

Owner lane

- ☐ Two or more owners, and no funded, written buy-sell agreement
- ☐ One owner or key employee the business could not replace without real damage
- ☐ Owner in their 50s or 60s with no succession or exit plan
- ☐ Owner has asked “what happens to the business if something happens to me?”
- ☐ Highly paid employees whose group life benefit is a small fraction of their income
- ☐ Business has taken a loan, added a partner, bought out a partner, or expanded recently
- ☐ A death, illness, divorce, or birth in an owner's family exposed a gap
- ☐ Owner talks about retirement income or protecting a spouse — beyond the business
- ☐ Owner's entire plan is the business plus the basic benefits portfolio — the concepts and strategies above the basic layer were never offered to them
- ☐ Owner says “we've been meaning to look at that” about any planning topic

Employee lane

- ☐ The plan itself: built as a base — a flat amount or a multiple of salary, the same formula for everyone — so protection stops at that basic layer whatever the family needs (the baseline trigger)
- ☐ The employee's whole financial plan is the basic benefits portfolio — never been exposed to the concepts and strategies above the basic layer
- ☐ New baby, adoption, or a new dependent in the household
- ☐ Household running on one income — or about to be (spouse left the workforce, hours cut)
- ☐ Spouse or partner with no life coverage of their own
- ☐ Income that has grown well past what the group benefit would replace (the income gap)
- ☐ Employee leaving, changing jobs, or retiring — group coverage doesn't follow them, and the window to convert or replace it is short
- ☐ Employee in their 50s asking about retirement income — or what happens to their coverage when they retire
- ☐ A death or serious illness in an employee's family exposed a gap (approach gently, and only when they raise the subject)

Exercise (do this in week one): review 10 accounts, mark the triggers in **both lanes** on each. Keep the list in your own records — you only submit a client to LifeDesk after that client has agreed to the introduction.

2. The 30-second conversation

The pattern never changes, in either lane: **Observation → Risk question → Permission → Next step.**

Owner lane

“One of the things our agency has added is a life planning department for the situations that sit outside the normal benefits plan — buy-sell funding, key person, succession, and families whose income goes well

beyond the group-life limit. These are the concepts and strategies a standard benefits portfolio doesn't contain at all. When I was reviewing your account, I thought of [trigger]. If something happened to [owner / key person], is there a written — and funded — plan for what happens next?”

Employee lane (the enrollment-table version)

“Before you finish your elections, one thing worth knowing. Your group coverage — and the basic life you can add here — are a good base, but they're only the beginning: the plan was built to cover the basics, not to fit your family's actual need. And the plan holds only that basic layer: the products, concepts, and strategies real planning runs on were never part of this portfolio — most employees have never even been shown them. Our agency's life planning department works out what your family actually needs — beyond the basic plan — on a short, private call, one on one with you. Nothing about it comes back to your employer. Want me to have them reach out?”

If the answer is no, unclear, or “we've been meaning to...”:

“That's exactly what the planning team handles. The first step is a short discovery call, so they can understand the situation before anyone talks about a product or a number. Would you be open to me connecting you?”

Yes → submit the case in the portal the same day, and tell them what happens next (section 4). **Not now →** “No problem. If it ever moves up the list, I'm the call.” Note it, and revisit at the next renewal, the next enrollment, or the next life event.

3. Talk tracks by setting

Owner lane

Renewal meeting (with the owner present)

“Before we wrap up — renewals cover the benefits plan, and that's handled. There's a separate layer most businesses never get asked about: what happens to the business itself if something happens to you or [partner] — and the strategies for it were never part of the benefits portfolio. Our life planning department handles that side. Worth a short call with them?”

Service visit / check-in call

“Something I've started asking my owners this year: if you were out of the picture tomorrow — not the benefits, the business — is there a funded plan for [partner / your family / the team]? Most owners I ask say it's handled in their head but not on paper. Our planning team does that work. Can I connect you?”

Follow-up email after a meeting

Subject: The planning question from [day]

[Name] — good seeing you [day]. The question I raised about [trigger] is one our agency's life planning department handles every week: funded buy-sells, key person, succession, and protection beyond the basic layer — the concepts and strategies a standard benefits portfolio doesn't contain. The first step is a short discovery call — no pitch, just understanding the situation. If you're open to it, I'll make the introduction and they'll send you a link to pick a time. — [Agent]

Employee lane

The employee lane is always **one on one and private** — at the enrollment table, in an onboarding sit-down, or in a service conversation. Worksite enrollment already works this way: you sit with each employee individually. There is no group version of this conversation — never a group pitch to staff, never in front of coworkers, and no sign-up sheets: an employee's interest is theirs, and nothing about it is visible to anyone else in the room.

Open enrollment — one on one at the table

Use the \$2 employee conversation exactly as written. Enrollment is the one time of year you are already sitting with every employee — it is the employee lane's natural habitat.

New-hire onboarding

“While we're setting up your benefits — this plan wasn't set with your household in mind, and the plan itself is the basic layer. At some point it's worth a short, private conversation about what your coverage would actually do for your family — and about the planning beyond the basics that this portfolio doesn't include. Our life planning department does that on a short, private call. If you'd like it, I can have them reach out.”

Service visit / check-in conversation

“You've carried the basic plan a long time. Two things it never did: it was only ever the base, and it never included the planning strategies that sit above the basic layer — most people have never even been shown them. Our planning department does that work on a short, private call. Worth a call?”

Highly compensated employee (beyond the basic layer)

“Your group coverage is a good base, but it's set by the plan — not by what your family would actually need against your income. And the strategies that fit an income like yours were never part of a group plan at all. Our life planning department works with people in exactly that spot. The first step is a short, private call. Want me to connect you?”

The “don't pitch my employees” boundary (for owners/HR)

“Understood — and that's not how this works. Nothing is pitched to your staff. This starts with you, and anything beyond that only happens one on one, privately, with the person who asks for it.”

4. After they say yes — the same-day sequence

The sequence is identical in both lanes — owner or employee. One channel fact runs through it: **the planning department's first outreach is email**. Nobody from the department phones a client who hasn't booked — the call only happens at the time the client picks.

1. **Submit the case in the portal** — correct Referral ID, correct phone and email.
2. **Tell the client what happens next:** “You'll hear from our life planning department by email, with a link to choose a time for the discovery call.” That email link is the only booking link there is — there is no booking link in the portal. If you are together when they agree, submit the case first, then open that welcome email together and book through its link — booking through it ties the appointment to their case. The expectation line is then shorter: “You'll hear from our life planning department by email — you're all set.” For an **employee**, add the privacy line out loud: “Your employer won't see any of this — not the sign-up, not the booking, not the conversation.”
3. **Send one personal note the same day** (text or email):

“I passed your name to our life planning department today — they'll email a link to schedule a short discovery call about [trigger]. No prep needed; they just need to understand the situation first. I'll stay in the loop.”

4. **If they don't book:** the safety net from your platform training runs — LifeDesk sends one gentle reminder email around day 3–4. Around day 6–7 you'll get a heads-up — that's your cue for **one** personal nudge:

“Just checking in — the planning team sent a link to schedule the call we discussed. Want me to have them resend it?”

5. After your nudge, let it rest. Never run your own pressure sequence on top of the system.

5. Objection cards

Eleven cards: four owner-lane, three employee-lane, four that work in either lane. Every answer has the same shape — **acknowledge, separate this planning layer from what already exists, and return to the discovery call.**

Owner lane

“We already have life insurance.”

“Most businesses do — that's the benefits layer, and it's handled. This is the layer above it: the concepts and strategies the benefits portfolio never contained — what happens to ownership, the key people, and the family income if something happens. Different conversation.”

“Our CPA / attorney handles that.”

“They usually handle the documents and the taxes — and they should stay involved. What they don't do is design and fund the insurance side of it. The discovery call is how those pieces get connected.”

“We have group life.”

“Group life is set by the plan, not by need — and it usually stops far below what an owner's or a top earner's family would need. And it's the basic layer: the concepts and strategies above it were never part of the group plan. This planning starts from the need and works back.”

“We looked at this before and it went nowhere.”

“That usually means it stopped at conversation and never got designed. The planning team's whole job is taking it from conversation to finished. One discovery call tells you whether it's worth reopening.”

Employee lane

“I already have it through work.”

“You do — and it's a good base. But know what it is. It's capped — the plan sets the amount, not your family's need. And it's basic: the products, concepts, and strategies real planning runs on were never part of that portfolio — most employees have never even been shown them. A good base is just the beginning. This isn't a bigger version of what you have. It's a different conversation — what would your family actually need, beyond the basic plan? That's the whole conversation.”

“I can't afford anything extra.”

“That's exactly why the first conversation matters — it costs nothing, and it starts from what's realistic for your household, not from a sales target. If the full number isn't reachable today, you'll at least know what it is — and what the first step toward it looks like.”

“I need to talk to my spouse.”

“You should — it's a family decision. Book the call for a time they can join, or take this sheet home and talk it over first. No pressure from us to decide anything today.”

Either lane

“I'm too busy.”

“That's exactly why the first step is a short call at a time you pick. No homework, no prep. If it's not worth continuing after that, it ends there.”

“Just send me information.”

“Happy to. The honest problem with information on this is that the answer depends entirely on your situation — ownership, ages, what exists already. The discovery call is the information, tailored. Fifteen minutes and you'll know more than any brochure can tell you.”

“What's it going to cost?”

“The discovery call costs nothing and commits you to nothing. If a plan makes sense, the team will lay out exactly what it involves before you decide anything.”

“I don't want a sales pitch.”

“Neither do we. The discovery call is the team understanding your situation. Recommendations come after, in writing, and you decide with your own advisors in the loop.”

6. Weekly scoreboard

Small, repeatable, measured — not motivational. The two lanes are counted **separately**, because they are different motions: owner approaches happen in owner meetings; employee conversations happen at enrollment, onboarding, and service moments.

Activity	Weekly target
Existing accounts reviewed for triggers (both lanes marked)	10
Accounts with a visible trigger (either lane)	5
Owner approaches made	2
Employee conversations held	5
Permissions / introductions secured (both lanes)	2
Referrals submitted (same day as permission)	matches permissions
Heads-up follow-up nudges sent	every one received

Track approaches, permissions, submissions, and **booked discovery calls** — not just closed cases. Booked calls are the behavior you control; cases close on the planning team's timeline. In the employee lane, expect more conversations per permission than in the owner lane — volume is the point of that lane; don't judge it by the owner lane's ratios.

7. Scenario drills (used in the videos and the completion check)

Scenario 1 — Two owners, no funded buy-sell (owner lane). Owners in their 40s, handshake agreement “we'd figure it out.” Correct move: risk question about the surviving owner's position with the deceased owner's spouse; ask permission; submit as buy-sell.

Scenario 2 — The irreplaceable employee (owner lane — a key-person case, worked with the owner). A 25-person company whose top salesperson carries 40% of revenue. Correct move: key-person framing — “what does the business lose in the 12 months it takes to replace her?”; owner conversation, not an employee pitch.

Scenario 3 — The executive past the group limit (either lane — starts wherever you meet him, one on one). Operations VP earning well above the group plan's coverage limit. Correct move: the good-base framing, a private one-on-one discovery offer, permission before submitting.

Scenario 4 — The owner nearing the exit (owner lane). Owner, 61, "I'll probably sell in five years," no plan, adult children not in the business. Correct move: succession framing — the five-year plan only works if the business survives the owner being unable to work in year two.

Scenario 5 — The new parent at the enrollment table (employee lane). Employee electing benefits after a first baby; group coverage equals one year of salary. Correct move: the good-base framing in plain words, the privacy line out loud, permission, submit as family protection the same day.

Scenario 6 — One income, an uncovered spouse (employee lane). Employee's spouse left the workforce to care for the kids; the employee is the only income and the only covered life. Correct move: the risk question is about the uncovered spouse and the single paycheck; private conversation, permission before submitting.

Scenario 7 — The employee on the way out (employee lane). A 15-year employee mentions he's leaving next quarter. Correct move: coverage doesn't follow him, and the window to convert or replace it is short — the conversation is now, with his permission. Never alert the employer, and never frame it as a retention play.

8. Completion standard

An agent has finished Marketplace Training when they have: - Watched the modules and passed the scenario quiz. - Reviewed 10 of their own accounts and marked the triggers in **both lanes**. - Submitted one practice referral correctly. - Named the first owner they will approach **and** the first employee setting they will work (the next enrollment, onboarding, or service conversation) — both within 7 days.

Then the only remaining step is the first real work in each lane — made within a week of finishing, while the talk tracks are fresh.

9. Good fit / not a fit — and the guardrails

Strong fit — refer it: - Unfunded or unwritten buy-sell; owners who have never been asked the question - Key person the business can't replace; owner-dependent businesses - Succession / exit / retirement-income planning for owners - Earners whose income far exceeds the group-life limit - Families whose protection stops at the basic layer the plan set — never fitted to what the family actually needs - Anyone whose planning has never gone past the basic benefits portfolio — the products, concepts, and strategies above the basic layer were never offered to them, in either lane - One-income households; spouses or partners with no coverage of their own - Employees changing jobs or retiring, inside the short window to convert or replace group coverage - Complex underwriting or planning the agent was never trained to design

Not a fit — don't submit it: - A servicing problem on an existing policy (that's a carrier/service call, not a case) - A client who only wants a quick price quote and won't take a discovery call - Anyone who has **not** agreed to the introduction - Matters for the CPA or attorney alone (documents, taxes) with no insurance planning in them

Guardrails (always): - No tax or legal advice — route those questions to the client's CPA/attorney; the planning team works with them, not around them. - Never quote a rate, predict underwriting, promise an approval, or

guarantee a product outcome. - Open doors with concepts-and-strategies language; never pitch a product yourself — the planning team designs. - Never send sensitive personal information (SSN, health details, account numbers) by ordinary text or email — and never put it in the referral form. - Never share your portal login.

Employee-lane guardrails (in addition): - Voluntary, always. The employee decides. One respectful ask and one follow-up at most — a “no” or a “not now” is final until the employee reopens it. - **Private, always.** Employee conversations happen one on one, never in front of coworkers, and never as a group pitch to staff. - **The employer never sees participation** — who signs up, who books, who buys. Never discuss an employee's situation, interest, or decision with their employer, and never discuss one employee's situation with another employee. - **No pressure at moments of vulnerability.** Life events (a birth, a death, an illness) open conversations only when the employee raises the subject or welcomes it — never as leverage.

10. Client leave-behind — for “just send me information”

Forwardable email / one-pager copy, in the agency's voice (the agent sends it under their own name — LifeDesk stays in the background, per the agency-extension model). Two versions: use the one that matches the conversation. Both versions sell the same thing: **an enhanced portfolio** — what the client has is a good base, and only a base; the planning layer above it was never in the portfolio, and adding it is what makes the benefits package more valuable.

Owner version

[Agent name] — [Agency]

The planning questions most businesses never get asked.

Your benefits plan protects your people day to day. A different set of questions protects the business itself:

— If something happened to you or a partner, is there a written, funded plan for what happens to ownership? — Is there one person this business couldn't afford to lose — and no protection if it did? — Does your family's protection stop where the basic plan stops, while your income doesn't? — When you eventually step back, is there a plan for what the business is worth — and who pays it?

Those questions live in a layer a standard benefits portfolio doesn't contain. The products, concepts, and strategies that answer them were never offered alongside your plan — most owners have never even been shown them. Our agency's life planning department works in exactly that layer: they understand your situation before anyone talks about products or numbers, and your own CPA and attorney stay in the loop. It's how a benefits portfolio becomes more valuable than the basic package it started as.

If you'd like the introduction, tell me — I'll connect you, and you pick a time that suits you.

Employee version

[Agent name] — [Agency]

A quick check most employees never get to make.

The life coverage in your benefits plan is real — and it's a good base. But it's only a base: the amount was set by the plan's formula, not by asking what your family would actually need. The basic life you can add on top is part of that same base.

And the plan is the basic layer. The products, concepts, and strategies that sit above it were never part of the portfolio — most employees have never been shown them at all.

A few questions worth answering once:

— If your paycheck stopped, how long would your current coverage carry your household? — Does your spouse or partner have coverage of their own? — If you changed jobs, what happens to the coverage you have now?

Our agency's life planning department answers those questions in a short, private, one-on-one call — no pitch, no obligation, and your employer never sees who books or what is discussed. It's the piece that makes your benefits worth more than the basic package.

If you'd like the introduction, tell me — I'll connect you, and you pick a time that suits you.