

Owner Lane

The 30-Second Conversation & Weekly Scoreboard

STEP 1
Observation

STEP 2
Risk question

STEP 3
Permission

STEP 4
Next step

Spot the trigger

- Unfunded buy-sell — an agreement that exists as a handshake, or not at all
- Irreplaceable key person
- Owner in their 50s/60s, no exit plan
- "We've been meaning to look at that"
- Loan, partner change, or expansion

Say this — the open

"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 _____. If something happened to [owner / key person], is there a written — and funded — plan for what happens next?"

Say this — the permission ask

"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?"

Book it now

Together? Submit the case in the room, then open the client's welcome email together and book through the link in it — the only booking link there is. Set the expectation: "You'll hear from our life planning department by email."

Not together? Submit the same day — the booking link is in the welcome message.

Thinking about it? Send the owner leave-behind.

Same-day checklist

- ☐ Submitted — correct Referral ID, phone, and email
- ☐ Told the client what happens next
- ☐ Personal note sent: "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."
- ☐ Heads-up received (day 6–7) → one nudge sent: "Just checking in — the planning team sent a link to schedule the call we discussed. Want me to have them resend it?" — then let it rest

Weekly scoreboard — owner lane

Review **10 accounts** · Make **2 owner approaches** · Count permissions on the two-lane scoreboard (field kit \$6). Measure booked discovery calls — the behavior you control.

Guardrails: Permission before every submission · No rates, underwriting predictions, or tax/legal answers · No SSN or health details in the form or by text/email · Questions: email the planning team — answered within one business day.

Employee Lane

A Good Base — and Just the Beginning

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Spot the trigger

- Plan built as a base — a flat amount or salary multiple, the same formula for everyone
- Planning that stops at the basic layer — concepts and strategies never offered
- New baby · One-income household · Spouse with no coverage of their own
- Job change coming — group coverage does not follow them
- 50s and starting to ask about retirement

Say this — at the enrollment table

“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?”

The privacy line — say it out loud, every time: “Your employer will never see that you booked.” Participation is private: the employer never sees who signs up, who books, or what is discussed.

Where it happens

Enrollment table · New-hire onboarding · Service & check-in conversations — always one on one, always private, never a group pitch to staff.

Three quick answers

- **“I already have it through work.”** → A good base — and just the beginning: capped, and basic. The planning layer above it was never in the portfolio; the planning team works out what your family actually needs.
- **“I can't afford anything extra.”** → The first conversation costs nothing, and it starts from what's realistic.
- **“I need to talk to my spouse.”** → Book a time they can join — or take the employee leave-behind home.

Same-day, if they say yes

- ☐ Submitted — correct Referral ID, phone, and email
- ☐ Told them what happens next — and said the privacy line out loud
- ☐ Personal note sent the same day

Weekly scoreboard — employee lane

Hold **5 employee conversations** per week · Count permissions on the two-lane scoreboard (field kit \$6).

Guardrails: Voluntary, private, no pressure — the employee decides · Never discuss an employee's situation with their employer · No SSN or health details in the form or by text/email · Questions: email the planning team — answered within one business day.