



NASB University Final Exam

Name: _____ Phone Number: _____ State: _____

Email: _____ Manager: _____

My Weekly Goals: Minimum AP: \$ _____ Presentations: _____ Door Knocks: _____ Dials: _____

Daily Committed Schedule: Sun: _____ Mon: _____ Tues: _____ Wed: _____ Thurs: _____ Fri: _____ Sat: _____

Number of knocks per day: Sun: _____ Mon: _____ Tues: _____ Wed: _____ Thurs: _____ Fri: _____ Sat: _____

My Lead Game Plan: *You will have to be on a standing weekly lead order to hit your goals.*

- 20 Platinum/Week (\$460/week)
- 25 Mix of Platinum and Gold, Silver, Bronze (\$150-\$300/week)
- 30 Gold, Silver, Bronze (\$90-\$210/week)

Test #1: Print, Scan and Copy (or Fax)

TAKE ACTION QUESTION: You will need to be efficient at printing items off carrier websites and scanning in applications to carriers. Consider this a test run.

1. Print test off from your computer
2. Take test
3. Scan and email to isaac@naseniorbenefits.com or Fax to 817-796-1375
4. Call manager to set up a time to REVIEW your answers and learn what is needed

Join Call

What percent of top income earners choose to participate on the \$100K morning team calls?

- 100%
- 50%
- 25%
- 93%

What do we report on the \$100K morning team calls?

- The current weather report in your city
- A full report of your personal health status
- Annual Premium, Applications, Presentation, Referrals and Appts set for today
- A full report trying to justify a ZERO production day. Aka "Admin Day"

TAKE ACTION QUESTION: Have you added a reminder to your smart phone calendar for the morning team calls?

- Yes
- NO

TAKE ACTION QUESTION: Have you saved the conference call number and code into your phone contacts?

- Yes
- No, (please stop test and go to Pg. 1 to complete)

Door Approach (Pg. 7 of NASBU)

After exiting your car at the home of a lead, you should first...

- Wave and Smile towards the home
- Put your head down and slowly walk to home to not alarm anyone
- Check Facebook for updates
- Look around for the local Ice Cream Truck

How many leads should a full time agent knock per week?

- 20-30
- 30-40
- 10-20
- 60+

What hours are "Prime Time" door knock hours?

- 8am-1pm M-F
- 9am-2pm M-F and 1pm-4pm Sat
- 3pm-9pm M-F and Sat 10am-3pm
- Weekends only

What living benefits do we offer at door to help us get in home?

- Life insurance quote
- Free Dental, Vision and RX program (Email mgr. with your mailing address and request free Dental Cards)
- Medicare Benefits
- None of the above

What are two ways to improve your success rate at the door?

- SMILE and APOLOGIZE
- Talk Slow
- Ask if its ok if you come in and sell them insurance
- Tell them your entire pitch on the door step

TAKE ACTION QUESTION: Have you called your manager to rehearse your door approach?

IF NO: **Call today**

- YES
- NO

In Home Presentation: Introduction (Pg. 3 of NASBU)

What 4 items (in order) do we show the customer at the beginning of every presentation?

- Applications, State License, NASB BBB credentials, pictures
- NASB BBB Credentials, State License, Picture of Family, Dental/RX Savings program
- Dental/Savings Card, Applications, State License, AARP credentials
- Rates, Carrier brochures, dental card, state license

TAKE ACTION QUESTION: Have you rehearsed the intro of the presentation with your manager?

IF NO: **Call today**

- Yes
- No

Sales Training

What does an agent need to do to have guaranteed success at NASB?

- Work only when it is convenient and they feel like it
- Save money by not investing in leads/marketing
- The 4 C's of Success
- Sale family and friends

Take Action: Have you thoroughly studied and watched videos from pages 5-10 on NASBU?

- YES
- NO, I would stop test now and complete pages 5 through 10

What are the 4 C's that guarantee success?

- Consistent Lead Flow, Consistent Schedule, Consistent Presentation, Communicate/Commit to team calls
- Create Leads, Consistent Training, Communicate, Challenge yourself
- Challenge yourself, Create Urgency, Communicate, Consistent lead flow
- Consistent Learning, Communicate, Create Leads, Challenge Yourself

Call manager in Home (Pg. 11 of NASBU)

TAKE ACTION QUESTION: Have you studied the "Calling Manager in Home" tab (Under sales training)?

- Yes
- No

Why does it help YOU and the CUSTOMER to call manager in every home?

- 1. Builds credibility, 2. Builds confidence in customer, 3. gives you an opportunity to learn a one liner from manager, 4. Proper product placement
- 1. The manager knows everything, 2. The manager knows where you are at all times, 3. just to check cell reception in every home
- 1. The manager will make all sells for you, 2. We are required to by state law, 3. Build consumer relationships
- All of the above

What are the steps to calling a manager in home properly?

- Ask customer if its ok to call a manager... Then call only if they say its ok.
- Call manager on speaker and tell them the customer may be too sick to buy.
- Call manager on speaker and let the manager know that the customer doesn't want to buy because.... Whatever reason...
- #1 Before calling manager BUILD MANAGER UP as a product specialist that may have some advice, #2 After manager answers, BUILD UP YOUR CUSTOMER regardless of situation, #3 POSITIVELY EXPLAIN SITUATION to manager, #4 Place manager on speaker once mgr. asks you to.

Policy Review (Pg. 9 of NASBU)

What percent of your annual income will come from helping people that tell you they are already protected and don't need your help?

- 50%-65%
- 10%-20%

The customer insist they already have WHOLE LIFE and that they don't need more. You should...

- Congratulate them and go to next house
- Congratulate them, move on to EDUCATE first by teaching them about 3 type of insurance, Review their policy second
- Ask for referrals
- All of the above

The customer insist they have insurance but don't know where the policy is.

- Ask them to find the policy and reschedule a future appointment to review policy
- Just take their word for it and move on to next lead
- Find company name (customer will know it, if not it will be on bank statements, if not there either the policy likely doesn't exist), google company phone number and CALL the company to get info.
- Ask for referrals

What common competitors offer mostly 2 year wait period, Group TERM Renewable Life through the mail

- AARP, Great Western, Washington National
- Lincoln Heritage, Colonial Penn
- AARP, Globe, Physician's Mutual

AARP, GLOBE and Physicians Mutual are almost always sold through the mail and typically...

- Have the most affordable whole life options
- Have a 3 year graded period, increase in price annually, end at age 75
- Have a 2 year wait period, increase in price every 5th birthday and terminate at a certain age

What common competitors offer whole life, but are OVERPRICED?

- LBL, Old American, Great Western
- Lincoln Heritage, American National, Reliable and Colonial Penn
- Colonial Penn, Foresters, LBL

What are the 8 Potential Reasons to REPLACE OR ADD COVERAGE?

- Need More, Loans, Cost, Wait Period, Paid Up, Cash Out, Agent Lied, Term/UL/Accidental
- We replace their current coverage regardless because we have the best carriers
- None of the Above, Leave the customer alone if they tell you they "already have insurance"

Overcoming “Objections” (Pg. 8 of NASBU)

What is the most effective and efficient rebuttal to overcome MOST objections?

- Give the customer statistics on the industry
- Show the customer pictures of your family
- Argue to prove your point
- Agree and Move on with what you were saying. (“oh, absolutely” “I understand”)

After you state your rebuttal you should...?

- Look at customer in the eyes and await their response
- Don't say a thing until they respond
- Quickly move on by giving them a command or telling them what you have to do next
- Give them a wink

What can you say immediately after an objection to defuse the situation and help customers feel at ease?

- I agree
- Perfect
- Absolutely, I understand
- Any of the above

What can you say if the customer says, “I can't afford anything, I am on a fixed income.”

- “Absolutely, I understand. I specialize on helping families on a fixed income and that are on SSI/SSDI or a tight budget. This is what I can do for you... We have this “Starter Plan” for half the price I quoted you. Let's go ahead and get that one started...”
- “Well you have to buy something, it's your families well-being we are talking about.
- “Ok, here is my business card, call me when you're ready to buy.”

What can you say if the customer says, “I want to think about it...”?

- “Ok, when would you like me to call you back?”
- “Oh, absolutely, but we are getting the cart way ahead of the horse. We have to wait for the companies to get back to us with something to even think about...”
- “I understand; the fact is you already thought about this when you took the time to send the card in. Today, my job is simple. Before we have chance to review the policy or think about it, the carrier has to think about it first...”
- Either B and C

You're at the door and the customer says, “I thought you'd just mail me something...”

- (Smile) “We actually already mailed you information, I'm sure it was just tossed in the trash. (Smile) either way, I'm here to go over the details with you and I am a lot more fun than a brochure. Do you mind?”
- “You know what Mrs. Johnson, I wish I could, that would make my job much easier, but THEY don't let me do that, the corporate office requires that I come by. I guess we are a little old school. Do ya mind if I just borrow a couple minutes then I can be on my way...”
- “Here is a brochure on what we offer, and here is my business card. Call me when you're ready to buy.”
- Either A or B

Overcoming “Objections” continued...

When a customer gives you an objection at the door, you deliver the rebuttal to their objection, what is your next move?

- Immediately after rebuttal say “Do you want me to take my shoes off?” (And start to kneel down to take off shoes)
- Look at them with puppy dog eyes and hope they invite you in.
- Immediately after rebuttal say “Do ya mind...?” (While you put your head down and shuffle your feet towards the door, assuming they will let you in)
- Either A or C

“I’m good, I already have insurance ...” (It is CRUCIAL to understand that 99% of the people that say this, are NOT properly covered and 60% of your sales will come from people that give you this objection)

- “Great, did you end up with the New plan or Old plan” (Start conversation)
- “Perfect, makes my job a lot easier. My job is to review the free living benefits and state regulated plans with you. Do you mind.” (shuffle feet to door with head down)
- “Absolutely, most of the families I help are just like you. My job is to go over the other free programs you qualified for. Do you mind...” (shuffle feet to door with head down)
- “Oh sure, that is perfectly fine. I don’t get paid unless I can just review this free dental program with you. Do you mind...”
- Any of the above

Sales Binder (Pg. 4 of NASBU)

TAKE ACTION QUESTION: Have you printed off all of the needed forms from the Set-Up Binder tab for your sales binder?

- Yes
- NO

TAKE ACTION QUESTION: Have you called carriers or logged on their websites to order FREE materials and/or looked at Page 20 to print off state applications.

- Yes
- NO

Lead Training (Pg. 2 of NASBU)

How many leads a week should a full time agent order every single week?

- 5 to 10 Platinum leads per week
- 20, 25, 30 (PROVEN RULE)
 - A.) 20 Platinum leads per week
 - B.) 25 mixed leads per week (Example: 10 Platinum and 15 Silver, Gold or Bronze)
 - C.) 30 or more Gold, Silver, Bronze leads per week
- Just buy leads here and there when you feel like it
- 25 Platinum leads per week

When can you order overflow leads? (Ask manager for overflow lead list)

- Wednesday
- Fridays by 12:00pm EST
- Any day of the week (before 3pm Eastern for same day delivery)
- Monday before 12:00pm EST

When ordering overflow leads, what information do we need to place your lead order?

- The County and number of leads you want
- The County, State, Zip Code, Lead Type and Number of leads requested
- The Zip code and lead type
- The Lead type and the number of leads you want

When are standing Platinum lead orders due?

- The first day of each month
- Whenever I remember to send it in
- 25th of each month
- 2nd Wednesday of each month

How do we keep our leads organized?

- Keep them on the floor board of your passenger side of the car
- The trunk of your car
- In an organized 3-Ring binder
- None of the above

After printing off your leads, what is one of the first things you want to do?

- Use a routing software/website (mapquest.com) to route my leads in an efficient door knocking route
- Find a reason in your head, why the leads are no good
- Place them in your car
- All of the above

What is a qualified lead credit? (There are no lead refunds, a lead will be credited on next purchase)

- A lead that is behind a gated community
- A complete blank lead, PO Box w/ no phone number, a duplicate lead
- A lead with a Spanish last name
- A lead of someone under age 50
-

TAKE ACTION QUESTION: Have you ordered leads yet?

- YES
- NO (ASK FOR LEADS TODAY! DO NOT WAIT!)

Product Basics (Pg. 14 of NASBU)

What carrier pays FULL comp over age 80?

- Transamerica (pays after first draft)
- Gerber
- Americo Eagle Premier
- Americo Ultra Protector

What carriers offer instant IN HOME APPROVAL?

- Liberty Bankers Life, Americo Eagle Premier and United of Omaha
- Americo Ultra Protector, Americo Eagle Premier and United of Omaha
- Liberty Bankers, United of Omaha and Americo Ultra Protector

What carriers pay you the FASTEST?

- Liberty Bankers Life, Americo Eagle Premier and United of Omaha
- Americo Ultra Protector, Americo Eagle Premier and United of Omaha
- Liberty Bankers, United of Omaha and Americo Ultra Protector

What two carries offer accelerated benefit rider for nursing home and terminal illness at no additional cost?

- Americo and Foresters
- Americo and Liberty Bankers
- Liberty Bankers and United of Omaha
- Transamerica and United of Omaha

What carrier pays you an extra 10% commission per sale over 60 years old?

- Transamerica
- Americo Eagle Premier
- United of Omaha
- Liberty Bankers Life

What two carriers offer nondependent child/grandchild RIDERS?

- Transamerica and Liberty Bankers Life
- Americo Eagle Premier and Americo Ultra Protector
- No carriers offer child riders
- United of Omaha and Foresters

What carrier pays an advance on the Direct Express Mastercard?

- Transamerica
- Liberty Bankers Life (At a Standard Rate only)
- United of Omaha
- NONE, no carrier pay's advance on Direct Express MasterCard

Underwriting (Pg. 14 of NASBU)

What two carriers accept COPD as day 1 coverage?

- Americo Ultra Protector/ Transamerica
- Liberty Bankers/TransAmerica (Standard)
- Gerber/Liberty Bankers
- COPD is only accepted on a 2 year wait graded plan

Which carrier considers chew, cigars and snuff as NON-TOBACCO?

- TransAmerica
- Americo Ultra Protector/Eagle Premier
- Liberty Bankers Life
- Great Western

As you are looking into your customer's medications, they reveal that their 5'1 385lbs. What carriers don't underwrite build? (Height and weight)

- Americo Eagle/Americo Ultra Protector
- Transamerica and United of Omaha
- Aetna and TransAmerica (Aetna is only 60-89)
- Liberty Bankers and Aetna

What Carrier takes Diabetic Neuropathy immediate coverage? (RX Example: Metformin with Gabapentin)

- Transamerica (Insulin is Standard)
- Americo Eagle
- Liberty Bankers
- United of Omaha

What Carrier would you use for Amputation because of a disease or disorder and oxygen?

- Gerber, Kemper or any other guaranteed issue product
- Americo Eagle
- Liberty Bankers
- United of Omaha

TAKE ACTION QUESTION: Have you asked your manager to TEXT you the rate calculator links for your smart phone?

- YES
- NO

Common Medications (Pg. 12 of NASBU) (Also, online)

What are 3 of the most common blood pressure medications?

- Lisinopril, Atenolol, Metoprolol
- Metformin, Lantus, Metformin
- Simvastatin, Artevastin, Lasix

What are 3 of the most common type 2 diabetes (adult onset) medications?

- Hendrolog, BioLog, Actos
- Actoplus, Glumetza, Carvedolol
- Metformin, Actos, Januvia

What are 2 of the most common insulin medications?

- Metformin and Atenolol
- Lantus and NovoLog
- Lantus and Metformin

What are 4 of the most common COPD medications? (Go Trans and LBL for COPD)

- Albuterol, AdvAir, Symbicort, Spiriva
- Lisinopril, Atenolol, Metformin, Simcor
- Carvidilol, Lantis, Livalo, Coreg

What are the 3 most common STROKE/Anticoagulants medications?

- Warfarin, Coumadin, Plavix
- Ioptin, Coreg, Atenolol
- Plavix, Altace, Lasix

What are 5 of the most common CHF (congestive heart failure) medications?

- Linsinopril, Ramapril, Benzepiril, Illtaste
- Lantus, Metfromin, Gabapentin, Altace
- Coreg, Coumadin, Lasix, Diovan, Altace

What are 4 of the most common High Cholesterol medications? (Not typically underwritten)

- Simcor, Tridentlol, metformin, atenolol
- Simvastatin, Lipitor, Crestor, fenofibrate
- Atenolol, Coreg, Simvastatin, Simcor

What are 2 of the most common Neuropathy medications (nerve pain)?

- Tricor, Fenofibrate
- Metfromin, Actos
- Lyrica, Gabapentin/Neurontin

What are the 2 of the most common Alzheimer's medications (go guarantee issue with Gerber, Kemper)

- Avonex, Metformin
- Namenda, Aricept
- Effexor, Xanax