

Section 3: ASSUMPTION

**\*\*VERY IMPORTANT PART OF THE PRESENTATION - READ THRU THIS MULTIPLE TIMES\*\***

PRE-EMPT “THINK ABOUT IT”

Based on what you just shared with me, I’m going to show you the same options I would recommend if you were my (pick a family member). If these numbers are more than you want to spend, please let me know. Sometimes homeowners will beat around the bush and say things like “I need to think about it, sleep on it, pray about it etc.” I’ve been doing this long enough to know what that means. It means the price isn’t right. So, if what I’m showing you doesn’t fit the budget, please tell me. These are just some of the options and we will definitely find you something that fits comfortably inside of your budget, OK?

How it works, when you put in an application, one of four things can happen.

1. We put it in, and they issue it as applied for, which is what we're trying for.
2. They can also say "Yeah, we'll take <name>, but we found a couple things in the underwriting so we're going to charge more money, or we’ll have to offer a different product which stops everything"
3. Once in a while, they'll actually bump the price down. It doesn't happen a lot, but it can happen if you're super healthy.
4. And lastly they can say “thanks, but no thanks, too risky, we're not doing it, we're declining it”. And so that's what we're obviously trying to avoid.

So, we send in the application today to the underwriter to see if we can get you approved. If they approve you, remember we have 30 days to make a policy change, so you have plenty of time to fine tune the protection, OK?