

When to Cross-Sell Life Insurance (Timing Matters)

The Cost of Silence

The fear of sounding pushy leaves thousands of dollars on the table and leaves clients unprotected.

Mentioning life insurance at the wrong time damages trust. So most agents say nothing.

The Mindset Reframe

Bad Timing

- Interrupts the process
- Feels like selling
- Damages trust

Perfect Timing

- Protects the family
- Feels like serving
- Closes the Medicare gap

The Unseen Family Gaps

**Final
Expense**

**Income
Replacement**

**Legacy
Planning**

These are not luxury concerns. They are the exact conversations families have at the kitchen table after a parent passes.

The Three Timing Rules

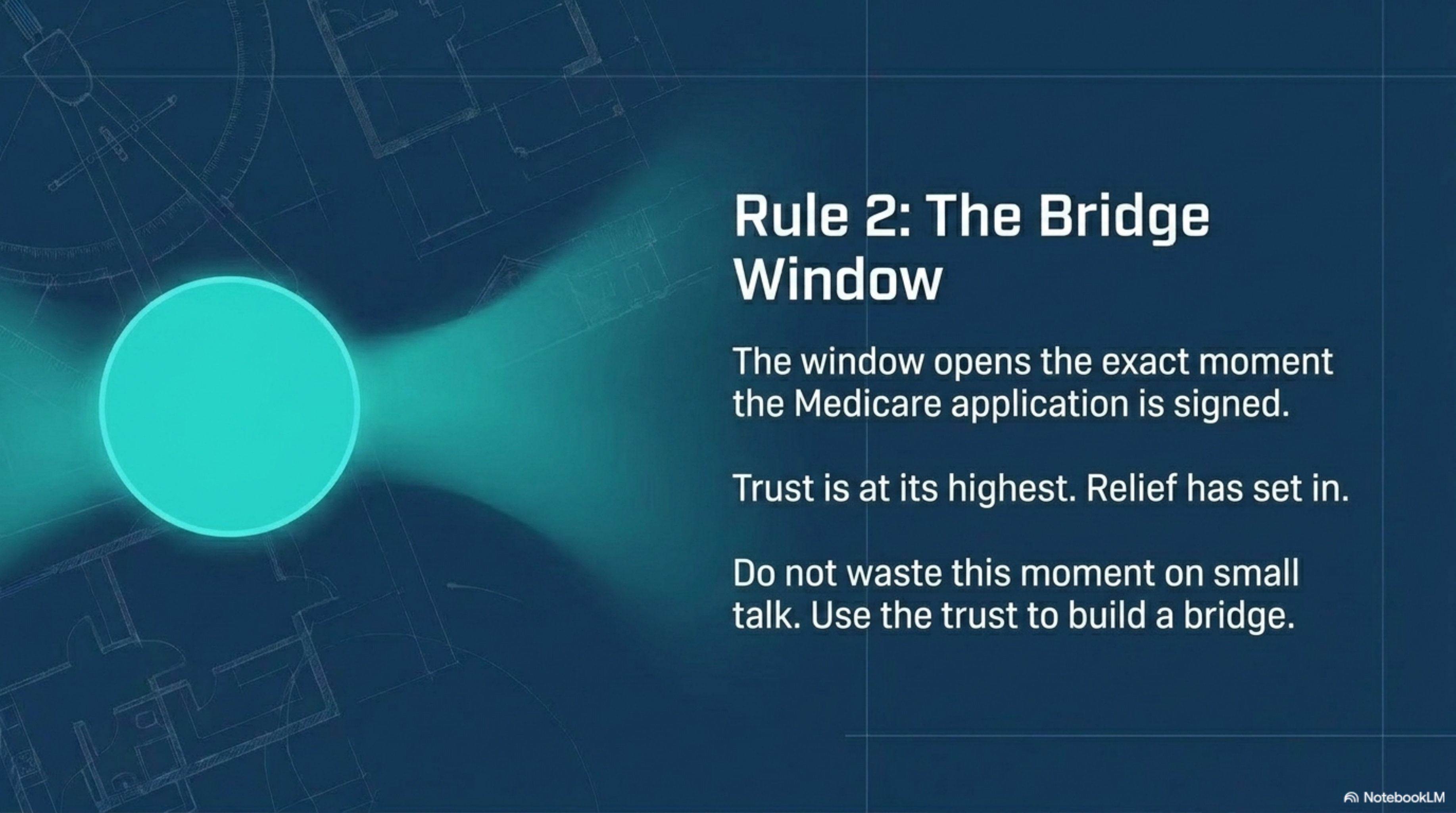




Rule 1: Never During Medicare

The client is actively processing premiums, networks, deductibles, and drugs.

Introducing a second product causes overwhelm and breaks trust. Keep it pure: One product. One conversation.



Rule 2: The Bridge Window

The window opens the exact moment the Medicare application is signed.

Trust is at its highest. Relief has set in.

Do not waste this moment on small talk. Use the trust to build a bridge.

The Discovery Script

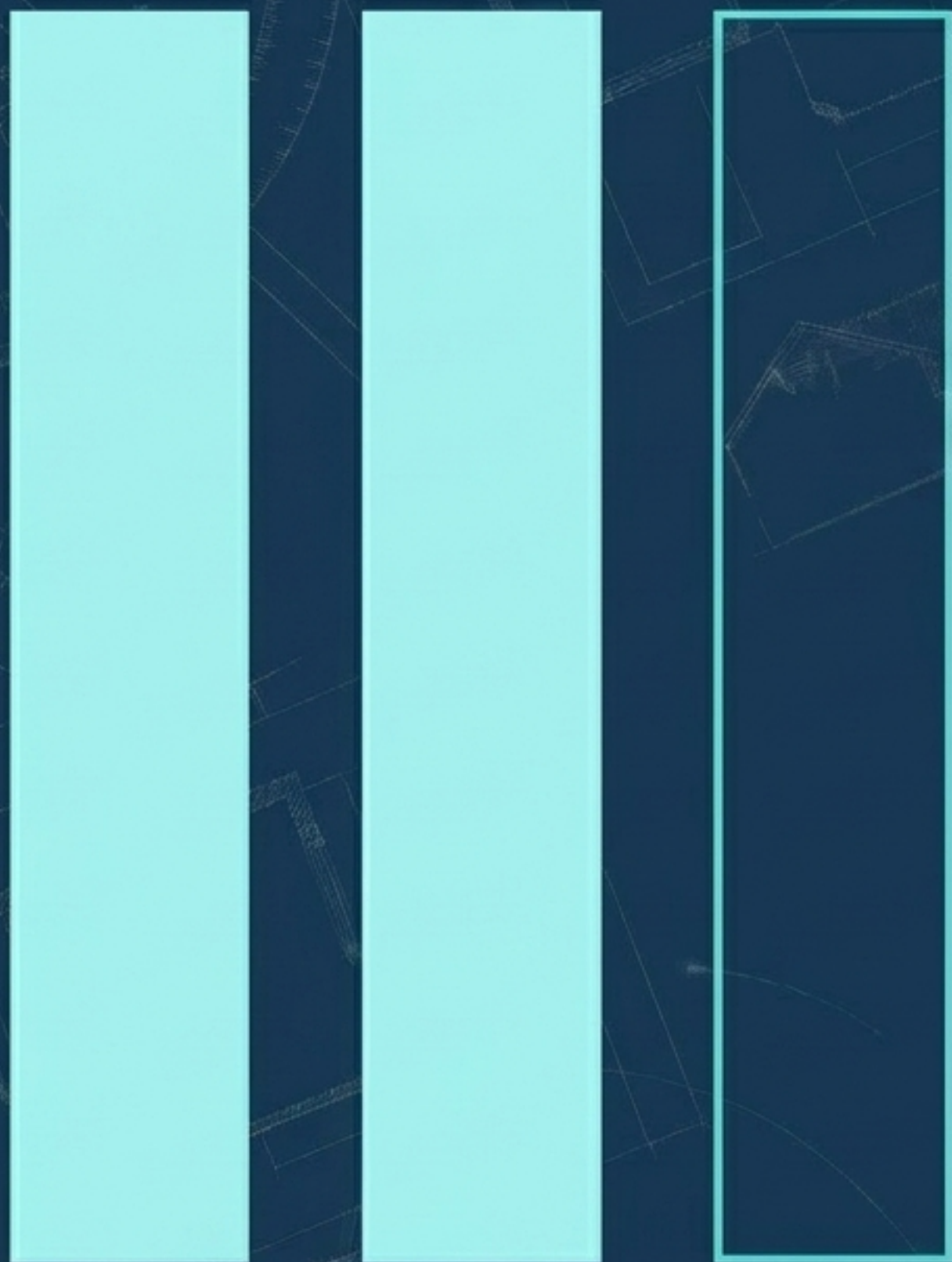
Before I head out, I always take a few minutes to make sure my clients aren't carrying any other gaps that catch families off guard. Can I ask you a couple of quick questions?

Ask permission. Do not pitch a product. Ask about final expense, spousal stability, and legacy. Listen.



Acknowledge & Pivot

If you uncover a gap, do not try to close it today. Acknowledge the need and book a separate 20-minute appointment to walk through options.



The Danger of Decision Fatigue

The client has already made one massive decision today.

Asking for a second decision leads to weak commitment, remorse, and early lapses.

A separate appointment creates mental readiness.



Rule 3: The Annual Review

Your scheduled, no-pressure opportunity to ask the protection questions again.

- Life changes every year.
- Retirements.
- New grandchildren.
- Health shifts.
- The review catches these gaps.

The Reset Script

Now that we've reviewed your Medicare, let's make sure nothing else has shifted in your overall protection picture.

- Same soft questions.
- Same listening posture.
- Same separate appointment if a gap appears.
Same separate appointment if a gap appears.

Day 1: Wednesday

Mr. Garcia: The Medicare Close

Medicare application signed. Relief sets in.

You use the Bridge. He admits his wife might not be stable if he passed.

You do not push. You book Tuesday at 10:00 AM.

Day 2: Tuesday

Mr. Garcia: The Dedicated Meeting

The conversation is focused entirely on his current policy and family gaps.

You educate rather than push.

Because the timing is right and trust is high, the conversation closes naturally.



Audit Your Last 5

Did you open the Bridge Window after the application was signed?

If no: Add them to your annual review list right now, before AEP.

Going forward: Every enrollment ends with the Bridge question.