

EliteInsure LTD

is a cohesive team of professionals who put their heads together and work tirelessly to bring the best-customized solutions to cater to clients' insurance needs. EliteInsure LTD; uses a systematic approach for all clients to make sure all bases are covered. EliteInsure LTD; gives the clients ongoing reviews and works with them to make everything smooth and easy during claim time.

Personal Insurance Products

Health Insurance

Health insurance can reimburse the insured for expenses incurred from illness or injury or pay the care provider directly.

Life Insurance

Life insurance pays out a sum of money either on the death of the insured person or after a set period.

Trauma Insurance

Trauma Insurance covers you for serious medical conditions. (also known as critical illness insurance) provides a lump sum payment if you are diagnosed with a serious illness or injury.

Income Protection

Income Protection pays the benefits to policyholders who are incapacitated and hence unable to work due to illness or accident.

Total Permanent Disability

This is where you will be paid a single amount installment in the circumstance in which you can never work again with the goal that life can proceed.

7 Insures of EliteInsure LTD.



FidelityLife



Why choose?

Our advisers, ensure;

Full Disclosure	Our advisers review your existing policy to ensure that there is no medical or occupational non-disclosure in your current policy. Non-disclosure may lead to nonpayment of the claim.
Policy Structure	Did you know that the structure of your policy is as important as the policy itself? Are you concerned about your increasing premiums each year? Are you aware that you are able to choose between level and non-level premiums?
Price Comparison	We can do a price comparison without compromising your cover in any way, shape or form, by doing a needs analysis and taking the cost to benefit ratio into account.
Over or Underinsurance	Have you reviewed your insurance policies within the last year? Are you over or underinsured?
Service	We provide ongoing reviews and service to all our clients to ensure your needs are



	always in congruence with the policy you have.
Insurance Portfolio Planning	We use a 6 Step Advice Process to recommend the best policy for your current needs.
Claim Time	We work closely with you at claim time to ensure the claim process is smooth and easy.
ACC	We can help review your ACC (if self-employed) to educate you on Cover Plus and Cover Plus Extra Options and ensure you are on the right CU code.

Seven Reasons Why People Change Insurance

Premiums	Value that you get from the product.
Financial Strength Rating	An adviser can explain the financial rating of the Insurance company.
Products	The amount of benefit or coverage of the product.
Service by Insurance Company	Faster transaction on processing a claim.
Service by Adviser	someone to communicate with you right away when getting claims and it's more convenient on having your own adviser.
Claims	a company that processes claims easier and faster compared to any other insurance company.
Underwriting	insurance underwriters evaluate the risk and exposures of potential clients. They can compute how much coverage the client should



receive, how much they should pay for insurance premiums, or whether even to accept the risk and insure them.

Personal ACC

ACC is a mandatory insurance cover for personal injury for everyone in New Zealand, whether a citizen, resident, or visitor. It's just that we can only do something with ACC to self-employed individuals.

Types of ACC cover for self-employed

CoverPlus (CP) – If you've had an accident and can't work, the government pays your compensation at up to 80% of your taxable income based on the most recently completed financial year. For example, if you earn \$52,000 per year on CoverPlus you'd get up to 80% of that each week, which is \$800 before tax.

Weekly compensation payments start a week after your injury, and we'll also help cover the cost of your treatment and rehabilitation.

CoverPlus Extra (CPX) - is an optional cover product that allows you to choose how much of your income you want to be covered if you have an accident and can't work. The government will pay 100% of the agreed cover divided into weekly payments until you can get back to full-time work. For example, if you're entitled to \$52,000 per year as your cover, the government pays 100% of that amount each week, which is \$1000 before tax.

CoverPlus Extra is especially suited to those who:

- have fluctuating income, either yearly or seasonal as you'll know exactly how much we'll payout
- want to apply for more or less cover than your actual income
- are newly self-employed with no earnings history and want assurances around your cover.


Benefits include:

- Your levy invoices are predictable as we calculate them by using the level of cover you nominated and agreed with us. So, no surprises at invoice time



- Like our standard cover, the injury that leads to time off work doesn't have to be work-related. CoverPlus Extra covers injuries that happen anywhere, e.g. at home, on the road, during sports, etc.
- More control over how much you pay in levies as you can choose to pay a lower levy in return for lower weekly compensation or a higher levy and receive higher weekly compensation.

UNDERSTANDING PERSONAL ACC



Meet James

He owns J Builders Ltd. in Auckland and employs 7 people. J Builders Ltd. pride themselves on building quality homes. James is on track to earn \$75,000.00 this financial year.

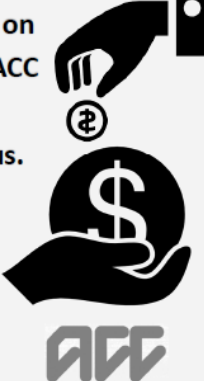
James heard that there was a smarter way to structure his ACC to get more cover, for the same cost...



\$75,000
James earns \$75,000 per year.


1

James is on default ACC Scheme CoverPlus.




James pays \$3,500 to ACC each year.

2




If James is injured, he could receive up to \$1,077 per week after tax from ACC. That is 20% less than he would normally earn.

3




But with ACC CPX we can lower James' declared earnings to \$26,208 saving up to \$2000 a year on levies.

4



With the \$2,000 savings, we can then apply this to an Income Protection benefit for James.

5



100%

James will pay either the same or less than he currently does to ACC, we now have James covered up to 100% of his income for both accidental injury and sickness.

6

KiwiSaver

KiwiSaver is a voluntary retirement savings scheme to help people of New Zealand save for their future. KiwiSaver is for the citizen or permanent resident of New Zealand. However, advisers can only give class advice on behalf of NZFunds regarding KiwiSaver if the client is in the age bracket of 18-65 years. This doesn't require good health conditions or estimated earnings from a client.

KiwiSaver Contribute

Individuals can choose to contribute either 3%, 4%, 6%, 8% or 10% of their pay.

For every dollar you put into KiwiSaver, the government contributes 50 cents – up to a maximum of \$521.43 (each year).

Choosing the rate

If a self-employed wanting to receive the full Government contribution, it's important to choose the right contribution rate.

For example, if your income is \$26,000 and your contribution rate is 3%, you'll be putting in a total of \$780 annually. The government will contribute \$390 but will raise it to the full \$521.43 if you make a voluntary contribution of \$263 to reach the magic number of \$1,042.86.

If you earn \$26,000 but raise your contribution rate to 4%, your annual contribution will be \$1040. That means you'll only need to dip into your pocket for an extra \$3 to get the full amount.

Decide how to pay

If you contribute less than \$1,042.86 through your pay – or if you're self-employed, a stay-at-home parent, or on a savings suspension – you can make voluntary contributions as a lump sum or through regular direct debits to ensure you receive the full Government contribution.

For those individuals who'd struggle to stump up \$1,042.86 in one go, automatic payment may be a better choice.

Paying \$20.06 a week – \$87 a month – is enough to gain the full amount.

If you're with the Kiwi Wealth KiwiSaver Scheme, it's easy to make payments: simply set up a direct debit from your bank account to your KiwiSaver account or automatic payment through internet banking.

Any additional voluntary contributions you make will generally be locked in until you are eligible to make a final withdrawal from your KiwiSaver account (and subject to investment risks and potential loss in value), so make sure you can afford to make them.

KiwiSaver scheme

A KiwiSaver scheme is managed by scheme providers and is essentially where your savings are invested.

Default KiwiSaver scheme providers in New Zealand are:

- AMP
- ANZ
- ASB
- BNZ
- Booster
- BT Funds
- Fisher Funds
- Kiwi Wealth
- Mercer

KiwiSaver Default Scheme

A default KiwiSaver scheme is one that you are enrolled into by IRD, if you haven't chosen a particular scheme or your employer doesn't have a preferred scheme.

Note:

Individuals are free to choose their own KiwiSaver scheme provider. Like NZFunds.

NZFunds

NZ Funds is a privately owned wealth management firm, who specializes in providing integrated advice and portfolio management services for New Zealanders.

Below is a chart to understand the KiwiSaver Fund type and each return.



Fund Type	Growth Asset Allocation	Definition
Defensive	0% – 9.9%	These are generally suitable if you don't want your KiwiSaver account to ever go down (although there are no guarantees), even though that means your account almost certainly won't grow as fast, over the long term, as accounts in riskier funds.
Conservative	10%-34.9%	These are generally suitable if you are willing to take on some ups and downs in value, and are seeking average long-term returns a bit higher than in a defensive fund but probably not as high as in funds.
Balanced	35% – 62.9%	These are generally suitable if you are middle of the road, comfortable with seeing your account value sometimes fall a little and seeking mid-range long-term returns.
Growth	63%-89.9%	These are generally suitable if you are looking for fairly high growth over the long term, and won't want to switch to a lower-risk fund whenever you see your account balance fall quite a lot.
Aggressive	90%-100%	These are generally suitable if you are looking for strong long-term growth, knowing you will stick with your fund even when your balance falls fast.

Source:



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www.fundfinder.sorted.org.nz

<https://www.canstar.co.nz/kiwisaver/risk-and-return/>

https://www.nzadviseronline.co.nz/news/financial-services-sectors-star-is-on-the-rise-270263.aspx?utm_source=GA&utm_medium=20200303&utm_campaign=NZADW-Newsletter&utm_content=&tu=

<https://www.newsroom.co.nz/pro/2020/02/24/1047663/amp-lifes-secret-zombie-deal-200000-policyholders>

<https://www.canstar.co.nz/kiwisaver/>

WHAT'S NEW

EliteInsure LTD; is in partnership with NZFunds.

NZfunds

NZ Funds is a privately owned wealth management firm, who specializes in providing integrated advice and portfolio management services for New Zealanders.

EliteInsure LTD. advisers give a free-no-obligation review of personal insurance and personal ACC to the clients and also provide class advice on behalf of NZFunds regarding the KiwiSaver.

The Script

A. Introduction

- Good morning/afternoon/evening, my name is (your name) and I am calling on behalf of EliteInsure Ltd in Ponsonby Auckland.
- Am I talking to (prospects name) of (company name or address)?
- (May I know your name so I can address you properly?)
- By the way, this call is recorded for quality control purposes. Thank you.

B. Short Story

- We are Risk insurance brokers who look after a lot of self-employed and employed clients and specialize in helping clients with their ACC and insurance reviews provided, they qualify.



- Are you self-employed or employed? (if none then thank them for their time and hang up the call)

C. Presentation

1. For Employed Prospects

a. The Reason for my special call is that our advisers are working in your area this week to visit existing clients. We often have some down time in between appointments and

we would like to offer you a 100% no obligation free review to share strategies with you, where we could not only save you between 10-21% worth of premium but also structure some of your insurance policies in a way that the premiums will not increase. We deal with all the major insurers like AIA, Fidelity Life, Partners Life, Asteron Life, NIB and others. Which company are you currently with? When was the last time you had a review?

b. (if prospect doesn't have any insurance) That's understandable. Our advisers are specialists in the field and we are happy to offer a FREE- no obligation review by taking your health, income and liabilities into account. A free review will give you an indication on how much it would cost to protect you and your family. Wouldn't that be wonderful?

2. For Self-Employed Prospects The reason for my special call is that our advisers can not only help you save up to 60% on your personal ACC levies but also suggest a better income protection policy to work in conjunction with your ACC and give you cover for both accident and sicknesses.

D. Qualify

1. Age:

"In which age bracket do you belong?"

"Are you between 24-40, 40-50, 50-59 or over 59"

2. Citizenship/Residency:

(if prospect is on a working VISA)

"How many months do you have left in your VISA?"

3. Health Condition

4. Annual Income and Occupation

(If prospect doesn't qualify, thank him for his time and then end the call)

E. Close



Our advisers work mostly in the evening. We can see you anytime between 5-9 pm.

Which time of the week suits you most?

Earlier in the week? Or later on in the week?

Earlier in the Week: Which day (Monday or Tuesday)?

Later in the Week: Which day (Wednesday Thursday or Friday)?

(if prospect insists, he can only see in the morning, or afternoon or Saturdays and Sundays then only then you make the appt according to prospects preference)

F. Rehash

Thank you for your time (prospects name). You have made a great decision to take a step towards gathering information and getting a review. Most clients who get a review usually end up saving money in the long run and are satisfied during claim time. We thank you for your time and encourage you to visit our website www.eliteinsure.co.nz

Source: <http://onlineinsure.co.nz/telemarketing/index>

Details needed to get from the client	Example
Name: Company: Position: Company Address: Venue: Phone: Mobile: Email: Age:	Name: Margaret Frost Company Address: ABC Automotive Center Position: Manager/co-owner Address: 123 Manurewa Auckland 2010 Venue: House House Address: 13B Manurewa Auckland 2010 Phone: 095128878 Mobile: 0217485838



Status:	Email: mfrost@abcautocenter.co.nz
Citizenship:	Age: 59 years old
Insurance:	Status: Married/3 kids
Health Condition:	Citizenship: Permanent Resident
Estimated Income:	Insurance: Personal ACC, Partners Life
Schedule date:	Health Condition: None
Schedule time:	Estimated Income: 50-70k per annum
Note:	Schedule date: 08/08/2020
	Schedule time: 7:00 pm
	Note: Margaret is interested to listen about the free personal ACC and personal insurance review. I have asked her regarding her health condition and as per the client she is totally fine and no health issues so far. I also ask her if she has a KiwiSaver and if she's already on a non-default fund on her KiwiSaver. The client said that she doesn't have much idea regarding KiwiSaver and she is looking forward to knowing more about it. I have rehashed the appointment and the client agreed to meet the adviser. (CONFIRMED) *APPROVED* by sir Leif



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HANDLING OBJECTIONS AND REBUTTAL



CLIENT'S REBUTTALS	TELEMARKETER'S OBJECTIONS
I am not interested.	I understand, however when was the last time you have a review on your personal insurance premium? Also, do you have full disclosure in your policy?
What will happened if I don't have a full disclosure on my policy?	Great question right there! Just so you know that non-disclosure of your policy may lead to nonpayment of your claim. When was the last time you have a review of your insurance? (Or any follow-up questions).
Is it important to review my personal insurance?	Well, insurances tend to go up high every year, so there's a tendency that you will overpay your insurance premiums and you will be underinsured. When was the last time you have a review of your insurances? (Or any follow-up questions).
If insurances tend to go high each year, how much do you think will increase?	Great question! The advisers can give you a more accurate answer regarding this matter when will be your most convenient time for the adviser to visit your place? (Or any follow-up questions).
Why don't you send it thru my email? I'll be very to go over that whenever I'm free!	That's a great idea, however, there are some aspects only advisers can discuss this matter to you face to face. Would you be available tomorrow? (Or any follow-up questions).
Is there a number that I can at least call you back or your office?	Sure! You can call the office from 9:00 am to 6:00 pm Mondays through Fridays, admins will be available during that time, by the



(number is not showing in the other line)	way, when was the last time you had a review on your insurances?
Is this a legit company?	Absolutely yes! You can check our website at www.eliteinsure.co.nz , the company number and the address are on the website, when you click (TEAM) you can see all the individuals affiliated in the company. All the details that you wish/need to know more about EliteInsure LTD is on the website as well.
Why are you calling me? Did I ask you to call? I 'm busy you know?	I understand that you're extremely busy right now, but what I would like you to know is that we are assisting clients to save money in terms of paying their insurance and get a better return on KiwiSaver as well, may I ask for a little bit of your time?
I don't think this is helpful though!	I get your point, normally lots of individuals think the same as you are but after realizing how much an adviser helps them save money in terms of paying their personal insurance and get a better return on their KiwiSaver, it changed their thoughts much. When was the last time you have a review of your insurance premiums?
I just resorted my KiwiSaver!	WOW! Good to hear that! How about your personal insurance? When was the last time you had a review on your insurance premiums?
I have a broker! (client's broker could be: sister, partner, parents and relative or friends)	Great to hear that! Well, what we just wanted to do is to share to you our new and free strategies in lowering the cost of your premiums, oh by the way, do you have a KiwiSaver as well?
How much time will the meeting take?	The meeting will only take 10-15 minutes of your time. Oh! You sound young to me, how old are you right now?
I have an insurance with AIA!	Perfect! AIA is one of our insurers, when was the last time you have a review on your insurance with AIA?



<p>I'm not sure, but I have a KiwiSaver!</p>	<p>The adviser cannot only help you lower the cost of your insurance premiums (help you save money in terms of paying your insurance premiums) but also give you class advice on behalf of NZFunds on getting a better return and make sure you are on the right tax code on your KiwiSaver!</p>
<p>I own the business!</p>	<p>Awesome! You're mandated to pay for a Personal ACC since you are a self-employed, are you already on Cover Plus Extra?</p>
<p>I'm good on my personal ACC!</p>	<p>Great! Does that mean you're already on Cover Plus Extra with your ACC? How about your Personal insurance premiums? When was the last time you have a review of your insurance?</p> <p>(please take note that sometimes, some clients normally say that their good on their Personal ACC but doesn't have an idea what is CPX)</p>
<p>Can you help me with my car, house, business, liability and content insurance?</p>	<p>We cannot assist you with that since we focused on personal insurance, such as health, life, income protection, and more. Were you able to review your personal insurance this year with an insurance broker or adviser?</p>
<p>I work here and I have a personal ACC!</p>	<p>Yes, you should have that, but do you have personal insurance?</p>
<p>I am 65 years old and I need a help on my life insurance!</p>	<p>It's very risky to change your life insurances coverage at your age and advisers may not be able to help you on that matter at all, but what I can help is to let the adviser visit you on your most convenient time to talk about KiwiSaver, as well as perhaps you have relatives and friends who are still paying their personal insurances, you can invite them during the meeting too. Do you have a KiwiSaver right now? Or is</p>



	there anyone you can recommend so that we can help them too? If you have, can I get the name and phone number where I can get in touch with them?
I reviewed my insurance last year!	Great! Do you have a KiwiSaver? Are you already on a non-default fund on your KiwiSaver?
My manager is not here, can you call back later?	Yeah sure, I can do that, but how about yourself? Since I've mentioned that we look after to any individuals in NZ, do you have Personal insurance?
I'm just looking after the business as of the moment and I don't usually work here!	That okay, since we cater to everyone, how about you, do you have Personal insurance?
My parents are not home yet!	Okay, can I get your parent's cell phone number so that I can call them directly on their mobiles instead?
I'm 28 years old and I'm just looking after the shop!	I understand, since you've mentioned you are 28 years old, do you already have KiwiSaver, or personal insurance?
Are you guys from the government?	No, we're not, we just specialize in reviewing Personal ACC together with the personal insurance premiums. Also, advisers will give class advice on behalf of NzFunds for KiwiSaver. Are you available tomorrow for my adviser to visit your place?
Do you mean you are part with NZFunds?	EliteInsure LTD; is in partnership with NZFunds, so, do you have a KiwiSaver?
Oh, I don't trust phone calls, there are lots on scammers!	Well, I agree on that, scammers are all around the globe, that is why I highly suggest that you meet our adviser face to face to make sure you are talking to a legit insurance people. Also please check our website at www.eliteinsure.co.nz . By the way, are you a new NZ citizen,



	permanent resident or you're on a working visa?
Why are you getting my details?	This is to qualify your appointment and the adviser will be able to prepare the right presentation for the meeting with you. Will you be available tomorrow?
How much will I pay for this appointment?	You will not be paying anything because this is a no-obligation-free service. Do you have a KiwiSaver right now?
How much do you think can your adviser lower the cost of my premiums?	The adviser can help you reduce the cost of your personal insurance premiums at least 10-21%, which insurance company are you with right now?
I don't have a Personal insurance; I don't need that!	<p>I understand your thoughts! But do you know how personal insurances work? Like Income protection, it can compensate your income if you cannot work or you lost your job! Are you available tomorrow for the adviser to visit your place?</p> <p>(this is a weapon to get the clients attention), the client will then ask "HOW?" rebuttal would be: The adviser will discuss that to you further, I can let him visit around 5 – 8:00 pm at your home tomorrow, are you available during that hour?</p>
I have an insurance from the company I am working with.	<p>Oh, that's good to hear! Normally, some company's cover employee's life or health insurance, but how about your income protection or rent and mortgage and some other personal insurances that will be very beneficial for you? Do you also have a KiwiSaver right now?</p> <p>(remember that, not all individuals are qualified to have a KiwiSaver in NZ)</p>



Helpful tips in booking appointments

- Always SMILE while talking to a client. They can sense that.
- Always greet, talk, and deliver a rebuttal to the client POLITELY.
- Telemarketer should be knowledgeable of the products and services of Eliteinsure LTD; and must deliver the spiel and rebuttal to the client correctly.
- Be proactive.
- Be honest.
- Be reliable.
- Be cautious and vigilant.
- Must have a great listening skill.
- Great English communication skill.
- Never CURSED a client.
- Patience is a must attitude.
- Always ask a follow up question right after delivering the rebuttal in every objection.

Reminder:

>>>. You don't make appts with heart attack and high blood pressure. It is the obvious option.

>>>. NIB only sells health insurance.

Important Note:

Here in *EliteInsure LTD*; we always encourage our staff and contractors to be friendly and respectful to each other. We must follow protocol implemented in the company and always get in touch with Sir Leif *Executive Admin of EliteInsure LTD*; whenever you have concerns in regards to the company or any issues at work.

GOOD LUCK TELEMARETERS AND WELCOME ABOARD!