



Program overview

Path to Success

Expert advice on navigating CI sales

For advisor use only



Program overview

This program was designed with you, the Advisor, in mind. Path to Success: Expert Advice on Navigating CI Sales provides you with actionable ideas and scripts that can be implemented immediately into your critical illness insurance meetings.

This dynamic program will not only help introduce critical illness insurance to your clients, but also provides you with tactics and strategies on how you can overcome the most common critical illness hurdles faced in the industry. In reviewing each element of the program, perhaps even some of your own personal objections or perspectives regarding critical illness insurance and selling it to your clients will be answered or reshaped.



Each of the modules below are made up of several elements that will provide you with a:

- description of the topic written from the perspective of the critical illness meeting,
- scripting for that specific element of the critical illness sale, and
- summary video of the key learnings and sales language

To keep scripts in each element concise, we typically reference only the top three conditions when talking about the coverage provided by critical illness insurance. Please keep in mind, that while Stroke, Heart Attack and Cancer are the top three conditions claimed for, a comprehensive critical illness plan typically covers over 25 critical illness conditions.

Module	Elements
Overview of Critical Illness Insurance	<ul style="list-style-type: none"> • History and Opportunity • The three realities of Health • Four Question CI Sale
Overcoming Objections	<ul style="list-style-type: none"> • Anticipating the objections your clients may have • CI is expensive • I can use my own money • I don't understand the definitions • I already have disability insurance • I'm healthy, why are you showing me this? • Maybe later • That doesn't sound like enough coverage • I have mortgage insurance
Pivoting from other products	<ul style="list-style-type: none"> • From Disability Insurance • From Investment planning • From Life Insurance
Positioning	<ul style="list-style-type: none"> • The Critical Illness Funds • CI in the Business Market • CI for Children and Young adults
Designing	<ul style="list-style-type: none"> • Overview • The benefit amount • The premium structure • The riders
Underwriting and claims	<ul style="list-style-type: none"> • Pre-positioning UW outcomes • CI claims

You will find additional resources including:

- A client video that you can send to your clients and prospects to introduce critical illness insurance.
- Product materials on EquiLiving.
- Your Regional Sales Manager (RSM) can answer any questions you may have. Reach out to them directly.

About Equitable

At Equitable we believe in the power of working together. This guides how we work with each other. How we help our clients and partners. And how we support the communities where we live and work.

Together, with partners across Canada, we offer Individual Insurance, Group Insurance and Savings and Retirement solutions. To help our clients protect today and prepare tomorrow.

We believe the world is better when we work together to build an Equitable life for all.



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