

TEAM PHONE SCRIPTS

(FOR AGENTS)

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RENEWALS



VET ACTIVITY PROCESS

Star 40 Leads

Round 1:

Send Intro Text from Mobile Planet app it includes Request Card, Badge, PA &

RC VET: (send the text messages separately at the same time)

“Hi Mark, this is Nicole. I am the licensed case manager handling the veteran benefits you requested. I don’t see your branch of service, and I need to confirm you were honorably discharged. I will call you here shortly to confirm this information.

Round 2:

Dial once

Dial twice

Dial Three

VOICEMAIL#1: Voicemail 1: Hey (Member) NICOLE with AO Globe Life Veteran Service Division, I'm calling about the Veteran benefits you requested (date they requested it). Pause You forgot to list your branch of service, and we do need to verify if you were honorably discharged in order to get this issued and activated. My number is (#_____)

- After round 2 is complete, unstar any numbers not in service. Replace with a different lead and repeat round 1 and 2 on any new leads.
- After all leads have been worked to the end of ROUND 2.

Move to Round 3

Round 3:

Dial once

Dial twice

TEXT: "Hi Mark, just tried calling. When is the best time to reach you today?

Daytime or Evening”

Round 4:

Dial once

Dial twice

Dial Three

VOICEMAIL#2: Hey Mark (Agent) here with AO Globe Life Veteran Service Division. We have been trying to reach you about your Will Kit and Burial Benefits for Veterans you requested (Month Requested).

You forgot to list your branch of service. We need to confirm your branch in order to get this issued and activated. It is time sensitive, so go ahead and give me a call back at (YOUR NUMBER) If I don't hear from you today. I will try again tomorrow.

- **Work ALL 40 Leads One By One Until the END of Round 4 is Complete.**
- **MOVE TO ROUND 5**

Round 5:

Dial once

Dial twice

TEXT: Hey Mark call me

- **Work ALL 40 Leads (4 groups of TEN Leads) One By One Until the END of Round 5 is Complete.**
- **After round 5 start calling the rest of your lead.**

PAVET PHONE SCRIPT

Hi (MEMBER)?!

This is (NAME) I was calling regarding the no cost veteran burial and will kit you requested in (MONTH), using the security keyword (WORD). Does that ring a bell?

(IF NO) No problem. I'll back up and fill you in. On (date) you requested info on a veteran burial and will kit using the security keyword _____. (Client name), are you a veteran? Is your mailing address still ____? And your email address is ____? Okay, perfect. I just need to set up a quick call to discuss what you're entitled to. (proceed with rest of script)

(IF YES) Okay perfect... (client name). I just need to verify a few things. I have your mailing address as _____, and your email address is ____? All I need to do next is issue your no-cost benefits, and most importantly explain the updated VA burial benefits that you and your family are entitled to. It doesn't take long depending on how many questions you might have.

FLIP APPT Since it's all virtual now it's a super quick and seamless process. We just need to get you on a quick ZOOM call and run through this. Are you by a smart phone, tablet, or computer by chance? Ok great I'm going to send you zoom link really fast just to make sure our benefits portal is working properly. Okay, let me know when you get it. **(WALK THEM THROUGH DOWNLOADING ZOOM AND GET THEM ON ASAP. ONCE THEY ARRIVE THEN WAIVE TO THEM AND TRY TO FLIP!)**

(ONE OF TWO THINGS WILL HAPPEN)

1 THEY GO WITH IT. DO QUICK FLIP PRESENTATION BE IN CHARGE AND BE READY!

#2 THEY DON'T HAVE TIME - OK NO PROBLEM, I'M VERY BUSY BUT I CAN DO LATER TODAY EITHER ____ OR _____ WHICH IS BETTER?

(BOOK APPT) PLEASE GRAB A SHEET OF PAPER AND JOT DOWN MY NAME AND YOUR APPT-TIME SLOT. ALSO JOT DOWN YOUR CONFIRMATION NUMBER, IT IS ALP601. PLEASE MAKE SURE YOU'RE IN A QUIET PLACE FOR OUR CALL, IS THERE ANY REASON YOU SEE YOURSELF MISSING THIS APPT? OKAY GREAT, DON'T FORGET ABOUT ME BECAUSE I WON'T FORGET ABOUT YOU. TALK THEN!

WILL KIT PHONE SCRIPT

Hey ____ This is ____ with GLOBE calling about the NO COST will and testament that you requested online. For compliance reasons you had listed your security keyword as _____. Okay great! Just a reminder this is a no cost will and testament there are no strings attached.

My job with the company is very simple, I just walk you through getting the will set and show you what you're entitled to. They want us to make sure if you have a spouse that they are present as well. Are you married, divorced, or widowed? **(Make sure if they have a partner that they are present)**

Okay, it is a very simple process, but it's also easy to mess up that's why they have me walk you through it. Lately we have been slammed with responses so the sooner we can knock this out the better for me!

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PLUS LEAD PHONE SCRIPT

Hi **(Client name)**? **(Client name)** this is **(your name)** with GLOBE LIFE AIL. I handle your **(relationship) (name of sponsor)** benefits and the reason I'm calling is they sponsored you into a private benefits package that traditionally only veterans have access too so, make sure you thank them!

(Client name) they have your benefits package processed and I just need to activate it for you **(and your spouse)**. It doesn't take long but it is very important.

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ORPHAN PLUS LEAD SCRIPT

Hey ____ This is ____ with GLOBE AIL, the reason for my call is it looks like back in ____ your **(relation) (name)** had listed you as a main point of contact on their accidental death benefit and the agent who set this up is no longer working that area so the home office threw this on my desk and asked me to reach out to you personally and let you know we didn't forget about you! Did ____ ever mention anything to you about this to you?

NO: Okay worries, I'll fill you in quickly, heaven forbid something should happen to ____ you are listed on their persons to be notified list. Which means you will need to know how to file a claim if they should pass away, and since you're taking on such a big responsibility, our home office is giving you the same no cost benefits ____ has. Which includes a no cost 2k accidental death benefit, a health services discount card and a free will and testament. You're also going to have access for a limited time to some of the most exclusive permanent benefits that traditionally veterans and union have had access to over the last 80 years, but you have to qualify for those.

YES: Great! That makes my life much easier! SO ____ my job is simple, I just walk you through setting up your no cost benefits and show you what you're entitled to, doesn't take long as I am very busy! They want us to make sure if you have a spouse that they are present as well. Are you married, divorced, or widowed? **(Make sure if they have a partner that they are present)**

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RC VET PHONE SCRIPT

Hi **(MEMBER)?!** Hi, my name is **(Agent)**. I'm with the Veteran Division of Globe, working in cooperation with **(STATE) (VSO)**. I'm calling because you recently received a letter about your Group Death Benefit and you filled out a 3x5 card naming your **(beneficiary relationship, beneficiary name)** as your beneficiary. Do you remember filling out that card?

IF NO: No problem, let me confirm the information that you wrote down. You wrote down your address as ____, Is that correct? Perfect! You also wrote down your Date of Birth as ____, Is that correct? Perfect!

IF YES: The reason I'm calling is that your benefits have been processed and it's my job to issue your Burial Guide but most importantly explain the VA burial benefits that you and your family are entitled to receive.

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CONTINGENT BENEFICIARY PHONE SCRIPT

Hello is ____ there? Hi, this is _____ service manager with American Income Life, I handle your (relationship), (name) life insurance benefits through the (veterans). The reason I'm calling you is, your _____ nominated you as their contingent beneficiary for their life insurance policy. Now what this means is that if God forbid their primary beneficiary were to pass away before them you would then be responsible for handling the funeral arrangements upon their death.

Now it's our service policy that I review some very important claim forms and explain how to file a claim, so you're prepared if something does happen. We have an A+ insurance company rating and we do things like this to make sure we keep it. On top of this, I'm going to be issuing you some additional no cost benefits on behalf of our company as a way of saying thank you for taking on such a big responsibility.

The best part about this is that you're going to have access to some of the exclusive benefits that groups like the veterans, police & firefighters, but you would have but you would have to qualify for those!

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GLOBE LIFE LEAD PHONE SCRIPT

Hi, _____? This is _____ with Globe Life. I have your inquiry for life insurance here, are you still looking into life insurance? The reason I am calling is to complete your globe life application.

Okay great, I just wanted to get a little bit of information from you to get a policy together that fits your needs.

What sparked your interest in filling out your application for life insurance, did something happen recently? **(take notes)**

I completely understand, and we can certainly create a policy tailored to your needs. Do you currently have any life insurance policies?

(If yes) Okay great, do you know if they are term policies or whole life policies?

Who did you want the beneficiary to be for your policy?

That sounds great. In the unlikely event something happens to you, we want to ensure your beneficiary is well taken care of. We can set up a policy to meet your needs while staying within your budget.

In order to get a policy together I just need a little bit of information... What is your DOB?

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POS PHONE SCRIPT

Hey, _____?

Hey _____, this is _____ service manager with your life insurance company, American Income Life. The reason for the call is your life insurance policy you took out back in ____ came across my desk and there were some very important updates made to it.

The first update has to do with the terminal illness rider, what this means is, if God forbid you should ever become diagnosed terminal the company will give you access to half your funds to go towards treatments, medical bills, hospice or anything like that. It does not cost you any additional money, but it is very important.

Lastly my job as the service manager is a little bit different than the agent who originally enrolled you. I'm going to make sure you understand exactly what you have and how it works. Also, I'll go over your cash value, and what the future of your policy is going to look like.

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(We have to take care of this because not all of your coverage is permanent) (There have been some new features added to your policy at no additional cost to you, and she is going to review them.)

PHONE REBUTTALS

Can't you send this to me in the mail? I wish I could, that would make my job so much easier, but it's all done digitally now. My job is to walk you through how to fill out your will through our no-cost portal and explain to you what you're entitled to too. Like I said before it won't take long...

I already know my benefits. Perfect, that will make my job much easier! This is just to get out everything they set up for you that you as a veteran are entitled to, you can do whatever you want with that information. Like I said before it won't take long...

I don't want to buy anything/I already have insurance. Perfect, that will make my job much easier! Remember these are benefits you already have. My job is to explain what you're entitled to, what you do with that information is entirely up to you. Like I said before it won't take long...

You're not trying to sell me anything are you? My job is to go over everything that you're already covered for and entitled to, what you do with that information is entirely up to you. Like I said before it won't take long...

I don't have time right now. I completely understand, I'm slammed as well. What time of day is least hectic to knock this out for you? Morning, afternoon or evening? (book appt)

I don't remember requesting anything/What is this about? On (date) you requested info about your veteran burial and will kit using the security keyword _____. My job is to get this information out to you and answer any questions you have.

I don't want to do this. Just to confirm, you don't want your no cost benefits package valued over \$4k? You just want to toss them out?

Why do we have to meet through zoom? For quality and compliance purposes. Company policy. Like I said it won't take long...

Why does my spouse have to be there? They're going to be on your will, correct? Well then, they have to be present, its company policy. Like I said it won't take long...

TEAM PHONE SCRIPTS

(FOR TRAINEES AND APPT SETTERS)

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RENEWALS



PAVET PHONE SCRIPT

Hi (MEMBER)?!

This is (NAME) I was calling regarding the no cost veteran burial and will kit you requested in (MONTH), using the security keyword (WORD). Does that ring a bell?

(IF NO) No problem. I'll back up and fill you in. On (date) you requested info on a veteran burial and will kit using the security keyword _____. (Client name), are you a veteran? Is your mailing address still ____? And your email address is ____? Okay, perfect. I just need to set up a quick call to discuss what you're entitled to. (proceed with rest of script)

(IF YES) Okay perfect... (client name). I just need to verify a few things. I have your mailing address as _____, and your email address is ____? All I need to do next is issue your no-cost benefits, and most importantly explain the updated VA burial benefits that you and your family are entitled to. It doesn't take long depending on how many questions you might have.

(MEMBER) are you currently working, or are you retired? (Mention spouse if married) Are you home right now? We can do one of two things, we can take care of this right now, or we can set up a time later today, as I mentioned it won't take long either way as we are very busy. Which would you prefer?

(Now) Okay great, you are going to be speaking with my manager (name) I'll text you their ZOOM link. They will be calling you from a (number) shortly

(text manager screen shot of lead and notify them they have a flip)

(Later) Okay great, it will be tight, but we have an opening between ____ and ____ OR between ____ and ____ which one is better? (BOOK EVERY 30 MIN)

(Neither) Okay no worries, but I will say we are very busy, especially with the number of people requesting to be seen so we need to get this taken care of sooner than later. What time of day is typically least hectic for you, morning, afternoon, evening? Ok I can do between __-__ OR __-__ tomorrow. Which one works best? (BOOK EVERY 30 MIN)

(Set/Solidify Appt) This is your cell phone, correct? Great. I'm going to text my manager's credentials who you will be speaking with, the day, date & time for your zoom meeting which again (Repeat Day, date and time they are scheduled)

(Client name) is there any reason at all you see yourself missing this appt? Okay great please make sure you are there because if we say yes to you that means we are saying no to another member, make sense? One last thing, please make sure you write down the day, date and time for the appt and make sure you're in a quiet place for the appt as we are going to be covering some very important information. Looking forward to seeing you (day, date and time) God bless!

WILL KIT PHONE SCRIPT

Hey ____ This is ____ with GLOBE calling about the NO COST will and testament that you requested online. For compliance reasons you had listed your security keyword as _____. Okay great! Just a reminder this is a no cost will and testament there are no strings attached.

My job with the company is very simple, I just walk you through getting the will set and show you what you're entitled to. They want us to make sure if you have a spouse that they are present as well. Are you married, divorced, or widowed? **(Make sure if they have a partner that they are present)**

Okay, it is a very simple process, but it's also easy to mess up that's why they have me walk you through it. Lately we have been slammed with responses so the sooner we can knock this out the better for me!

(MEMBER) are you currently working, or are you retired? **(Mention spouse if married)** Are you home right now? We can do one of two things, we can take care of this right now, or we can set up a time later today, as I mentioned it won't take long either way as we are very busy. Which would you prefer?

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(text manager screen shot of lead and notify them they have a flip)

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PLUS LEAD PHONE SCRIPT

Hi **(Client name)**? **(Client name)** this is **(your name)** with GLOBE LIFE AIL. We handle your **(relationship) (name of sponsor)** benefits and the reason I'm calling is they sponsored you into a private benefits package that traditionally only veterans have access to, so, make sure you thank them!

(Client name) they have your benefits package processed and I just need to activate it for you **(and your spouse)**. It doesn't take long but it is very important.

(MEMBER) are you currently working, or are you retired? **(Mention spouse if married)** Are you home right now? We can do one of two things, we can take care of this right now, or we can set up a time later today, as I mentioned it won't take long either way as we are very busy. Which would you prefer?

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ORPHAN PLUS LEAD SCRIPT

Hey ____ This is ____ with GLOBE AIL, the reason for my call is it looks like back in ____ your (relation) (name) had listed you as a main point of contact on their accidental death benefit and the agent who set this up is no longer working that area so the home office threw this on my desk and asked me to reach out to you personally and let you know we didn't forget about you! Did ____ ever mention anything to you about this to you?

NO: Okay worries, I'll fill you in quickly, heaven forbid something should happen to ____ you are listed on their persons to be notified list. Which means you will need to know how to file a claim if they should pass away, and since you're taking on such a big responsibility, our home office is giving you the same no cost benefits ____ has. Which includes a no cost 2k accidental death benefit, a health services discount card and a free will and testament. You're also going to have access for a limited time to some of the most exclusive permanent benefits that traditionally veterans and union have had access to over the last 80 years, but you have to qualify for those.

YES: Great! That makes my life much easier! SO ____ my job is simple, I just walk you through setting up your no cost benefits and show you what you're entitled to, doesn't take long as I am very busy! They want us to make sure if you have a spouse that they are present as well. Are you married, divorced, or widowed? (Make sure if they have a partner that they are present)

(MEMBER) are you currently working, or are you retired? (Mention spouse if married) Are you home right now? We can do one of two things, we can take care of this right now, or we can set up a time later today, as I mentioned it won't take long either way as we are very busy. Which would you prefer?

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(Set/Solidify Appt) This is your cell phone, correct? Great. I'm going to text my manager's credentials who you will be speaking with, the day, date & time for your zoom meeting which again (Repeat Day, date and time they are scheduled)

(Client name) is there any reason at all you see yourself missing this appt? Okay great please make sure you are there because if we say yes to you that means we are saying no to another member, make sense? One last thing, please make sure you write down the day, date and time for the appt and make sure you're in a quiet place for the appt as we are going to be covering some very important information. Looking forward to seeing you **(day, date and time)** God bless!

RC VET PHONE SCRIPT

Hi **(MEMBER)?!** Hi, my name is **(Agent)**. I'm with the Veteran Division of Globe, working in cooperation with **(STATE) (VSO)**. I'm calling because you recently received a letter about your Group Death Benefit and you filled out a 3x5 card naming your **(beneficiary relationship, beneficiary name)** as your beneficiary. Do you remember filling out that card?

IF NO: No problem, let me confirm the information that you wrote down. You wrote down your address as ____, Is that correct? Perfect! You also wrote down your Date of Birth as ____, Is that correct? Perfect!

IF YES: The reason I'm calling is that your benefits have been processed and it's my job to issue your Burial Guide but most importantly explain the VA burial benefits that you and your family are entitled to receive.

(MEMBER) are you currently working, or are you retired? **(Mention spouse if married)** Are you home right now? We can do one of two things, we can take care of this right now, or we can set up a time later today, as I mentioned it won't take long either way as we are very busy. Which would you prefer?

(Now) Okay great, you are going to be speaking with my manager **(name)** I'll text you their ZOOM link. They will be calling you from a **(number)** shortly

(text manager screen shot of lead and notify them they have a flip)

(Later) Okay great, it will be tight, but we have an opening between ____ and ____ OR between ____ and ____ which one is better? **(BOOK EVERY 30 MIN)**

(Neither) Okay no worries, but I will say we are very busy, especially with the number of people requesting to be seen so we need to get this taken care of sooner than later. What time of day is typically least hectic for you, morning, afternoon, evening? Ok I can do between __-__ OR __-__ tomorrow. Which one works best? **(BOOK EVERY 30 MIN)**

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CONTINGENT BENEFICIARY PHONE SCRIPT

Hello is ____ there? Hi, this is _____ service manager with American Income Life, I handle your (relationship), (name) life insurance benefits through the (veterans). The reason I'm calling you is, your _____ nominated you as their contingent beneficiary for their life insurance policy. Now what this means is that if God forbid their primary beneficiary were to pass away before them you would then be responsible for handling the funeral arrangements upon their death. Now it's our service policy that I review some very important claim forms and explain how to file a claim, so you're prepared if something does happen. We have an A+ insurance company rating and we do things like this to make sure we keep it. On top of this, I'm going to be issuing you some additional no cost benefits on behalf of our company as a way of saying thank you for taking on such a big responsibility.

The best part about this is that you're going to have access to some of the exclusive benefits that groups like the veterans, police & firefighters, but you would have but you would have to qualify for those!

(MEMBER) are you currently working, or are you retired? **(Mention spouse if married)** Are you home right now? We can do one of two things, we can take care of this right now, or we can set up a time later today, as I mentioned it won't take long either way as we are very busy. Which would you prefer?

(Now) Okay great, you are going to be speaking with my manager **(name)** I'll text you their ZOOM link. They will be calling you from a **(number)** shortly

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(Later) Okay great, it will be tight, but we have an opening between ____ and ____ OR between ____ and ____ which one is better? **(BOOK EVERY 30 MIN)**

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GLOBE LIFE LEAD PHONE SCRIPT

Hi, ____? This is ____ with Globe Life ALL. The reason I am calling is to complete your globe life application. Now, I have your address at **(Verify Address)** is that correct?

Ok, Great. Now, are you looking to cover yourself or someone else? Ok. Great.

(Client Name) you didn't list your beneficiary. When something happens to you, who do you want the money to go to? (Do you have a spouse?)

Yes Spouse: Ok great they will need to know how everything works. What is their name?

No Spouse: Not a problem, then this just applies to you then. Now, the next step is to verify your eligibility, show you everything you qualify for, designate **(Beneficiary Name)** as your beneficiary and complete the application process. It usually just takes 20 minutes depending on how many questions you have. Does that sound fair?

(MEMBER) are you currently working, or are you retired? **(Mention spouse if married)** Are you home right now? We can do one of two things, we can take care of this right now, or we can set up a time later today, as I mentioned it won't take long either way as we are very busy. Which would you prefer?

(Now) Okay great, you are going to be speaking with my manager **(name)** I'll text you their ZOOM link. They will be calling you from a **(number)** shortly

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POS PHONE SCRIPT

Hey, _____?

Hey _____, this is _____ I'm with the service dept with your life insurance company, American Income Life. The reason for the call is your life insurance policy you took out back in ____ came across my managers desk and there were some very important updates made to it.

The first update has to do with the terminal illness rider, what this means is, if God forbid you should ever become diagnosed terminal the company will give you access to half your funds to go towards treatments, medical bills, hospice or anything like that. It does not cost you any additional money, but it is very important.

Lastly my service manager's job is a little bit different than the agent who originally enrolled you. They're going to make sure you understand exactly what you have and how it works. Also, they'll go over your cash value, and what the future of your policy is going to look like.

(MEMBER) are you currently working, or are you retired? **(Mention spouse if married)** Are you home right now? We can do one of two things, we can take care of this right now, or we can set up a time later today, as I mentioned it won't take long either way as we are very busy. Which would you prefer?

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PHONE REBUTTALS

Can't you send this to me in the mail? I wish I could, that would make my job so much easier, but it's all done digitally now. My job is to walk you through how to fill out your will through our no-cost portal and explain to you what you're entitled to too. Like I said before it won't take long...

I already know my benefits. Perfect, that will make my job much easier! This is just to get out everything they set up for you that you as a veteran are entitled to, you can do whatever you want with that information. Like I said before it won't take long...

I don't want to buy anything/I already have insurance. Perfect, that will make my job much easier! Remember these are benefits you already have. My job is to explain what you're entitled to, what you do with that information is entirely up to you. Like I said before it won't take long...

You're not trying to sell me anything are you? My job is to go over everything that you're already covered for and entitled to, what you do with that information is entirely up to you. Like I said before it won't take long...

I don't have time right now. I completely understand, I'm slammed as well. What time of day is least hectic to knock this out for you? Morning, afternoon or evening? (book appt)

I don't remember requesting anything/What is this about? On (date) you requested info about your veteran burial and will kit using the security keyword _____. My job is to get this information out to you and answer any questions you have.

I don't want to do this. Just to confirm, you don't want your no cost benefits package valued over \$4k? You just want to toss them out?

Why do we have to meet through zoom? For quality and compliance purposes. Company policy. Like I said it won't take long...

Why does my spouse have to be there? They're going to be on your will, correct? Well then, they have to be present, its company policy. Like I said it won't take long...