

TEAM PHONE SCRIPTS

(FOR AGENTS)

TABLE OF CONTENTS PAGE

PAGE 2 ACTIVITY PROCESS

PAGE 3 VET LEAD PHONE SCRIPT

PAGE 4 PLUS LEAD PHONE SCRIPT

PAGE 5 VET TO VET PLUS LEAD PHONE SCRIPT / REBUTTALS

PAGE 9 ORPHAN PLUS LEAD PHONE SCRIPT

PAGE 10 CONT BEN PHONE SCRIPT

PAGE 11 POS LEAD PHONE SCRIPT

PAGE 12 PHONE REBUTTALS

PAGE 13 PHONE SCRIPTS FOR TRAINEES

RENEWALS



ACTIVITY PROCESS

Star 40 Leads

Round 1:

Dial once

Dial twice

VOICEMAIL#1: Voicemail 1: Hey (Member) This is (first and last name) I'm the one handling your veterans benefits. I was just calling to introduce myself and find a proper time to get these sent out to you. My number is (# _____)

Round 2:

Dial once

Dial twice

Round 3:

Dial once

Dial twice

TEXT: Hey (Name) call me

Round 4:

Dial once

Dial twice

TEXT: Is this (Name?)

- Work ALL 40 Leads One by One Until the END of Round 4 is Complete. Then star an additional 40, make hot plus leads the priority.

(Note: Prioritize newest plus leads collected throughout your day)

VET PHONE SCRIPT

Hi **(MEMBER)?!**

This is **(first and last name)** I'm actually the one who's going to be taking care of your veterans' benefits you requested. Now you're my veteran, right? Thank you for your service, what branch did you serve in? Awesome!

Before we do anything I just need to confirm the information you provided when you filled out the request card. Looks like you put your address down as _____ that's correct right? Email address is ____ correct?

(Name) We used to come out to the house but ever since covid everything done virtually through a secure benefits portal, have you ever used zoom or VA telehealth before, where you see them and they see you?

NO: No worries we have a secure benefits portal that we can send over to you. It's super simple, it's a couple clicks and you're online. I'll walk you through it if you need any help.

YES: Perfect.

(Name) I'm not sure if you're aware, but the benefits do apply to a spouse or significant other, are you married or single? Are you working or happily retired? What time of day is typically least hectic for you? Morning, Afternoon or Evening?

Let me take a look at my schedule, If I texted you the benefits portal right now can you access it now?

YES: (Flip) Perfect I'll send it right now, let me know when you get it. Now go ahead and click on the link when you receive it, it should say benefits portal access. Click the green zoom browser access. Allow camera and microphone access so we can hear and see each other.

NO: (later appt) Not a problem, I do work by appt only I just wanted to introduce myself and find a proper time to get this activated for you. We can do later today or tomorrow which ones better? I have _____ or a _____ available which one works best?

(BOOK APPT)

I'll send you an email right now to confirm our meeting. In the email invite there's going to be a video from the VFW Commander Kim Dishano? Are you familiar with the VFW commander? He will shed a little light on the program they now have set up for veterans and their family. We know there's a lot of junk out there, so the VFW wants to make sure you know that we're endorsed on a state level as well as the national headquarter level, OK? Now **(NAME)** the VSO just asks that as a US Veteran if you do book the appointment to commit to the appointment, because we reserved time and space specifically for you, and if you miss your appointment without notifying us, that could be time that we could be servicing another active-duty veteran or VFW member, IS THAT FAIR? I'll text you my ID badge from my direct line, so you know who you are working with, and you have my credentials if you need to contact me in the future.

Have a great day, and I will see you.....???? **(let them answer)**

OK GREAT, YOU DO HAVE A GOOD MEMORY! See you then!

PLUS LEAD PHONE SCRIPT

Hi **(Client name)**?

(Client name) this is **(your name)** with the veterans division of GLOBE. 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 to, did they talk to you about this?

YES: Okay great!

NO: No worries that's exactly why I'm calling.

(Client name) they have your benefits package processed and I just need to activate it for you **(Name)** I'm not sure if you're aware, but the benefits do apply to a spouse or significant other, are you married or single? Are you working or happily retired? What time of day is typically least hectic for you? Morning, Afternoon or Evening?

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(BOOK APPT Now (NAME) the VSO just asks that as a veteran sponsor if you do book the appointment to commit to the appointment, because we reserved time and space specifically for you, and if you miss your appointment without notifying us, that could be time that we could be servicing another active-duty veteran or VFW member, IS THAT FAIR? I'll text you my ID badge from my direct line, so you know who you are working with, and you have my credentials if you need to contact me in the future.

Have a great day, and I will see you.....???? **(let them answer)**

OK GREAT, YOU DO HAVE A GOOD MEMORY! See you then!



Hey **(Name)**, (pause let them answer) this is **(Agent first name)**, I was the one that met with your **(Relationship/name)**. They let you know I'd be calling, right?

(if they did) -Great, well ill still back up and fill you in on what's going on.

(if they didn't... sound surprised) - No problem, I'll back up and fill you in on what's going on.

So, your fellow veteran **(name)** had put in a request for some of his/her updates through the VSO's & I am one of the veteran benefit case managers that was sent out to meet with him/her. He/she listed you on the No Veteran Left Behind program which helped bring your file from the bottom of the pile to the top.

Now just so you know what benefits we will be covering for you. We do not duplicate any of your VA benefits. They will handle things for you while you're living, like your medical, disability, home loan & Gi Bill. But the VSO's handle everything else for you and your family thereafter. So, like the group message said, your burial benefits, estate planning, and your life insurance. So that's what we will cover for you.

Now as you know, most of your veteran benefits do apply to you and your spouse. Are they home with you right now?

If YES to Spouse) or Single)

Perfect — everything is issued virtually, so I'm going to text you a quick link right now. Let me know when you see it come through so we can get started.

(Send link. Then transition into Vet presentation.)

If NO / They're unavailable / Can't do it right now)

No problem — this is important to have taken care of as soon as possible.

We're on a pretty tight schedule, so I can call you back in about an hour, or I do have some availability later this evening. Which one works better for you? Great i can do [Time Option 1] or [Time Option 2] — Which one do you want?

(If they say they can't today)

Totally understand —typically we work off appointments only. Are you working or retired?

Working: Are you working 9-5?10-3? Spouse-9-5?10-3?

Retired: What typically works better for you, Mornings, afternoons or evenings?

Okay, I've got [Time Option 1] or [Time Option 2] — Which one works best?

CEMENTING THE APPOINTMENT

Now **(Name)**, before I assign you that **(time)** time slot, do you foresee anything that could come up that would cause you **(or your spouse)** not to be available then?

Great, you will receive an email confirmation and text message, and we will call you at that time to help you access the secure benefits portal. What is the best email I can send the benefits portal to? If you have any questions in the meantime on any of your other veteran benefits, write it down and I'll be sure to cover it during our meeting. Have a great day and we will talk to you at **(day) (time)**!

Voicemail 1: “Hey name, this is (your name). Your RELATIONSHIP wanted me to reach out. Call me back when you get this.”

Text: Hey NAME! This is (Your Name). I met with your RELATIONSHIP, NAME the other day and they were able to get you into the no veteran left behind program. I promised them I’d try my best to get these issued for you. When is the best time to reach you today?

VET TO VET PHONE REBUTTALS

★ - Trump Card: Have you had a chance to talk to your (Sponsor) and have them explain these benefits to you?

Ok, perfect, that's exactly why they have me calling (Right Back to script)

★ - ***TRUMP CARD 2***- Are you a member of a major VSO, like the VFW, AMVETS or American Legion?

IF NO: (act shocked) Oh wow, so my job is to explain everything in your secure benefits portal and fill out a report card that will go back to the VSO letting them know I did my job. (Go back to Script)

IF YES: Do you attend your meetings regularly? So my job is to explain everything in your secure benefits portal and fill out a report card that will go back to the VSO letting them know I did my job. (Go back to Script)

★ TRUMP CARD 3- {name}, when you left the service did you transfer SGLI>VGLI? Have you filled out your veterans Will? Have you looked at your 2026 burial allowances?

- Are you with the VA?

No (sir/ma’am), we work in cooperation with the Major VSO? benefits that you are entitled to, at the very end there's a report card that goes back to your state officer so they know we served you.

- I'M NOT INTERESTED:

Yeah there's nothing to be interested in, are you not a veteran? That's exactly why I am calling (back into script)

- DOES THIS COST MONEY

Yeah we’ll be going over your updated Veteran Burial Benefits, exclusive Veterans Life Insurance for all your Funeral and Final expenses, and reviewing the ALLOWANCES that you’re entitled to through the VA. Does that make sense? (back to script)

- IS THIS LIFE INSURANCE?

Are you looking for Life Insurance? (DOESN’T MATTER WHAT THEY SAY)

That's Exactly Why I’m calling. (Right back into script)

(if still confused):

Even though you're a veteran there will still be some out of pocket costs that your family will be responsible for when you pass away. My job is to review with you what the VA pays for and what the VA does not pay for because unfortunately they don't pay for everything, which is exactly why the VSO's Have Partnered with our company over the last 70 yrs to fill in the GAPS that the VA Does not cover For you Veterans. (Right back into script)

- I DON'T NEED ANYMORE LIFE INSURANCE

Not a problem (CLIENT), you're entitled to several no-cost benefits as a U.S Veteran, that have already been set up for you. As far as life insurance, I am not sure that you would be able to qualify for that and if you did this would actually just fill in the gaps, but either way, my job is to explain these to you and fill out the report card that goes back to the VSO.

- ALREADY HAVE THROUGH THE VA

These benefits are pertaining to your UPDATED VETERAN BURIAL BENEFITS and your 2026 Allowances. Your Request/ Sponsor took You from the bottom of the file to the top of the file which is exactly why I am calling. (Right back into script.)

- WHY DOES MY SPOUSE HAVE TO BE THERE?

Well, do you and your spouse make important decisions together? (*let them answer*) That's exactly why the VSO has us go over it with both of you. (Back into Script)

- IT'S A SCAM / Can you Send me further Information?

Have you heard of the Dallas Cowboys? Or Texas Rangers? (*let them answer*) Yeah we are with Globe Life The official Insurance company of the Dallas Cowboys. The Division I work with is AO Veteran Service Organization. We are Privately Contracted with all of the Major Veteran Service Organizations Like the VFW, American Legion, and Amvets. Are you a member of any of those organizations?

IF YES: Then I am sure you have seen those 2-4k dollar AD&D certificates your Post sends out? (*Nod your head yes). (*let them answer*) We are the company that underwrites those policies. (Right Back Into Script)

IF NO: OH! Well that's why you are probably a little bit Confused. (Right back into Script)

- WHAT ARE THE BENEFITS EXACTLY?

Yeah, that's a great question. We'll be going over your updated Veteran Burial Benefits, exclusive Veterans Life Insurance for all your Funeral and Final expenses, and reviewing the ALLOWANCES that you're entitled to through the VA. Does that make sense? (back to script)

- ARE YOU TRYING TO SELL ME ANYTHING?

No (Sir/ma'am) I can't sell you on Why you need Your Updated 2024 Veterans Benefits, I can Only Explain them to you and have them activated for you so you can use them and take advantage of them, which is exactly why I am calling. (BACK INTO SCRIPT)

- Why do we have to meet through zoom?

We used to meet in person, but because of covid, we are 100% Virtual now. We have found that it was the most efficient and best way we can share the screen and go over the Veteran benefits that you requested, properly. Just like we were meeting in person.

- "I'm busy, can you call me later?"

I'm Busy as well (Right back into script)

If still Busy: I completely understand I have an appointment coming up shortly so I don't have any time right now either, but when is the best time to typically reach you morning, afternoon, or evenings? (*let them answer*) ok I will make note of that and do my best to reach back out to you in between appointments. (Say goodbye and talk to you soon)

- Can't you send this to me in the mail? ***Unfortunately I do not fit in the mail, my job is to issue out the veteran benefits you requested, go over the information and collect a report card at the end that goes back to your State Adjutant/Quartermaster. If this is not something you can do, I can just put down that you are declining the Veteran Burial Benefits. How would you like to proceed?

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)**

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!

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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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.

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 a zoom link 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!**

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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...

TEAM PHONE SCRIPTS

(Trainees AND Appt setters)

TABLE OF CONTENTS PAGE

PAGE 10 VET LEAD PHONE SCRIPT

PAGE 11 PLUS LEAD PHONE SCRIPT

PAGE 12 POS PHONE SCRIPT

PAGE 13 PHONE REBUTTALS

RENEWALS



VET PHONE SCRIPT

Hi **(MEMBER)?!**

This is **(first and last name)** I'm actually the one who's going to be taking care of your veterans' benefits you requested. Now you're my veteran, right? Thank you for your service, what branch did you serve in? Awesome!

Before we do anything I just need to confirm the information you provided when you filled out the request card. Looks like you put your address down as _____ that's correct right? Email address is ____ correct?

(Name) We used to come out to the house but ever since covid everything done virtually through a secure benefits portal, have you ever used zoom or VA telehealth before, where you see them and they see you?

NO: No worries we have a secure benefits portal that we can send over to you. It's super simple, it's a couple clicks and you're online. I'll walk you through it if you need any help.

YES: Perfect.

(Name) I'm not sure if you're aware, but the benefits do apply to a spouse or significant other, are you married or single? Are you working or happily retired? What time of day is typically least hectic for you? Morning, Afternoon or Evening?

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Have a great day, and I will see you.....???? **(let them answer)**

OK GREAT, YOU DO HAVE A GOOD MEMORY! See you then!

PLUS LEAD PHONE SCRIPT

Hi **(Client name)**?

(Client name) this is **(your name)** with the veterans division of GLOBE. 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 to, did they talk to you about this?

YES: Okay great!

NO: No worries that's exactly why I'm calling.

(Client name) they have your benefits package processed and I just need to activate it for you **(Name)** I'm not sure if you're aware, but the benefits do apply to a spouse or significant other, are you married or single? Are you working or happily retired? What time of day is typically least hectic for you? Morning, Afternoon or Evening?

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Have a great day, and I will see you.....???? **(let them answer)**

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POS PHONE SCRIPT

Hey, _____?

Hey _____, this is _____ calling on behalf of the 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 their 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.

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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...