**Intro script**

**Agent:** Hey <CLIENT> ? This is <NAME> calling to go over your benefit information you requested with Lincoln Heritage. How are you today? Ya’ll doing okay with all this mess going on? (Coronavirus, Weather, etc)

SMALL TALK – them and you

Did you get our letter letting you know I would be calling?

**RESPOND AND SMALL CHAT  
  
Agent:** Okay, let me verify some of your info. And, just so you know, we do this 100% over the phone. Nobody will be coming out to your house. We want to respect your safety with all this stuff going on.

Now, I show you put your age as <AGE> and you’re in <CITY> on <STREET>?

Okay, When you sent this in, were you looking for coverage for yourself or someone else? Fill me in.

What is the main reason you <Mailed, Called, Sent> this in?

Out of curiosity, is there any particular reason you haven’t already taken care of this?

**CUSTOMER TALK AS MUCH OR LITTLE AS THEY WILL**

* Congratulate them for taking care of their family

I understand. Well, we can take care of this today for you and it will take a big weight off your shoulders knowing you’ve helped your family.

**Agent:** Okay, my job is to tell you about the benefits information and help you protect your family today. I’m a licensed underwriter through state and I help you get approved for coverage and provide rates.

Really, this is a conversation for us to talk about what you need and want so I can help you.

If you have any questions, just throw them at me at any time. Okay?

**WHAT WE DO**

Okay…..what we do is pretty simple. Probably, what you saw that caught your eye is the family support services through the Funeral Consumer Guardian Society. Let me make it simple. We make sure your family is not taken advantage of when that time comes. We will do all the business involved and make sure WHAT you want for your service is what takes place. We will ALSO make sure your family isn’t over charged and will EVEN negotiate the prices to keep them down. We will also go through every single charge to make sure it’s not over-priced or they don’t slip something in there that wasn’t agreed to.

You and I will also have a conversation about coverage amounts to make sure the cost for your service is covered along with any other final expenses you might want to cover, like house or car payments.

Because we are a final expense company, the benefits pay out in the first 24 hours. Other insurance policies can take weeks or months to pay out. Then your loved ones <OR SOMEONE’S NAME> have to pay out of pocket, then try to get reimbursed. They won’t have to go through that.

Any questions?

**QUALIFICATION**

Okay, Let’s get you qualified. Just so you know, a lot of companies send out someone to do a medical exam. We do NOT do that, so no peeing in a cup, giving blood or jumping jacks…..no calisthenics. We’re gonna just go through some questions to get you qualified.

**GO OVER APPLICATION**

Tobacco?

AIDS or HIV or Life Expectancy of 12 months or less?

Bedridden, hospitalized, in a care facility or hospice care?

**CONGRATULATIONS!!**

Next, let’s talk about any health conditions. Now, these are ONLY in the last two years, have you been diagnosed, treated by a doctor or take or been prescribed mediation for any of the following:

**GO THROUGH HEALTH CONDITION QUESTIONS**

**TYPE OF COVERAGE they qualify for**

* Explain the importance of DAY 1 Coverage if they qualify for that policy
* If Modified….
  + They STILL qualify even though a lot of others don’t
  + No LOSS policy – Premiums + 10% year 1, + 20% year 2

PLUS all our policies pay additional benefits if you die an accidental death

|  |  |  |  |
| --- | --- | --- | --- |
| **ADD COVERAGE** |  |  |  |
| **UNITS** | **2** | **5** | **8** |
| **Accidental Death** | $10,000.00 | $25,000.00 | $40,000.00 |
|
| **Dismemberment** | $5,000.00 | $12,500.00 | $20,000.00 |
|
| **Auto Accident** | $20,000.00 | $50,000.00 | $80,000.00 |
|
| **Common Carrier** | $40,000.00 | $100,000.00 | $160,000.00 |
|
| **Act of War or Terrorism** | $40,000.00 | $100,000.00 | $160,000.00 |
|
| **Transport of Remains** | $2,000.00 | $5,000.00 | $8,000.00 |
|

Okay, let’s talk about coverage amounts for your service.

<Discuss with them the type of service they want>

<Figure rate amounts and help them determine a policy amount.>

**NEXT STEPS (TRIAL CLOSE)**

Okay, the next steps are for us to get the home office on the line with us to finalize your policy. Basically, they will go through to record your official application. They’re gonna run a prescription history check for final approval. It’s HIPPA regulations and simple, it’s just based on your social security number. At the end, they have to ask permission to discuss the results with ME, again HIPPA regulations. Then they give me an approval number and I can start your policy. We then give them the bank information to start the policy and the date you want it to come out each month moving forward.

Okay, so let me gather a little info and we’ll get them on the line….

What is your Social? <CLIENT GIVES SSN – confirm it>

And what is the name of the bank?

Okay, let me pull up my list and confirm the routing number…..

I show <ROUTING NUMBER>, is that correct?

Okay, and what is the account number? <CONFIRM>

So, the first premium will come out today, what day of the month do you want it to come out in the future? <CONFIRM>

Okay, we’re all set, let me get the home office on the line with us:

TELESALES LINE: 888-230-6088

Once connected, Introduce yourself as <YOUR NAME>, in Oklahoma and my agent number is: <AGENT NUMBER>

Give the telesales agent the reference number at the top RIGHT of the eApp

TELESALES AGENT WILL WALK YOU THROUGH PROCESS

After you complete the call with telesales agent, make sure to sign the Docusign they email you to complete the policy application.