

FE Transcript

Part 1 - Introduction

Are you just looking to leave some money behind to cover your burial expenses?

- Get a clear why; “I am looking to cover my burial expenses.”
- They may be interested in covering additional debt or leaving some extra with a loved one.

Okay, gotcha. Miss Betty, let me explain how the process works.

I'm gonna find you the best product based off of your age and your health. Does that sound good?

Now, Ms. Betty, I'm gonna go ask you some medical questions so I can understand how I can best help you.

1. Any heart attack, strokes, cancers, any diabetes, any COPD, lung disease, any AIDS, HIV, ARC?
2. Let me understand what your medical conditions are so I can understand how I can best help you.

Okay, well Miss Betty, this looks really good. I found a product with Transamerica that's gonna be the best option based off of your age and your health.

Before we get started, my name is _____.

- If you need any of my information, my credibility is this...

I want to know that you know who you're speaking with and want you to feel comfortable speaking with me.

Part 2 - The Why

Okay, so you wanna make sure that the burial expenses are taken care of. Is that correct?

- You're always mirroring and you're always summarizing back to them. Then they feel heard and understood.

Two ways to ask this question:

1. Since you don't have coverage right now, What are you really worried about Miss Betty?
2. Since you don't have coverage in place right now, what are you concerned about?

So what we'll do is dive deeper Miss Betty. Who would it be taking care of your burial?

- That is responsible put the target on someone's back.
- Is it gonna be your son? Is it gonna be your daughter?

What will your daughter Lucy do to come up with your burial expenses? Will she have to raise money?

- Help Betty understand the burden if they don't have something to cover their burial expenses.

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Part 3 - The Solution

Now Miss Betty, you've just told me how bad it could be for your daughter Lucy...have you looked for life insurance in the past?

- Yes = Why didn't you moved forward?
- Whatever objection they gave, summarize and say back to them, then address.

Now summarize all three points:

1. Miss Betty it sounds like you are looking to cover your burial expenses,
2. that your daughters going to be in a tough position,
3. and that you've been looking in the past.

Does this all sound about right?

Go into explaining the product company.

- Ask them if they have heard of Transamerica?
- Explain how Transamerica is great.
- What are the advantages of Transamerica.

Part 4 - The Sell

Alright Miss Betty, if you like the options available to you, do you have your banking information ready today (Routing and Account Number)?

- No = Get their checkbook.
- Reassure them this plan will cover all their burial expenses including into the future with inflation.

Miss Betty, I have three options for you:

1. The first option is a starter, this option is going to make sure that if something happens to you, you have something to cover your burial expenses. (\$10,000)
2. The second option is a familiar option that most people go with. It's going to be able to cover ALL your burial expenses now and on into the future and make sure Lucy is taken care of. (\$20,000)
3. The third options is going to be the highest option that will also leave some money with Lucy. I don't know if this option is the best option for you, but it's available if you choose. (\$30,000-50,000).

Out of those three options Miss Betty which option will give you the most peace of mind for Lucy?

- **Yes** = move to application. "Okay and about \$##k, will that be comfortable and affordable for you every month?"
- **No** = discuss coverage level more or go into budget selling method instead of coverage level. You might need to readdress concerns that they might have or we haven't discussed yet.