

FEX SCRIPT - Always Be Disarming

Introduction:

Hey **(Client's Name)** **Not a Question / Say it like you know them**

This is **(Agent Name)** I was supposed to give you a quick call about the information you put in about looking at burial and final expense coverage...

Did you find what you were looking for? or are you still looking? **This allows them to feel like they have an escape out of the conversation – but in reality, we are opening the conversation for a policy review if they do have a policy**

I have the information ready for you, do you have a quick pen and paper handy, just let me know when you're ready. **You're starting to control the conversation and build leverage as an advisor**

Write down: **(My Name)** **(National License #)** and **(Contact info)**

Can you read that number back to me, so I know you have that down correctly? That's kind of like my social for Insurance to provide you, my identity. **Redundant but necessary**

I see here your DOB is _____ is that correct? *How young does that make you?*

Now, I was curious when you responded to our ad, what was it about the ad that caught your attention?

- *What were you hoping to get out of the conversation today just so I have a better understanding?*

Now to take a step back, it might be helpful if I asked you a few questions just to make sure I could even help you in the first place...

- For example, *were you looking for coverage for just yourself or for a significant other as well?* *(Let them explain) - This opens a potential 2 leg sit or exposes if the client will waste your time or not**

Got it! Can I ask you what type of life insurance policies you have now?

If Yes: *How long have you been with them? What got you involved with that type of policy if I could ask?*

If No: *what's prevented, you from moving forward in the past in case something does happen though?*

Now, have you been looking around and just haven't found anything yet? ...if you could walk me through that...

If Yes: *What are you looking for in a policy that you feel that you haven't found yet? Why now?*

Now, were you looking to take care of cremation or traditional burial? *(Let them explain)*

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(If burial): Are you opposed to cremation if it could save you a little bit? *Really important question, most clients want a bunch of coverage but don't qualify [Consequential questions drive pain/emotion which trigger a yes]

Who would be the person held responsible for handling everything (or the beneficiary) for when you do pass away? (Let them explain)

Now to take a step back again, say if things stayed the same and say you never had coverage in place. How would that impact (Beneficiary's Name) financially?

Typical Client Response: Hmm, what do you mean by that?

Would you want (Beneficiary's Name) to have to pay for that? [Ask in a Curious/Concerned tone]

- What would that do for you personally, knowing that this is something you have taken care of and (Beneficiary's Name) won't have to be left with the bill down the road?

So that you understand how this works, I am a Licensed Broker with the state of (Name the State), I do not work with any specific insurance company, in fact there are over 15 companies that I work directly with. I simply help people look at all their options and see what might fit their needs. Does that sound good? (Let them agree)

Great, I'm going to ask you a few medical and financial related questions just to see how much coverage you can qualify for. Okay?

(Go to financial inventory) - Uncover Death Benefit Coverage Needs and/or Monthly Budget. Load in Insurance Toolkits for quoting

Great news! I did find a few insurance companies that may be possibly willing to approve you for coverage.

--- Break Down the Coverage Options ---

There are two important factors to write down about this type of coverage:

1. This coverage **NEVER** expires.
2. The price **NEVER** increases.

Closing Question: Now like I mentioned, these options are based on if you can get approved with the insurance company, and if you are able to get approved what amount of coverage would make the most sense for you to leave behind to [Beneficiary's Name]?