

FEX Live Call Script

Prerequisites:

- Positive Attitude
- Clear Intention: To Close the Client
- Warm up by reciting the script and role-play with a partner.

Script:

Good (Morning/Afternoon), my name is _____ (First Name only). So, I can best help you, could you please confirm your first and last name for me?

Great, it's my understanding you are looking for Final Expense coverage to protect your family today, is that correct?

- **(IF NO) Understood, just to confirm. You are not shopping for life insurance coverage. Is that correct? (If No, you may end call)**

Is this your first-time shopping or are you actively shopping for life insurance coverage?

- **(If Shopping Around) Great, if you don't mind me asking. What has stopped you from moving forward. Is it pricing or the amount of coverage?**
- **(If First Time) Great, I'm happy to help you with finding the right coverage to protect your family today.**

To start, I'll walk you through how I will assist you today. I am a medical underwriter appointed with over 15+ "A" Rated insurance carriers and licensed in all 50 states in the U.S.

I specialize in "Simplified Issue Insurance" which means you will not have to go through any physical exams or blood work.

My Process is simple, we will go over some basic medical questions such as age and health. Based off those answers, I'll plug them into my database to shop for the best monthly rate and coverage amount for you. Does that make sense?

Great, just to verify.

Please confirm your Date of Birth? _____

Which state are you calling from? _____

Are you a tobacco user? _____

Perfect, now I am going to run through some basic medical questions. Please answer to the best of your ability.

What is your current Height and Weight? _____

Do you have a history of any major medical conditions or terminal illnesses?

- Such as have you ever had a Heart Attack, Stroke, or TIA?
- Have you ever been diagnosed with Cancer, Kidney diseases, CHF, or COPD?

(IF Any) Are the conditions or illnesses CONTROLLED/UNCONTROLLED?

Answer: _____

Have you been prescribed or currently on any medications?

List Medications: _____

Have you experienced any major medical events in the past 5-10 years?

Surgeries/Hospitalized?

List Details and Date(s): _____

Notes: _____

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Ok, (Client's Name). What is the main reason you want to protect your family?

Example: Leave money behind for loved ones, mortgage protection, burial, and final expenses

- a) Who would be the beneficiaries of this protection?
- b) How much protection do you think you'll need? I can help with this if you aren't sure.

Alright, (Client's name). I am going to place you on a brief hold, while I review some of the options for you.

In the meantime, if you could grab a pen and paper to take notes. I will be right back.

After Pause (No more than 1 min dead air if you need more time. Check in and ask for another min or 2.)

Review Options from the Quoting Tool/ Closing Script

(Client Name), to get started. I just need a couple more pieces of information.

Please verify the correct spelling of your Full Name _____.

What is your best e-mail address _____?

Great, what Is your Driver's License # (State ID, if No DL#) _____?

Social Security Number Script – Read Verbatim to Client:

Mr./Mrs. _____. I **MUST** read you a quick disclaimer. (**Insert Carrier Option**) is going to use your social security to complete a MIB Check, that is your Medical Information Bureau. They will look at your medical history along with any prescriptions that you may have been prescribed in the past, for the sole purpose of determining eligibility.

Findings are not to be shared with anyone else because you are protected by HIPPA Laws in your state. All we need from you is a verbal consent on this recorded line that you agree.

Please state your **"first and last name"**. Then state **"I Agree."**

Great, what is your Social Security #? _____

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To confirm your Beneficiary will be (Person originally stated)

(Insert Name – Check for Spelling) _____

What is their Date of Birth? **(Insert Date of Birth)** _____

Banking Info Script – Read Verbatim to Client:

Ok Mr./Mrs. _____. If we get an approval today the (insurance carrier) will draft the first payment within the first 5 business days, ok?

(If client says they cannot) No worries (Client Name, let me check with my senior underwriter and see if we can push that initial payment date out.

Ok, Great News! the state of **(Use Clients State)** is one of the best states to purchase insurance from. They have what is called a 30-day free look period. What would be a good day to make this policy effective?

Great, who are you currently banking with: **(Insert Bank Name)** _____

Please Verify your Account and Routing Numbers

(Insert Bank Acct #) _____

(Insert Routing Acct #) _____

Lastly, once we complete the application process. What mailing address would you like your policy coverage to be mailed to?

(Insert Mailing Address) _____

(Insert City & State) _____ **(Insert Zip Code)** _____

Proceed with Carrier Application and Finalize.