

Hey [Client First Name]? This is [Your First Name]? I'm getting back to you on that request you submitted for the new Final Expense program? You listed your beneficiary as [Beneficiary]. Is that correct?

Perfect, I'm so glad to assist you with your quote today.

To see if you're eligible for the new 2024 state approved insurance programs, I need to ask a few quick questions to determine the level of coverage you can be approved for.

Before we determine together what level of coverage that will be best for you and your family, I would like to ask, are we looking at your first policy or are we adding more coverage to something you already have?

### **Next Questions**

#### **First Policy:**

Great, since I am a broker I have the ability to find you the most coverage at the cheapest price in the US. As long as I find a policy that meets your needs, fits your budget and most importantly gets you approved for, I'll be your broker for the rest of your life, how does that sound?

#### **Has Coverage:**

### ***(DO NOT ASK ABOUT POLICY - THAT COMES LATER)***

No problem. Well, usually what I specialize in is helping people who currently have policies save money on the coverage they already have. I assume you might be on a fairly fixed income and you're on budget every month with limited money left over. Right.?

Perfect, well I specialize and help people in that specific situation. That's why they got you over to me! It is great that you have coverage already, no matter your income situation, I always find a product to meet my customer's income restrictions no matter how small or large.

So, what are you looking to accomplish?

Adding more, save some money? So how can I help?  
***(Reintroduce yourself! Why are you the best broker for them? )***

**Continue Here:**

I specialize in helping people on fixed incomes, I will find a happy balance between coverage and your budget to fully protect your family upon your death. Half the battle is having coverage and the other half is making sure that you have the right coverage in place to protect your family.

***Rapport Questions: (DO NOT SKIP)***

Great!

So do you know how life insurance works?

***(if they don't understand, explain, give comfort, ease of process, assure them you have their family's needs upon death as the most important situation you're looking to rectify. )***

***IF COVERED START HERE:***

Great, so talk to me, how can I help, who are you worried about financially when you pass away?

Okay great, so we are doing this for (Beneficiary). What are you worried about them being able to afford when you pass away?

Have you talked to (Beneficiary) about getting this coverage for them or how they would be able to afford (Burial/Cremation) if you don't get this taken care of?

I understand fully (Client), let's get your final arrangements taken care of. I have just a couple questions to make sure we get this done RIGHT!

What is your marital status?

***If the customer has a spouse:*** Are you also interested in coverage for your spouse?

Do you have any kids or grandkids?

What grade are they in?

How many grandkids do you have under the age of 18?

Any debts you're worried about, other than your funeral?

What do you do for work? Anything high risk? Or are you retired? Or disabled?

***(I specialize in helping clients who are (Employment Status)!***

What's your total monthly/annual income?

What about household income, is there anyone else contributing monthly?

Do you own a home or Rent?

How much would (Beneficiary) already get if you passed away today without this insurance? Essentially, what is your net worth?

Do you already have money set aside for your funeral? Do you have a plot?

Do you control your own finances, for example do you have a bank account?

Who do you bank with?

Am I missing anything regarding your finances? *Will you be inheriting a bunch of money or are your kids multimillionaires?*

Any major medical conditions?

Do you use any forms of tobacco?

Would you prefer to be remembered with a burial or cremation? or Would you like a service or viewing too?

What does an average funeral in your area cost?

Well, that's about it, so I'm looking at the cost here on my screen.

**NEXT CHOOSE WHAT THEY WOULD PREFER**

**LIST OFF IN ORDER - MAKE SURE YOU EXPLAIN - LET THE REALNESS SET IN!!**

**Costs Associated With Burial:**

**Costs Associated with Cremation:**

**SET UP**

Have you thought about all of those extra costs related to your funeral? I think you would agree that your family will need a little more to cover those as well? I think that sums it up, so just to make sure I'm not missing something, what's the plan now?

I'm sure you thought about it, or you wouldn't be looking into life insurance, what would (Beneficiary) do about handling your burial properly if tonight's the night you didn't wake up? Are they prepared financially?

Life insurance will definitely make sure (Beneficiary) doesn't have to come up with funds for your burial ... if we structure it correctly, I see why you filled out the form now. We just also need to make it affordable, right?

**Has coverage already?? If Not, Skip To Next Section**

So you mentioned you had a policy before, what type of policy do you currently have?

***(If they don't know, ask them to go grab their policy. If not available call carrier with client )***

How much coverage?

What does that run you?

Are they just taking it out of your bank or do you have a Gov't issued DE Card?

So like I mentioned before, we're going to decide whether or not you have the right coverage, paying the right price, or have the right amount of coverage. Sound good?

## No Coverage, Start here

So let's talk about affordability, if the coverage is appropriate, what would be a comfortable amount for insurance protection?

Comfortable throughout the year, no matter what unforeseen financial circumstances arise, what would be Consistently comfortable? Like is \$125/month or \$200 or \$100 or \$75 or \$275 consistently comfortable?

### ***DO THE 3X QUOTE STRATEGY WITH BASIC UNDERWRITING***

*(Funeral Cost/ Budget/ Need)*

Okay (Client) I'm going to make a recommendation for you, if we can get a carrier to approve you, I believe the right policy to solve your problem would be (Coverage Type) As long as it's in your budget, does that make sense?

Great, it sounds like we're on the same page.

The next step is to find the best price possible for (Coverage Type) and make sure it's affordable.

Have you ever worked with an independent life insurance agent before?[Yes or No]

Okay, great, a little about me while I get this pulled up, I'm licensed in all 50 states, done all the background checks and fingerprinting coast to coast. I've personally helped over (estimate of your client base) clients with their life insurance over the past 7 years.

What my clients really appreciate about working with me is that once we find the exact right policy, like a (Coverage Selection) for you, I shop around and get over 100 quotes from over 100 different carriers, so they compete for your business, fighting each other to give you the lowest price.

I just facilitate and advocate for you, does that make sense?

It takes me a few minutes because I'd rather do it the old-fashioned way and do it right, slow and give you the best price not just the first price. I'm going to get the best

price possible; I promise you that, sounds fair enough?

Just so you have access to everything we're talking about; can you just confirm your email address for me please?

Are you by a computer? Or can you receive texts?

***Send Client License Information, Website, Digital Card, Whatever you have available to add to Your Credibility***

Alright, my system is loaded here, thankfully most of those 100 carriers are in one system and can give us an instant offer. Some policies have no health questions, some have a few health questions and they're all different.

Just be honest with me so I can get you the best policy you can possibly qualify for.

So, earlier you mentioned you had (Condition(s))?

Tell me a little about that, do you have any other health conditions?

What's your birthday?

How old does that make you?

Anything like heart disease, heart failure, heart attack, cancer, stroke, diabetes? How about any issues with ALS, MS, Hepatitis ABC, CHF, COPD, HIV or AIDS?

Any depression, sleep apnea, anxiety, high cholesterol, or high blood pressure?

What is your current height and weight?

Can you please verify your date of birth for me?

When was your last complete physical? How did it go? Do you mind if I run a prescription check on you?

Okay I'll go ahead and do that now, what's your social please?

Alright, well we're all done!

Now as we agreed earlier, we're shopping around for the best coverage available to make sure your final arrangements are taken care of so that (Beneficiary) does not have to start a gofundme to handle your last and final wishes.

It'll just take a minute or two since I shop around and get quotes from over 100 carriers

so I can make sure you're getting the best policy for your situation. Do you have any questions can I answer?

### ***Run Quotes***

***\*\*Transition to Application\*\****

So (Client) while we're waiting on my system to find the lowest price here I want to be respectful of your time and ask you some of the questions every carrier will need.

What's your address?

Who's your primary care doctor?

What's your beneficiary's name?

Any other beneficiaries or contingent?

What's their phone number?

Okay (Client) my system just notified me that it has identified the best value for your specific situation and the company I'm going to place you with is (Insurance Co.). Are you familiar with them?

**Answer: Yes**

Perfect! I'm not surprised, they've been around forever and have a great reputation. They just happen to be the best value for clients like yourself with (Medical Conditions).

**Answer: No**

No problem! They're really popular, have a great reputation and they just happen to be the best value for clients like yourself with (Medical Conditions).

I'm going to tell you a little about them because I want to make sure you're comfortable with our choice. (Insurance Co.) has been around for a long time, over 100 years, they have billions in assets so paying (Coverage Amount) will be no problem, they actually have an A rating by A.M.

Best for claims paying ability too. (Insurance Co.) is Better Business Bureau accredited and they have an A+ rating by consumer reports.

They have over 10 million clients too. You're in great hands with them, is there something specific you wanted to know about (Insurance Co.) or are you like most of my clients who you trust the Better Business Bureau, Consumer Reports recommendation?

Great! Specifically, (Insurance Co.) is the best for you because they offer a unique policy called the (Product).

I had to undergo a special certification to even offer to my clients, so I'd be surprised if you'd heard of it. The (Product) is offered as a (Product Type) from (Insurance Co.) and that's how I'll set it up for you, (Client). Here's how it works for you:

You will have a guaranteed level-fixed price and a guaranteed death benefit so you can count on it and budget for it.

The death benefit is guaranteed as long as you pay your premiums

The benefit will be paid to (Beneficiary) tax free based on current lawsThe policy will accumulate a cash value that grows over time, the more you put in now, the more you'll have later if you need itThe policy can provide access to most of that (Coverage Amount) while you're alive if you're diagnosed with a qualifying illnessFinally, you will have a period of 30 days to review your policy after you receive it, if you're not satisfied, you will receive a full refund,

Do these amazing policy attributes make sense?

Do you have any questions about how the policy works?

For a (Coverage Amount) policy, a Whole Life death benefit guarantee, the best monthly rate is (Premium).

Now of course that is a tentative rate based on the information you have given me over the phone. Actual rates are determined by the underwriting system.

What we do is answer a few more questions together to make sure your answers match up with the records. Is there anything you didn't tell me about your situation (Client)?

Great, well let's check your records together, and see if we can get you approved so you can cross this off your to do list once and for all.

***Immediately transition to application***



***Be sure to minimize dead air Dead Air is a deal killer.***

***Be sure to continually engage the customer even when underwriting and reviewing quotes in your different agent guides and calculators. Great time to ask about the customers family and personal life to gain more knowledge to use in your close.***

### ***Value Building and Rapport***

***Throughout this process you must continue to add value and engage the customer so that when you make that call to action for them to select a program, there will be no or few objections. When this is done properly banking and personal information become easy to obtain***

# **RETENTION PROCEDURE**

## ***BEFORE YOU HANG UP***

### ***OBTAIN THESE 2 PROMISES***

*CREDIT: Pete Fournier*

Now, ( Client Name). Would you agree I made a lot of promises today?

I've promised:

- (List all the benefits of their policy )
- (Explain we promise that if they pass their beneficiary will receive xyz )

Now (Client name), I just ask you to make me two promises.

**(Wait for them to confirm)**

### **Promise #1**

First one, If God forbid something happens 5, 25, 10 years down the road and this becomes unaffordable due to a life event.

I need you to call me.. The worst thing that you can do is up and cancel the policy because you'll lose all the equity that you've built into it. That would be crazy.

There are things that we can do in the future to make it more affordable. but we agree that it's affordable and fits within your budget today. Right?

Wait for an answer.

### Promise #2

The second promise ( Client Name), there are thousands, if not hundreds of thousands of life insurance agents out there soliciting business and it's

completely ok, you're probably gonna get cold called in the future. And if that agent says, oh, I can get you a better rate, I want you to entertain the conversation and simply get a quote and if it's better, I'll tell you that it's better and I'll even do the paperwork to help you get into that better plan.

Sound fair?

But if it's not better. I'll tell you why its not better, and i'll be happy to three way the other agent while your on the phone to explain why it's not better.

### Add client too DNC

Now **Client**, to ensure you stop getting so many calls, id like to register your number on the Do Not Call List. This will help remove 75% of those annoying phone calls you've been receiving. I'm gonna go ahead and add it to the do not call registry, you will receive an email from the government site to confirm.

1. Go to this Site: <https://www.donotcall.gov/register.html#step1>
2. Add their Phone & Email
3. Ensure the client confirms VIA Email

**\*BOOK YOUR 6 MONTH REVIEW\***

### REBUTTALS

“Like I told her, I have two policies right now for life insurance.”

No problem. Well, usually what I specialize in is helping people who currently have policies save money on the coverage they already have. I assume you're probably on a fixed income and you're right on a budget every month with limited money left over. Right.?

So, no, I specialize and help people in that specific situation. That's why she got you over to me.

**“I can't really afford anymore.”**

No problem. Well, usually what I specialize in is helping people who currently have policies save money on the coverage they already have. I assume you're probably on a fixed income and you're right on a budget every month with limited money left over. Right.?

So, no, I specialize and help people in that specific situation. That's why she got you over to me.

**“I don't know why she kept me on the line.”**

No problem. Well, usually what I specialize in is helping people who currently have policies save money on the coverage they already have. I assume you're probably on a fixed income and you're right on a budget every month with limited money left over. Right.?

So, no, I specialize and help people in that specific situation. That's why she got you over to me.