



Final Expense Script

(Client Name)?

Hey (Client Name), it's (Agent Name), I'm just the local underwriter in the area. I just got your request on my desk for the state regulated life insurance program. Looks like you put your date of birth as _____, is that correct?

Awesome, I have a current address of _____, is that correct?

Perfect, now since COVID, the state has really simplified this process, it only takes 5 or 10 minutes to go over with you. If you don't mind grabbing a pen and paper, the state does require me to give you some of my personal information.

Okay, write this down for me.

- My name is _____.
- My NPN is _____.

So now I'll verify some of your information.

Is (Client Email) a good email address?

(Client Name), I have here that you are (Age) years young. Is that correct?

Perfect, now (Client Name) were you looking to just cover final expenses, leave some money behind, a little bit of both, take care of the mortgage? What exactly were you looking for?

Awesome, now a little bit about me. I am a broker through the state so I do work with over 30 different carriers. So I'm able to shop around making sure you get the best rate for the most amount of coverage. And also making sure you are getting the best product for your current situation.

Does that make sense?

Perfect, now what I'm going to do is ask you a few medical and financial questions. What that does is give me a good idea on which one of my carriers will most likely accept you. Does that make sense?

Are you working, retired, on disability? What does that look like for you?

What do you do for a living (Client Name)?

Awesome, and on a monthly average, how much are you bringing in a month?

Are you a smoker (Client Name)?

Now I'm going to read off a few medical conditions, if you hear one that applies to you feel free just to interrupt me. If not, you don't have to say anything.

(Read conditions)

So you're pretty healthy, eh?

Now do you have any current life insurance?

Now what we're going to look at (Client Name) are a few options for you and since you know your circumstances better than I would. Plus I don't want to take food off the table. So let me get this pulled up for you.

Did you have a busy day?

Now go ahead and write down these three options. Okay, now we're going to look at (highest to lowest coverage). Okay now what that means for you is, this is a whole life product. In the event that something happens to you, this is never going to expire on you and the premium will never change on you.

Also your beneficiary will receive the money completely tax-free. Now when you do eventually pass away, who would you like to receive that money?

Perfect, and what was your (wife, husband, son) name?

Okay now with that (he/she) won't have to pay taxes and it doubles in an accident. Now on top of that, this will build cash value over time, it will grow at a 5 to 8% interest rate. That way your money is actually working for you. Does that make sense?

Now you're only (Age), (Client Name), it really makes sense for the living benefits. Okay, so what this means is in the event anything happens where you can't do 2 out of 6 daily tasks, they'll get this money to you while you're still living to help with expenses.

Now looking at that sheet of paper we have the (highest, middle, lowest). The (Highest) runs about (Premium). The (Middle) runs about (Premium). The (Lowest) runs about (Premium).

Now looking at those three options there, which one do you want us to see if we can get you approved for?

Okay so I know it sounds like I'm being repetitive here, I just want to make sure I have the spelling correct on everything.

Your name is spelt (Spell First Name), correct? And your last name is spelt (Spell Last Name), correct?

How tall are you (Client Name)?

WOMEN: Perfect, and then my mom would probably slap me for this but I do need to know how much you weigh? Awesome, don't tell her I asked.

MEN: Perfect, and then how much do you weigh (Client Name)?

Next, they will need to do a medical background check on you to determine whether they want to approve or deny you. They use your social security number for that, so go ahead with that when you're ready.

Perfect, now were you born in (State)?

And then, just to confirm the address you said you currently reside at is (Address).

Perfect, and then I have a good email address as (Email). Is that the one you want on file?

Perfect and then is this number we are talking on a good number to put on file? Perfect, does this number receive texts?

Okay now in just a second you will be receiving a text from the company, if you could read me back that six digit code? When you get that, it'll be from Americo.

Okay what that is, is you allowing them to do a medical background check to see if they approve or deny you.

Now, it is going to ask me a few medical questions, most of which we have already gone through. I'll ask you my favorite one. Do you have any plans to go skydiving in the future?

And then you said you wanted to put (Beneficiary) down to receive the money, correct?

Perfect, that is your (Relationship), correct?

Okay now that last part here is if you were approved for the coverage, when would you like it to start?

Now the last part here is just doing a final check. Insurance is a huge place for money laundering and we are trained on it once a month. So they do want to do an anti-money laundering check on you. The way they do that, do you bank locally or with a national bank? Okay, what is the name of the institution you bank with? Did you open that in (State)? Okay, I have a routing on file here, if you could confirm it for me. Do you have that in front of you? You can find it on a check, bank statement, or your mobile banking app.

Awesome and then the account?

Awesome, now what I'm doing (Client Name) is submitting this to underwriting to see if you get approved. They say it takes 1 to 5 business days, typically less than 3 days.

Now (Client Name), once you are approved they will send you a packet with all of the information we talked about.

Okay (Client Name), last order of business. They should have sent you a second text with a six digit code, once you have that go ahead and read it off.

Perfect, be sure to let (Beneficiary) know where the packet is for the policy information.

If you have any questions, my personal cell phone is _____. Don't hesitate to reach out.

Everything make sense?

Perfect, have a great rest of your day (Client Name).

Bye-bye.