

IUL Phone Script

Hello, (CLIENT NAME) My name is Celeste, I am giving you a call about the IUL (index universal life) request you made. Were you more interested in the tax-free cash value, tax-free retirement, or protection?

Okay great, My job is to help design this for you and go through and explain how it works and see if it is something you can even get approved for; You can't just buy it off the shelf like a loaf of bread.

Anyways based on your goal the way it is supposed to be structured is on a min death max cash value which just means the goal is to have the least amount of insurance required by the IRS to get all the tax benefits in the program. The programs have what's called a zero % floor which means can't go backward in the policy. Also, it follows the index so you will earn somewhere between 5-15%. Everything that you put in and gain is tax-free. Does that max since?

What the insurance company is looking at is insurability which is why I was saying not everyone can get it. With that being said the carrier looks at the last 10 years of health history and criminal and driving record.

QUESTIONS

What medications have you been prescribed even if you haven't taken them?

Felonies, Probation or DUI's?

Okay, I have to include anything in your record or they will auto-decline it for not disclosing it so I just want to make sure I have everything.....

Everything is built around your budget. What would make sense for you per month?

I don't know about you but I am more of a visual person so what I am going to do is send you a quick Zoom link to show you and go over the illustration and we will use that illustration to apply to the carrier since they do have to figure out if it is something they will let you participate in.

SEND ZOOM LIKE AND CALL UPLINE FOR HELP IF NEEDED

Objections

1. I DON'T WANT IT... or...I DIDN'T SEND THAT IN - Anyways I'm just a field underwriter it's my job to come out and do the eligibility I either have a (time or time)

2. ALREADY DID THAT- Anyways, I'm just a manager in the area. It's my job to come out there and do the underwriting review with you. I either have a (time or time) which one works better for you?

3. CONSIDER IT NOT GONNA DO IT- Anyways, I just have to come out there and do the eligibility, are you still working full time, retired or disabled?

4. NOT INTERESTED - I am not that interested either I just have to come out there and run through the quick eligibility with you. Are you still working full time, retired or disabled?

5. I AM A VETERAN- Actually, I am too and that's am assigned to you to come out and make sure you have all the correct benefit information.