

Straight to the point Veteran Script

INTRO:

Hey (client name), this is (your name) I am giving you a call about the Veteran life insurance request you sent in. I have your BRANCH listed here as _____. Is that correct? Thank you for your service, I'm the medical underwriter assigned to your file. How long did you serve? What was your Job in the military?

So everyone is a little bit different in what their goal is. But it is generally 1 of 3 things.

1. Final expense (IE) burial, Cremation?
2. Mortgage debt?
3. Replace income?

Which is it for you?

Work/Income/Insurance Questions:

1. Are you working, retired, or disabled?- (talk about income here and get budget)
2. Are you single, married, widowed, or divorced? (talked about who makes the decisions)
3. Do you currently have any life insurance? -
How long have you been without it?
How much coverage do you have and then spend it?

"This section should take 5 minutes gathering info about income so you know what to quote later"

DIG IN TO THE WHY HERE and UNCOVER EMOTION (10 MINS)

Is this your first time looking or have you been searching around for a while?

IF SEARCHING AROUND: What have you found so far?

What stopped you from getting coverage in place before.. Is it the affordability, amount of coverage or just haven't thought about it?

IF HAVEN'T THOUGHT ABOUT IT: You might not have thought about getting coverage, but have you thought about what would happen to (beneficiary's name) if you were to pass away today and didn't have anything in place?

Why is getting this coverage in place more important to you now compared to the past.. have you had any recent medical issues or a loved one pass?

IF MEDICAL CONDITIONS: Oh, what happened?

IF LOVED ONE PASSED: Sympathize then ask: If you don't mind me asking, did they have any coverage in place?

Okay, I understand.

Now, god forbid if you were to pass away today, the beneficiary responsible for picking up the pieces for you tomorrow is... (beneficiary's name) ..right?

Have you ever thought about whether you wanted to be buried or cremated?
Do you know how much that costs nowadays here in (state they live in, ex., Texas)

Cremation: depending on the fanciness and elegance of the service, urn, and memorial is anywhere from 3- 7k.

Burial is anywhere from 10-15k depending on the fanciness.

Do you or your (beneficiary's name) have any life insurance or money saved up to offset the cost?

IF NOT: I completely understand, I don't think anybody does nowadays.

Underwriting Questions:

So my job is super simple. I'm just the one who's going to figure out if the VA or the VA-partnered carriers are the better option for you. That's going to depend on health, age, and budget. Then we'll figure out which one makes the most sense. Does that sound fair?

The Carriers do a 10-year look back on all health and criminal history. With that being said are you prescribed any medications even if you aren't taking them?

1. Now, for all of your medical needs do you go to the VA or a civilian doctor?

Write down medications

If YES: Have you ever been rushed to a non-VA hospital for an emergency?

2. Any heart attacks, heart failure, strokes, TIA, or stints in the last 5 years? If yes: Are you currently on any blood thinners or heart medications?

- If yes: Any Blood thinners: Plavix or warfarin?

- If yes: Any Heart Medications: Nitrostat, nitroglycerin, eliquis?

3. Any cancer in the last 5 years? What kind? How long have you been in remission? (that means cancer-free)

4. Any diabetes? If yes: Are you on metformin or insulin?

5. Any neuropathy? If yes: are you taking gabapentin?

6. Any high blood pressure? If yes: are you taking lisinopril, metoprolol, or amlodipine?

7. Any lupus/RA/Asthma? If yes: Are you on any inhalers?

8. Any breathing complications, or COPD? If yes: Are you taking oxygen?

9. Any anxiety or depression? If yes: Are you taking Prozac or Seroquel?

10. Are you bipolar or schizophrenic? If yes: Are you taking sertraline or

abilify or aripiprazole?

11. Any Kidney or liver problems? If yes to kidney: Any kidney failure/disorder or dialysis?

12. Any hospitalizations in the last year for 48 hours or more?

13. Do you have a service-connected disability? What percent?

14. Then one last thing.. a rough height and weight for you?

Before Quotes/ Explain Product:

We can't make our final decision today because it's up to the carrier to decide if they want to approve you, which is why we spent a little bit of time on your health. Can you grab a Pen/Paper? I will give you some information about the benefits of this type of plan specifically for Veterans.

Explain the 2 different types of insurance depending on what they have going on health-wise. Contact upline for product recommendations if you don't know.

Term Life- temporary insurance that will expire at the end of the length typically the cheapest and has to be healthy to get. No matter what it's going to expire

Whole life- Perm life insurance that never expires and guarantees to pay out a cover range of 5 K- 100 K, depending on health and carrier. Easiest to get approved for and what most people pick.

Quote

Based on what you've told me the system has built 3 packages of coverage and you can decide on which option makes the most sense but keep in mind I can adjust as you please.

The goal here is to find the right amount of coverage, for the best price but at the end of the day, it has to be affordable to you. Does that make sense?

Can you write down A, B, and C for me?

Give three options to pick from

- Option A is going to the highest option to cover the full Funeral and leave extra money behind for "Beneficiaries Name".. which will be (Coverage Amount) for ____/month.
- Option B is the option most people lean towards and that will cover the FULL COST + factor inflation in the future so "Beneficiaries Name" doesn't have to be burdened by any of the expenses whatsoever.. and that will be (Coverage Amount) for ____/month.
- Option C will cover a minimum funeral expense as long as it's not on the fancy end but won't leave money behind for "Beneficiaries Name". That will be

(Coverage Amount) for ____/month.

OF THESE OPTIONS WHICH ONE FITS YOUR BUDGET?

PLEASE GRAB YOUR DRIVERS LICENSE WHILE I PULL UP THE APPLICATION FOR YOU.

E APP- (Small talk)

Go ahead and grab your driver's license while I get the E app pulled up to go through the eligibility.

Do the E app and take notes in the lead card for all info in case they don't get approved so you can transition to a new carrier.

CLOSING LINE:

Perfect now, look out for that policy in the mail; typically it takes 7-12 business days. Also, I'll be sending you a text message so you can save my number! I will be your agent for life, so you are stuck with me. Also, my digital card will be in that text if you want to save it or send it around. Just make sure they mention your name! I appreciate you allowing me to serve you. Have a blessed rest of your day!