

I DIDN'T CALL/DON'T REMEMBER CALLING

I understand that you may not remember. I am not a telemarketer so let me make sure we have the right information. Your birthday is _____?

Perfect, you requested information using your birthday at some point. Were you looking for this information for yourself or a loved one?

I ALREADY HAVE LIFE INSURANCE

That's great. We expect most people to have life insurance. That tells me you love your family. What you called about was the high cost of dying. Mr./Mrs. _____ as you well know, funeral and final expenses costs are higher than they have ever been. That's why it's so important to have a program like this to take care of the final expenses. This way you can leave your life insurance behind for your family and not have to use it for your Funeral expenses. How is your health doing these days?

I'M NOT INTERESTED/CHANGED MIND

Mr./Mrs. _____ I can understand that most people are not interested in thinking about death. However, that does not change the fact that we are all going to die one day. Let me ask you this: Do you want your family to

be faced with the burden of paying for your final expenses? ... Of course not. How is your health?

I CAN'T AFFORD IT

OPTION 1:

I understand, most policyholders are on a fixed income or a tight budget. Most families live paycheck to paycheck these days. However, your final expenses are the 3rd largest expense that your family will face. Living paycheck to paycheck, most families do have the money to pay for a funeral out of pocket without any coverage to help them. Funeral homes these days don't allow families to finance final expenses any more. That's why having SOMETHING in place is always better than having nothing. Honestly, your family cannot afford for you to not have at least SOMETHING in place. I'm here to work with you.

OPTION 2:

Mr./Mrs. _____ you're right. You may be able to find coverage for a small premium per month. You may have already. The question is, why aren't you, or why haven't you already gone with them? Realize that when you pass away your household income will be cut in half, and if you pass away without any coverage your family is going to be forced to pay out a large financial burden. So, another question for you is how can you NOT afford it? Let's do this... (Suggest starting with a smaller plan)

I WANT TO TALK TO MY CHILDREN FIRST, THEY HELP MAKE ALL MY DECISIONS

OPTION 1:

I understand how you feel. Many people I've talked to have felt the same way, but what they Found out is that this is your last gift of love that you get to leave to your family. When you give someone a gift, you don't ask for their permission to give them the gift. Your children/family members have their own families and their own financial responsibilities. They don't want to talk about you passing away. They know how difficult that day is going to be emotionally. And I know that you do as well. That's the reason you and I are talking today is because we cannot do anything to ease the emotional burden for them. However, we can take care of the financial burden for them.

OPTION 2:

Mr./Mrs._____ if I were in your shoes, I would probably want to talk to my children also. However, let me share with you that your children will probably tell you that they will take care of it. However, what you probably are not thinking about is that they don't want to think about you dying nor do they want to talk about it. We also have to realize that it's not our children's responsibility. They have their own families to take care of. It's our responsibility to take that burden away from our children. And I know from talking with you Mr./Mrs._____ you don't want your children being burdened tomorrow with something you can take care of today, do you? Of course not because you love them.

I WANT TO THINK ABOUT IT

OPTION 1:

Mr./Mrs. _____, if you don't take care of this today, when I hang up, you and I both know you never will. Now is the time to take care of this while you may qualify. You and I both know that you do not want your family to be burdened at the time of your death. All you have to do is take the first step to keep them from that burden while you qualify. Who would you like to be your beneficiary at the time of your death?

OPTION 2:

You know Mr./Mrs. _____, whenever I tell someone I need to think about it, I usually mean one of three things:

1. I just want to get them off the phone.
2. I kind of like the idea, but I'm going to have to find the money or talk to my partner, so something is holding me back.
3. I really like the idea and I just have to get more information before I say yes.

Be honest with me, which one of those things is it for you right now?

I'M JUST SHOPPING/GETTING QUOTES

Mr./Mrs. _____, I understand. I talk to people everyday who are looking for quotes just like you. However, what they have realized is that after speaking with me and hearing the complete package that (CARRIER) has for you and your family, you can put the shopping cart away. Tomorrow is not promised to us! I know from talking with you Mr./Mrs. _____, you don't want your children being burdened tomorrow with something you can take care of today, do you? Of course not because you love them.

LOOKING FOR \$40,000 FOR \$9.95 A MONTH COMMERCIAL

Not a problem, I am happy to share with you the options available to you but first let me verify a little bit of information. I have you D.O.B. as making you ____ years young, correct?

I JUST WANT SOMETHING MAILED TO ME

OPTION 1:

Actually, that's the reason I called Mr./Mrs. _____. I know it's important to you to protect your family. Those companies that just mail information to you automatically place you on a 2-3 year waiting period because they don't know anything regarding your health. You should be given as many discounts as possible. Now you sound great on the phone, how is your health?

OPTION 2:

Certainly! I am more than happy to send you something, but first I need to verify some information... DOB... OK great, now to make sure I'm sending out the correct information, I am going to do a couple of things for you today.

(Once you get to the three-choice close, "provided I can get you qualified, who would you like to have as the beneficiary to receive the benefits, when you pass away?", If they still want something mailed to them agree, state a fact then back to application... something like let's make sure you qualify 100%.

Now the address we will be sending this info to is...)

I HAVE ENOUGH INSURANCE

OPTION 1:

Mr./Mrs. _____, I understand, and I am happy that you have plenty of insurance, that shows how much you really care about your family. We expect you to have life insurance but what I am here to talk to you about is the high cost of dying. As you well know, funeral costs and final expenses are higher than they have ever been. That's why it is so important to have a program like this to take care of your final expenses. This way you can leave your life insurance behind for your family to continue to live on and not have to use it for your funeral expenses. Mr./Mrs. _____ what is your date of birth?

OPTION 2:

I understand Mr./Mrs. _____, but what you are probably not aware of is when you or your spouse dies there is only one check coming into the home and it will be about 50% less and you will need your life insurance to help you continue to meet your current obligations. Mr. and Mrs. _____, would you like to be each other's beneficiary?

OPTION 3:

That is great that you have protection in place. That says a lot about you and shows me that you love your family. A lot of people that I have helped have felt the same way you do. What they realized though, was having a program set aside specifically for final expenses with Legacy assurance acting as your voice for your family after you are gone made the coverage already in place worth so much more. You will have peace of mind knowing that not only will your final expenses be covered, but the money that is left over will go directly to your family, not to a funeral home.

DON'T GIVE OUT MY BANKING INFO OVER THE PHONE

OPTION 1:

(CARRIER NAME) lets our policy holder's bank send the premiums to us each month, this means you do not have to worry about it getting lost in the mail. Who do you bank with? (Go back to application)

OPTION 2:

Mr./Mrs._____ letting your bank take care of sending your premium each month is the simplest and safest way for you and the company. Let me be honest with you, if you are weary or unsure of giving the company your bank information, let me share with you that I would never risk losing my state insurance

license or risk (CARRIERS NAME) going out of business, for one application and one person's banking information. (Go back to application)

OPTION 3:

Mr./Mrs. _____, there is no payment being made today, we are simply getting the payment method on file for your application. You choose the date that you want your bank, which you obviously trust to send in the premium to start your coverage. You will also select a day of the month that works for you to send the premiums for each month thereafter. Now, was that a checking or savings? (Go back to application)

CAN YOU CALL ME BACK?

OPTION 1:

Yes ma'am/sir, I certainly can. I know you are obviously a busy person and have little time. That's why it only takes 2 minutes to find out if you qualify, so that I can get you the information you requested. I know how important this is to you. When was the last time you were in the hospital?

OPTION 2:

I understand that you may not remember. I am not a telemarketer so let me make sure we have the right information. Your birthday is _____? So a request was made for information from your household using

your birthday. Were you looking for this information for yourself or was it someone else in the household looking on your behalf?