

Simple Rush Freestyle Outline

WHY ARE YOU CALLING: Hey ____, this is ____, I am not a telemarketer. I am getting back to you on some ____ information that YOU requested. A while back you (Clicked on an AD) (Filled out a mailer) that talked about leaving your family some tax free income if you were to pass away.

VERIFY INFO:

TRUST: Grab a pen and paper. Taking care now. Ready? Give license info. Name. Text or Email license.

FIND NEED: (freestyle) Why did you fill out the form? (Pause) Who are you trying to protect? (*Required to have both wife & husband) (*Ask all questions to both parties) ____ if you died yesterday, how much income is ____ losing? How would that affect ____? (You're Sick, Disabled?) What is your plan now? ***(If not affected by loss of income rebuttal: So ____, let's just say you don't die, but your income drops by \$____ today, your saying that wouldn't be stressful to you at all, because you're the only one that has ever told me that, can you help me understand that? Why wouldn't some tax free money help you out in that situation?)*** ____ is this something you would want to put in place for ____ if we find something in your budget?

RECONFIRM: Correct me if I am wrong, but it sounds like what you're saying is.....
(play this out, paint the picture, embellish this, extend it)... do I have that right?

FIND REFERRALS: How long have you been out in the area?

(Feel it out) F.O.R.M. Family. Occupation. Recreation. Me. (Relate to them)

WHAT YOU DO: National Broker. Shop every A rated company nationwide. Lowest cost. Ask medical questions. Based on age and health. Qualify for. Cheapest now. Older more \$\$, **Does that make sense?**

GET RID OF THINK ABOUT IT: Now ____, now all the programs that I am about to go over with you are on a voluntary basis. This means that if you see a need for it, like most applicants do, then what we are going to do is see if we can get you approved for it TODAY. **Does that make sense?**

On the other hand if you don't want to protect ____, then we are simply going to fill out an **office report card** and close your file. Either way, we need YOU to make a decision today if you want to get a policy or not. As it is unfair, because of demand, for us to make additional appointments for every client. Especially since you get to pick a plan that fits your budget. Does that sound fair? Any questions or concerns on this?

Now when you pick a plan today. The insurance company. 3 things. DL# to check Criminal Background, SS# to check prescription Records, Bank Account to obviously pay for the policy, and to check for fraud and make sure no one is taking out a policy in your name. Any questions or concerns on this?

MEDICAL SUITABILITY FORM OPTIONS BE QUITE FILL OUT APP

STOP CANCELS: (Text Contact, make save) Text protection notice, and read it to them.

REFERRALS: Member now. FREE needs analysis for friends & family. (Specialize in debt reduction, life insurance, final expense, mortgage protection, retirement planning, guaranteed income) Name, #?

Rebuttals

If you are getting any rebuttals at all, it is because you didn't find the need before you presented options. Do your opening better. Be curious about why you are having an appointment in the first place. What is the problem? How can you solve it? Save yourself 30 minutes of rebuttals, by spending 5 minutes asking better questions.

I already got coverage. That is why I am calling. It must have got flagged in the system because some new rates came out. This is a very quick call and I am obligated to give you this information so you're in the best position possible. What did you get, and I will run the numbers and be on my way.

That wasn't me: Great ya mistakes happen but I do have your info. I'm obligated to go over the info real quick and you can do what you want with it. I mean I can't remember what I had for breakfast, so I get it. Grab and pen and paper so I can close this out and say I did my job and be done with this. Let me know when you are ready.

None of the information is correct: Great ya mistakes happen but I do have your info. I'm obligated to go over the info real quick and you can do what you want with it. Grab and pen and paper so I can close this out and say I did my job and be done with this. Let me know when you are ready.

I need to discuss this with my wife. - Perfect I think that is a great idea, go ahead and throw me on mute to discuss. I will be here waiting if you have any questions. My job is to see if you can even qualify for this first, like I went over in the beginning. If you do get approved you will have 30 days to discuss it further.

I can't afford it. How much can you invest to protect your family? Is investing \$___ worth making sure your family will be ok no matter what? Is your family worth \$___ a month to make sure they will be ok?

I am covered by the VA for burial. (Give them this link) They only get \$300

<https://www.benefits.va.gov/compensation/claims-special-burial.asp>

Ya I need some more time to think about it - How long do you need? oh ok ya you will have 30 days to think on it. My job is just to get you approved first. That way you are not having to think about something you might not qualify for like I had talked about before.

I already have coverage. That is why I am calling. New rates came out the first of the year and I am obligated to make sure you still have the lowest cost which only takes 5 minutes. (If you can't beat the price. Add accidental)

Ya I don't think I need this. Is _____ not worth \$_____ a month to make sure (they/she/he) (are/is) protected no matter what?

I'm sick so I can't talk. I am so sorry to hear that. This wont take long and you won't have to move at all, only take 10 min. Jump in. (If you need to reschedule then do so but make sure they know it can only be one time because we have too many requests coming in)

I didn't fill this out. "Is your birthday ____? Is your name ____? (Keep verifying info on lead.) Ok so ya we did get it, I can't remember what I ate for breakfast yesterday so I get it. LOL. My ob is just to get you the info and you can do whatever you want with it"

I have no need for this. Why is that? If you died tomorrow, who would be affected? How much money would be lost a year without you? How would it affect your family? (Basically find the need. (Everyone needs it, period. People don't fill out leads if they don't need it. find the need.)

I really can't afford this bill at this time. Ya times are tough, I get it. If you're that poor now, what does the situation look like financially if you don't wake up tomorrow? Who would be affected? How much a month would you be willing to invest in that person you love to make sure the financial situation doesn't get worse? (\$30) ok well lets see how much protection we can get for that.

ONE LEGGER. You can give me the options, I make the decisions. I can't do any presentation without both of you present. When are you both home? What is your schedule? When does she go to work? You go to work? (Dig into details day by day till you find an opening.) Well looks like the only time that would work is Sunday morning. I don't have any opening left on that day, but since your schedule is more insane than anyone I have talked to this past month I am going to do you a favor, move another client and put you down for 10am Sunday. Go grab a pen for the confirmation number.

I am elderly, and I want a lot of coverage for cheap. Explain how insurance works and how it's not possible. <https://youtu.be/FLCmORuh-rg>

I just don't make decisions today? Good because you don't have too. The insurance company needs to think about it more than you because they take on the risk. Might be a yes or a no, but they decide. (Find need again) How long would you need? Ok good ya you have 30 days to make changes if they say yes. My job is to see if you can get approved, that way you are not having to think about something you might not qualify for. (Find need again)

I just need to shop around more? Ok what coverage are you looking for? You do understand that is what I just did, shopped for you. Prices are fixed by law. One agent can not get a lower cost with one insurance company than another, they are fixed. So the way you get the lowest cost is by shopping more carriers. (If older and asking for coverage they can't qualify for, Make up the price based on what you think it would cost based on age and health and give them that.)

But I want to pay off my whole house? You can, it costs this much at your age. (Show crazy price, explain age, make cost go up) Or we can do Equity Protection, 95% do that because it makes more sense and is affordable, or traditional Mortgage Protection which is an accidental policy and is also more affordable. What one do you think is best?

I don't have time to talk right now. Perfect that is why I am calling this is a minute (Back to script)

I have a financial planner/advisor that handles this stuff. Awesome, so do I, this isn't for financial planning its for (Lead type) move on back to script.

I have already tried and I can't get approved. I am sorry that happened, we are brokers so we can shop multiple carries at the same time and we have policies that everyone can get approved on (Back to script)

I have a work policy. That's great, do you have private coverage? Did you know that your work policy is only in force if you're working? What if you get cancer or are injured and can't work. Can your company pay you when you're not working? No they can't pay you if you don't work. That sounds like the best job ever. I wish I got paid not to work. Ya your coverage is dropped. Tell a story.

I don't want to give SS#. I'm sorry I am confused. Why are you asking that? Ok so if you owned an insurance company and someone was asking you to give them \$30,000 tomorrow if they died. Would you do that if you couldn't verify their medical & Identity? Why do you think an insurance company would? Also it goes on your death certificate. How will they verify your death? Can you help me understand that? I'm just generally curious about what you can actually do with a social? I'll give you mine. Can you do anything with it?

I don't want to give my bank account:

1. Ya I completely understand, got to be careful these days, just out of pure curiosity, what can you buy with a bank account, I don't even know? Alright help me understand this so you're saying I put on an ad online, knew you would click it, learned and studied everything about life insurance. Made up a fake website to fill applications all to pay my utilities? Why would I do that? Seems like a big waste of time to me. Would you do that? Would anyone do that?
2. Why do banks still think it secure to hand out your check with name address and account numbers to strangers all over the world still to this day and they have thought it has been secure for 60 years. Can you understand that?
3. The debit cards are the things you don't want to hand out, especially the CVS number. People don't buy stuff with bank accounts. I don't even know what I could buy with a bank account, do you know?

INSURANCE PROTECTION NOTICE

If any Sales Rep or Agent of another company suggests that you cancel, replace, cash-in or discontinue your Life, Mortgage Protection or Final Expense policy, please be very cautious of any future REPLACEMENT attempt.

WHAT TO LOOK FOR:

- On the phone, an agent tells you they are a “Supervisor or Manager” and need to check the work for review. No one will call you to service this policy except the licensed medical field underwriter that gave you this form.
- Agent tells you that you should cancel your policy and go with their company for a LOWER PREMIUM. That is not possible since we are national brokers.
- Agent tells you they are from your “Lender of Bank” and can offer you a better deal.
- Always ask for the Agent’s LIFE INSURANCE LICENSE. Agents should always provide their license during the appointment.
- You can confirm the Insurance License # with the department of insurance. Google: Look up licensed insurance agents in your STATE and type in their State License and or National Producer Number.

While a replacement can be beneficial, there are many reasons a Cancellation or Replacement may not be in your best interest and you need to have all the facts. This notice is for your awareness.