

# SOLIDITY ONE CALL CLOSE FINAL EXPENSE TELESales SCRIPT

## INTRO

## STRUCTURE

## CLIENT SUITABILITY

## THE WHY/GO INTO FINANCIAL

## HEALTH

## PITCH/CLOSE/START APPLICATION

### Tele c2C INTRO

Hey (client name), this is (your name). I'm not a telemarketer. I was just quickly getting back to you about the request that you sent in for the (state dialing) discounted final expense programs. I have your DOB/Beneficiary listed here as \_\_\_\_\_. Is this correct?

Perfect, I'm just the medical underwriter assigned to your file, my job is super simple. I'm just the one that goes over your eligibility and assists you in getting the coverage through the state's discounted programs.

Now before we dive into everything.. Just so we are on the same page.. Now was your main concern when you sent this request in.. like most families just wanting to make sure that the funeral expense doesn't fall a burden on your loved ones? Got it; that's why most families send this in. Now, were you just trying to make sure your funeral expense is taken care of or leave something behind for your loved ones as well? Absolutely. (Make note of that)

***If you don't mind me asking...what kind of got you looking into all of this? Did ya have anyone pass on you recently or just getting older? (let them talk)..***

- ***If someone passed on them..now did they have any coverage in place? Sorry to hear that... it must have been pretty tough for the family to fund that money. So you can see the importance of having this type of coverage. I know it allows me to sleep better at night knowing my kids would be covered.***

Now (client name), can you grab a pen/paper so I can give you my credentials so you know exactly who you are talking to. Take your time... "You can never find those pens when you need them."

My first name is... my last name is... and my National Producer Number (NPN) is.. have them repeat NPN #. This is like my work social security number to identify me within the state. They

just require me by law to give you that information.. This way you know you're talking to a licensed and active professional appointed by the state of (state dialing). You can look me up on insurance.(state).gov. If you would like as well.

Now there's typically three reasons why people will fill these requests out:

- 1) they do not have any life insurance coverage at all.
- 2) They have some life insurance now but are looking to potentially add a bit more
- 3) they already have life insurance but they just want to make sure that they're not overpaying for it.

With that being said which category do you fall into?

(OK I will take a note of that)

## **CLIENT SUITABILITY SHEET**

This right here in front of me is the client suitability sheet, it's just gonna help me best guide how to serve you and your family and see if you even need something like this.

We're gonna spend about a minute or so on yourself and your financial situation to make sure everything is affordable and within the budget. Typically we don't have a problem because these were designed for people on a fixed.. like social security and disability.

Then we'll spend about 2 minutes on your health.. and that's just gonna help me navigate which one of the 26 A rated carriers would most likely give you the approval today. Does that make sense?

## **DIG INTO WHY!!!**

1. Now god forbid if you were to pass away today who would be the beneficiary picking up the pieces tomorrow? What is their name/age?
  - *If they are young:* make comments like... wow ok, they are young we definitely need to make sure we can get you covered god forbid that way this doesn't fall burden on them..

2. Have you ever thought about whether you were to be buried or cremated?
3. Do you know how much that cost nowadays here in the state?
  - **Cremation**: depending on the fanciness and elegance with the service, urn, and memorial is anywhere from 3-7k.
  - **Burial** is anywhere from 10-15k depending on the fanciness.
4. Do you or your (beneficiary's name) have that saved up to offset the cost? No, that's why most people get something like this in place. I don't think anybody does nowadays.
5. Do you have anything like life insurance that would offset the cost of the final expenses?

No- Why haven't you ever put anything in place? Is it affordability or eligibility? (90% of time Affordability)

- That's why these programs were designed in the first place, people on a fixed or low income can't afford traditional life insurance or save money.

**This takes you into the client suitability sheet: —>>>>**

1. Now are you currently working, retired, or disabled?
  - Retired- I can't wait to say that one day, and how much do you receive through your social security benefits monthly?
  - Disability- Bless your heart, and how much do you receive through your disability benefits monthly?

**IMPORTANT:** Now do you receive your *social security* or *disability* via direct deposit to your bank account or do you receive it through the state's green direct express card? Now, the reason we ask that is... not every carrier in the state accepts that DEX card. Banking locally, just opens up your options to all the carriers here so that's good.

**Now a little bit on your health:** (circle and write down year)

1. Smoker or Non-smoker?
  - If smoker: Do you plan on quitting anytime soon over the next couple years? Absolutely. Yes- AMERICO
2. Any heart attacks, heart failure, strokes, TIA, or stints in the last 5 yrs? If yes: Are you currently on any blood thinners or heart medications?
  - Blood thinners: Plavix or warfarin?

- 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. Then one last thing.. a rough height and weight for you? (Check build chart for guidelines if you think they are to big or small)

**Only for Agent:**

Till you gain experience, text **YOUR UPLINE or UW Genie Chat** the following...

**(Age, Height/Weight/Medical Conditions)**

**BEFORE Presenting Numbers:**

Now the way this works (client name).. it's not like going to your local grocery store...where you just see it, like it, buy it like a loaf of bread.

With this kind of thing we have to get approved for it, the carriers will look at what's called the medical information bureau, it's the MIB. It's a compilation of your medical records, hospitalizations, prescriptions over the last 5-7 years.

We can't make our final decision today because it's up to the carrier if they want to approve you. Which is why I asked for the medications.

You customize the entire plan, I'm just the one that guides you through the process and helps you send in the request for coverage.

Now grab your paper and pen. I need you to write down a few things for me in regards to your plan.

1. Write down **Immediate coverage**: That means as soon as you make your first premium you're covered day 1, no 2 year wait period like most carriers!
2. Write down **Locked in**: Price never increases and coverage never decreases!
3. Write down **TAX-FREE**: The death benefit, living benefit, and cash value are one of the few things we don't have to pay Uncle Sam for!
4. Write down **Living benefit**: This one is important, IF you get a terminal illness, and the doctor tells you that you have 12-24 months to live you'll have access to 50% of the benefit tax free while you're still living!
5. Write down **Cash value**: Your policy will accumulate cash value over time.
6. Write down **Double Accidental PayOut**: If your cause of death is choke, drown, slip, fall, or die in a car accident your coverage would double. That's just like an accidental; it's something included in your policy as well.
7. Write down **Permanent coverage**: This coverage will never expire on you..it is a whole life policy.

## QUOTING THE CLIENT:

### *BURIAL*

1. Burial Coverage only:
  - 10k
  - 12.5k
  - 15k
2. Burial Coverage + Leave Money Behind:
  - 15k
  - 20k
  - 25k

### *CREMATION*

1. Cremation Coverage only:
  - 5k

- 7.5k
- 10k

## 2. Cremation Coverage + Leave Money Behind:

- 10k
- 15k
- 20k

### **Giving numbers to the client... (always show 3 options)**

Have them write down coverage amount:

*Example:*

*\$10,000 Natural*

*\$20,000 Accidental*

*\$65.40*

Now that will cover your burial and make sure your (beneficiary) doesn't have to come out a single penny.

**Golden Question:** Which one of those are you comfortable with or should we look up, down or apply for this one?

### **START APP:**

**Perfect**, now we'll send in a request for coverage and hope to get the approval, now if they decline you we'll go to the next lowest option. I'll be confirming basic information, asking you some similar medical questions that I know the answers to already..but i'm just required to ask you for the carrier record by law, we will be listing the beneficiary, and choosing the effective date.

**Always ask this question when going into the application...** Now, is this something you've been thinking about for awhile?

### First page of application:

1. Confirm spelling first/last name
2. Height/weight
3. Mailing address (house or apartment?!)
4. Phone number on file
5. Email on file
6. State you were born in?
7. City you were born in? (not asked, we just line up the question like this...)
8. Obviously, you are a US Citizen! (Jokingly, laugh and say i was answering that one for you)
9. And, your social (client first name)?
  - **Social Security Objection:** I completely understand, now the main reason is they ask that is how they can identify and know you're `_first_ and _last_name_`, and most importantly that's the ONLY thing on your death certificate when you die for them to pay out.
  - No worries, do you receive text messages to this phone? I can show you better than I can tell you for better transparency.. (send pic of app). Do you see the carrier name and your name?

Perfect... Now what they are gonna do is just validate your identity and make sure you're not a robot or anything... \*laugh\* Obviously you're not, we are on the phone right now!

### **Process with application:**

1. Answer all medical questions as given
2. List beneficiary
3. Choose effective date
4. "Set up banking info"

## **Lining Up Banking:**

Hey (client name)...the next part here is the states anti money laundering verification....  
If the policy is to be approved, when would you like for it to go into effect? Most people like for it to go into effect immediately since it's day 1 coverage.

**If you get push back..**no problem it looks like you qualify for social security billing for it to be drafted in accordance to that date...whether it's 1st, 3rd of the month, or 3rd or 4th Wednesday of the month.

If backdated: Now god forbid (client name), this coverage is set effect for (date) make sure nothing happens to you till that (selected date) that's when the coverage will start.

1. Is your name as it appears with your financial institution?
2. Perfect, and who do you bank with? Did you open that in (state)?
  - It looks like we are partnered with them in our state system. 9/10 times the routing number that automates is correct. Do you have a checkbook to confirm it?

## **\*\*Google that bank/states routing #?\*\*\***

Read it off to them. And the account #? And is this a checking or saving account?  
Perfect, give me one moment while the system verifies that information is linked to your name. For your safety and the safety of others.

### **Bank objection:**

Push back: Why do I have to give you that now?

I completely understand, so the state is required by law to validate that information provided is linked to your name for your safety and the safety of others. Do you receive text messages to this phone? I'm gonna send you a picture of my screen for further transparency.

**\*\*Send a pic of the application with carrier name and their name\*\***

Do you see your name there? And the name of the carrier on the screen? Now when you are ready with that information.



## **After Closing Policy:**

Congrats (client name), we were able to get you approved for this policy. Go ahead write down the carrier name..policy number (repeat it back to me). Now this is my personal number if you ever need me. I'm always phone call or text away if you need me! Or leave a voicemail if my line is busy.

How does it feel to get that done today? Do you have any questions or concerns I left unanswered for you (client name)? 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! Have a blessed rest of your day! It was a pleasure helping you and your family out.

### ***Text to send when you close the deal:***

Hey (client name),

Save this number as my personal cell number. Please let me know once you receive your policy in the mail in 7-12 business days. Feel free to contact me anytime. I'm always just a phone call or text away! If you know anyone that could benefit from our services please feel free to share my number or digital card. Referrals are much appreciated! Thank you. God bless.

(Your name)