

Veteran Lead 1 Call Close Script

Hi _____, my name is _____, I'm a veteran Underwriter, just quickly getting back to you about the request you made online a little while back for the Life insurance options for Veterans where you listed your DOB/Email as? Is this correct?

If no: "No worries, this is a request you made on Facebook for Veteran life insurance.

Where you listed your (DOB/email) as _____?

Perfect. The purpose of my call is I am the veteran underwriter assigned to your case, it is my job to explain the programs you may potentially qualify for. With that being said, I am just going to confirm the information you provided so I can work up the proper options.

I see you put your date of birth as _____? Beneficiary/age whichever listed.

- Are you a smoker or non smoker?
- Any major health concerns, heart attack, stroke, or cancer?
- Are you married, divorced, single or widowed?
- *(If married, ask same health questions about spouse)*
- Are you currently working, retired or disabled?
- *When you filled out the request What was your biggest concern and who are you looking to protect?*
- ***(PAUSE Let them talk!)***

Okay, like most Veterans, you just want to make sure that the Final Expense doesn't fall a burden on your loved ones? Were you looking to leave a little extra behind, or both if possible?

(Once they answer)

Perfect, It takes about 15 minutes to go over your program options. We do everything virtually over the phone. Do me a favor, go grab a pen and paper so I can give you my credentials... Let me know when you're ready.— **ENTER 1CC**

(IF NOT AVAILABLE/NOT HOME – SCHEDULE APPOINTMENT): (Schedule an appointment if they do not have time rite now; driving, at work or if their spouse is not available) Pivot to appointment here.

- No worries we typically do this by appointment only.. Like I mentioned it takes
- about 15 minutes to go over your program options over the phone.
- What time works best for you/**you and your spouse**, later today or tomorrow **after work (if applicable)?**
- I have an opening on DAY/TIME. (**OFFER 2 TIME SLOTS YOU HAVE AVAILABLE IN THE NEXT 48 HOURS?**)
- What works best for both you and your spouse?

Please grab a pen and paper so I can give you some information about myself for the appointment..***(if they cannot grab a pen and paper continue to script and let them know you are going to call them back and leave your important information on their voicemail)***

Perfect again, my name is CHRISTINA MAGGIO, and I have you down for ***(DATE/TIME OF THE Appointment)*** Lastly, I kindly ask for a 15-minute window on either side of that.

Depending on the Veteran scheduled before you, sometimes I'm a few minutes late, sometimes I'm a few minutes early. Perfect, I look forward to speaking with you DAY/TIME. Have a great day!)

(CONTINUE 1 CALL CLOSE SCRIPT)

The state requires me to provide my credentials before going through your program options.

My first name is Last name

My National Producer Number (NPN) is:

My NPN is like my business social security number—it verifies I'm a licensed professional in your state. You can check that on the state of (NE/TX) department of Insurance website.

Does this phone number receive text messages? Perfect, I'm going to send you a text with my state credentials from my direct line. (Send text, confirm receipt.)

Do I have permission to be as transparent as possible during this whole conversation because I'm going to ask you some difficult questions about finances and death. I know its uncomfortable talking about this. I just want to make sure I can be direct as I can be.

(GO OVER THE "WHY" ONE MORE TIME)

Most people inquire for one of three reasons:

- They have no life insurance coverage in place.
- They have some coverage but want to add more.
- They want to leave money behind for their family to leverage their legacy.

Which one applies to you?

OK – I understand why you made the request. Now I am going to explain to you my role, my purpose and what I am here to help you accomplish today.

ROLE AND PURPOSE (SETTING THE TABLE – SAY VERBATIM)

So again, I'm the Veteran Consultant that's been assigned to your file. I work with vets six days a week. My job is super simple, it's just my job to determine if the private sector or the VA is a better suited option for your life insurance needs. I work with 40 top A rated insurance carriers so I'm able to do the shopping around or you. Think of me like the eyes and ears to the insurance companies. I just show you your options and help you find something that fits your budget and situation.

In order to see what you qualify for I'm gonna talk to you about 2 main factors. First, we are going to talk about finances and anything you already have in place to make sure any application we submit today meets your needs and budget most importantly. Then just a bit about your health, not to be invasive just to make sure any application we submit today you will be approved and not declined, this is based off prescription medication and age. Does that make sense?

So, Your job today is to help me help you. You have a budget, i have a budget, our neighbors have a budget. Let's make sure any application we submit meets your needs and budget for your family most importantly. Unfortunately, It's not like a loaf of bread, where you like it and buy it. You need to qualify for this program. So, my job today, assuming we find a program that fits your needs and budget, is to submit your

application to the insurance company. It will go through senior underwriting. They will fact-check the application and make sure it's in good standing. Once you are approved, the policy is effective immediately, and you will receive a policy in the mail. Ready to begin?

NEEDS ASSESSMENT QUESTIONS:

Ok, so your biggest concern is not being a burden on your loved ones. Got it.

FINAL ARRANGEMENTS & CURRENT COVERAGE:

God forbid, you pass away today, what does that look like for your family?

- Who is covering your final expenses?
- Would you prefer a traditional burial or cremation?
- Who will be handling your final arrangements? (Pause) Is that your beneficiary?
- Is it a fair statement that it would burden your loved one having to cover your final expenses out of pocket? (or having to pay \$20,000 out of pocket, start a GoFundMe)

*****Ok, I understand, you are like most veterans, you don't want to be a burden on your family? (HERD MENTALITY)***

- Who will be your beneficiary on your policy today? *(If not previously discussed)*

GO OVER CURRENT COVERAGE IF ANY-

- What do you have that acts as life insurance
- Do you have life insurance
- Private or work-related?
- If work insurance explains how it does not follow if they leave the job or get sick, expires when they retire.

ENTERING - INCOME ASSESSMENT

Now I'm going to ask you some questions about your income

- Do you rent or do you own? Mortgage/ Rent amount.
- Roughly, what is your monthly income after taxes?
- Do you collect social security, retirement, active work income, disability income?
- Do you have a disability rating through the VA? What %

ENTERING Health Assessment

- Confirm DOB and Age.
- Height and weight?
- I want you to go grab all your medications. (Write them down)
- Any stints in place? Any Diabetes, Neuropathy, High Blood Pressure, Lupus or Rheumatoid Arthritis, Asthma or COPD, Alzheimers or Dementia, HIV or AIDS, Oxygen use or wheel chair use?
- Any major surgeries or overnight hospital stays in the past five years?
- Have you had COVID in the last two years? Hospitalized for it?

I see you're a very direct case, I see why you need the insurance. You want to make sure when you pass, your family is okay and they don't have the added financial stress.

(IF THEY DON'T UNDERSTAND THE STATEMENT ABOVE – CONTINUE WITH BELOW)

(You want to make sure, like most families, your family isn't being burdened upon death).

I understand completely. Now, what we're gonna do is go through the qualification process to see what you can qualify for and see exactly what is going to make sense. I'm going to give my senior underwriter a call real quick, and we will see what route is best.

(Place client on a brief hold while checking options.)

PITCHING OPTIONS:

Alright _____, I have some options for you. Do you still have that pen and paper?

Perfect, please write down Gold, Silver, and Bronze like the Olympics

(DETERMINE COVERAGE BASED ON INCOME AND NEED FOR CREMATION/FUNERAL)

Gold is going to be for \$_____

Silver is going to be for \$_____

Bronze is going to be for \$_____

And then I'll have you...

1. Write down **permanent coverage**: This coverage will never expire, it is a whole life policy.
2. Write down **Locked in RATE**: Price never increases, and coverage never decreases!
3. Write down **TAX-FREE**: The death benefit, living benefit, and cash value are all tax-free!
4. Write down **Living benefit**: This one is important. If you get a terminal illness, and the doctor tells you that you have less than a year to live, you'll have access to 50% of the death benefit tax-free while you're still living!

****IF IUL Write down critical, chronic and terminal**

Critical: Stroke, heart attack, Cancer

Chronic: Unable to perform 1/6 ADL's (bathing, eating, dressing, moving, walking, toileting)

Terminal: Less the one year to live.

5. **Write down Cash value:** Your policy will accumulate cash value. Cash value is interest gifted to you by the insurance company. After the 2nd year, the policy will begin to build cash value. You are able to withdraw this to pay for expenses. However, we do not recommend borrowing in the early years. You want it to build for (Mary, your family). Does that make sense?

6. And most importantly, if you die, **your family and beneficiary will have enough money to cover your final expenses.**

Does that all make sense? Perfect. Do you have any questions?

Ok, the GOLD plan for (coverage amount) is \$_____ /month

The SILVER plan for (coverage amount) is \$_____ /month

And the

BRONZE plan for (coverage amount) is \$_____ /month

SEAL THE DEAL:

Now _____, if you were to qualify which one of these options fits your needs and budget best?

APPLICATION PROCESS: (SPEAK WITH MANAGER/UPLINE BEFORE STARTING APP SO WE KNOW YOU ARE GOING THE BEST WAY – IF NEW)

Repeat the option they said they want to apply for back to the client.

Ok. I'm going to go ahead and get the application started.

**Can you please text me a photo of the front of your drivers license while I start the application?
(Verify name, spelling, etc. Ask questions out loud so they can follow process)**

*****Make conversation "how is your day going?"**

PAYMENT SCREEN:

Do you use a local credit union or major bank? Ok, Can you go and grab a voided check or your account and routing numbers. This is going to be used for your payment as it is electronically drafted and they use this to verify who you are, to make sure you have an active bank account tied to your name, you're not money laundering and that no one else is paying for life insurance under your name. Is this a checking or savings... GET ROUTING AND ACCOUNT NUMBER.

ONCE APPROVED SOLIDITY THE SALE/CLOSE:

Do you want the good news or bad news?

Bad news- stuck with me.

Good news- You are approved!

Write this down- Your policy is for (\$40,000)

Your policy number is....

Your monthly premium is...

Ok _____, you will receive your policy in the mail 5-7 days after you've made your initial premium payment. When you get the policy, give me a call so I can mark your file as complete. If I don't hear from you I will follow up with you in a few weeks to make sure you received your policy. If anyone calls you saying they're my boss, they're lying. Give them my number! I am the only one who should be reviewing your policy with you. They're just trying to sell you more insurance.

I'm happy we could protect your family today. On a scale from 1-10 how well did I do my job today? Is there anything I could improve on?

(KEEPING BUSINESS ON THE BOOKS)

Thank you sir, ma'am. Have a wonderful day/weekend!

DO WHAT YOU SAID YOU WERE GOING TO DO FOR YOUR CLIENT!**