

SOLIDITY ONE CALL CLOSE FINAL EXPENSE TELESALES SCRIPT

INTRO

STRUCTURE

CLIENT SUITABILITY

THE WHY/GO INTO FINANCIAL

HEALTH

PITCH/CLOSE/START APPLICATION

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 a little while back regarding the state regulated final expense life insurance programs here in (STATE).

It was the request that you listed your DOB as ____ is that right? --- OK Great.

OR (DEPENDING ON YOUR LEAD TYPE ASK YOUR MANAGER)

It was the request that you listed your beneficiary as ____ is that right? – OK Great.

My job is super simple, I'm just the medical underwriter assigned to your file. It's just my job to verify the information that you provided and get your options out to you.

- I have you over in (CITY/STATE) is that still correct? – OK Great
- Are you still working, retired or disabled?
- Are you married, single, divorced, or widowed? *(if married – make sure spouse is available as well)*

As I mentioned I am just the medical underwriter that's been assigned to you. So I'm just the one that goes over your eligibility and assists you in getting the coverage through the state's discounted programs.

It takes about 15 minutes to go over your options. Can you grab a pen and paper so I can give you my credentials. *(take your time we can never find those pens when we need them.)*

(IF THEY DO NOT HAVE 15 MINUTES RIGHT NOW SET APPOINTMENT WITH THEM THAT DAY OR NEXT DAY)

My first name is Marysa that's spelled M A R Y S A, my last name is Maggio that's spelled M A G G I O and my NPN or National Producer Number is 17664346. Can you repeat that back to me just so I know you have it down correctly? 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.

Now (client name) you do receive text messages on this line is that correct? OK Great, in your texts you will find my physical license here in the state of (STATE) as well as my NPN just for any future reference.

(TEXT A PHOTO OF YOUR LICENSE AND YOUR NPN TO THEIR PHONE. – IF THEY DO NOT GET TEXTS SEND IT TO THEIR EMAIL)

This way you know you're talking to a licensed and active professional appointed by the state of (state dialing).

Just so we are on the same page was your main concern when you sent this request in like most families just wanting to make sure that the funeral expense wouldn't fall a burden on your loved ones.. or?

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? (Ok I hear you)

(Name) 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 what we refer to as the client suitability sheet, it's just going to help me best guide how to serve you and your family and see if you even need something like this.

So I am going to ask you some questions – I am going to 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 folks on a fixed income.

Then we'll spend about 2 minutes on your health.. and that's just going to help me navigate which one of the 80 or so different A rated carriers would most likely give you the best rate and an 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. Ideally would you like to be cremated or buried?
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 3-10k.
 - **Burial** is anywhere from 10-25k depending on the fanciness.
4. 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) --- OK Got it ...

This takes you into the client suitability sheet/financial inventory: --->>>>

- Now (client name) do you rent or own?
 - What's your monthly take home pay after taxes? --- ****IF DISABLED ->**
*****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.**
 - How old are you (client name)?
 - **Now a little bit on your health (client name):** (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. **(IF Yes – Go AMERICO eagle premier)**
- 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?
IF YES → get names of medications**
- 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 → Get names of medications
- 6. Any high blood pressure? IF YES → Get names of medications
- 7. Any lupus/RA/Asthma? If yes: Are you on any inhalers? IF YES → Get names of medications
- 8. Any breathing complications, or COPD? If yes: Are you taking oxygen?
- 9. Any anxiety or depression? IF YES → Get names of medications
- 10. Are you bipolar or schizophrenic? IF YES → Get names of medications
- 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 call **YOUR UPLINE or UNMUTE ON ZOOM** with the following info...

Age, Height/Weight/Medical Conditions/Finances (ALL COLLECTED ABOVE)

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 referred to as your MIB or Medical Information Bureau. 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 about your health.

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**: Meaning the price will never increase on you and the coverage will never decrease on you!
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. (***ONLY IF USING AMERICO EAGLE OR ADDING ACCIDENTAL RIDER!***)
7. Write down **Permanent coverage**: This coverage will never expire on you. It is a whole life policy.

QUOTING THE CLIENT:

BEFORE SHOWING PRICE EXPLAIN BELOW

Burial Coverage:

- Bronze – 10K (this will make sure your final expenses are always covered for (beneficiary name))
- Silver – 15K (this will make sure your final expenses are always covered for (beneficiary name) but will also take into account inflation, as we both know the average cost of bread, water, food you name it is on the up and up so is the cost of final expenses) Does that make sense?
- Gold – 20K-40K (***depending on clients age and health***) (this will make sure your final expenses are always covered for (beneficiary name), inflation is taken into account, and we are leaving a bit extra behind for (beneficiary name))

Out of these options keep in mind we can go up or we can go down. Do you have any questions on the bronze, silver or gold plans? → IF NO – NOW TELL PRICES FOR EACH PLAN!

Cremation Coverage:

- Bronze – 5K (this will make sure your final expenses are always covered for (beneficiary name))

- Silver – 8K (this will make sure your final expenses are always covered for (beneficiary name) but will also take into account inflation, as we both know the average cost of bread, water, food you name it is on the up and up - so is the cost of final expenses) Does that make sense?
- Gold – 15K-40K (*depending on clients age and health*) (this will make sure your final expenses are always covered for (beneficiary name), inflation is taken into account and we are leaving a bit extra behind for (beneficiary name))

Out of these options keep in mind we can go up or we can go down. Do you have any questions on the bronze, silver or gold plans? → IF NO – NOW TELL PRICES FOR EACH PLAN!

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

(STOP TALKING – LET THEM PICK AN OPTION)*

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. Grab your driver's license, routing and account number for payment method.

Always ask this question when going into the application...

Now, is this something you've been thinking about for awhile?

GO INTO APPLICATION – BE SURE TO USE TO USE YOUR SUITABILITY SHEET TO WRITE DOWN YOUR CLIENTS PERSONAL INFORMATION JUST IN CASE THE CLIENT IS DECLINED AND YOU NEED TO GO WITH A DIFFERENT CARRIER.

- **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. This is also linked to your consumer report, this is how the insurance carriers double check your health history and/or medications.

- 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?

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 like most families? Most people like for it to go into effect immediately since it's day 1 coverage....

(IF AN IMMEDIATE DRAFT IF NOT PRERABLE WHAT IS A GOOD DAY OF THE MONTH THAT YOU WANT THE PAYMENT TO NORMALLY REOCCUR?) (SEE BELOW!!)

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.

OR

I completely understand, the insurance carriers are required to verify that you have an active bank account under your name and there has not been any history of insurance fraud on your account. I'm going to 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 (123-456-7891). (**SEND LEAVE BEHIND VIA TEXT MESSAGE****)

I'm always phone call or text away if you need me! Or leave a voicemail if my line is busy.

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 4-7 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 4-7 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.

(INSERT LEAVE BEHIND SHEET IN TEXT MESSAGE)

(Your name)