

START:

Beginning Phone lead approach:

Hi Mr./Mrs. (client name)? Hi Mr./Mrs (client name) my name is _____, how are you doing today? Good! I'm following up on a recent phone call you had with one of my associates during which time you expressed interest in learning more about a life insurance plan to cover your funeral expenses. During that call they asked you to answer a security question so you knew the right organization was calling you back and you said you favorite color/hobby was _____.

Is that correct? Ok good. I'm the one you are supposed to speaking with. Now were you looking for coverage for yourself or someone else? (this is a good time to connect and get to know them)

Beginning any other lead (B leads)

Hi Mrs. (client name)? Hi, Mrs. (client name) my name is _____, how are you doing today? Good! a little while back you had been online and requested some information and expressed interest in learning more about a life insurance plan to cover your funeral expenses. I am sorry but due to the strong response we've had, we're just getting back to you now. What we are finding is that now more than ever seniors are realizing that they want to obtain this coverage but don't want anyone coming to their house.

Now were you looking for coverage for yourself or for someone else?

Now all transition to the following:

Now (client name) one of the most common needs my customers have is to make sure that when their time comes they don't leave a big financial burden for their family to have to deal with as far as paying for their burial or cremation. Is that how you feel? Ok well that is exactly what our plans are all about. Taking care of your family and giving you true peace of mind. Every day (client name) I help people just like you take this burden off their family and ensure that their final wishes are met.

Most people are happy to hear, especially in these times... that we can do this all over the phone and do not need to come to the house.

Now Mrs. smith again my name is _____the process we use is very simple. We work with over 30 different companies that specialize in Final expense life insurance. First, I am going to go over what discounts you may qualify for, then talk about existing insurance coverage you might already have in place. Then I will go over the different coverage amounts available and the benefits and features that most people are looking for and finally we will go over your health and see which plan best fits your needs based upon all of this information and if this is something that is easily affordable we will get the proper company on the phone together.

Fair Enough?

Discounts

Ok Great let's get started with some discount questions: First I want to ask you a couple questions to see if you qualify for any of the discounts that you may be entitled to:

1. Have you used tobacco or nicotine (like e-cigs) products in the past 12 months?

2. Do you partake in any hazardous activities like skydiving, bull riding, or anything like that?

3. Now (client name) most of the companies I work with offer really deep discounts based on how you would be able to set up your monthly premium payments, if we can get you approved for something that you are comfortable with of course, so do you have an active checking or savings account through a local bank or credit union that you can draft from? (if they say savings account, ask if they have ever used that account before for auto drafts)

Ok congratulations you qualify for all (or most) of the discounts available you!

That is a great start!

Current coverage

Do you currently have any life insurance in place currently?

(If they say they don't) Well I am going to help you take care of that today.

(if they say they do) Ok that's good you have done some advance planning, So are you looking to add to that coverage it was easily affordable or replace that coverage with a better plan or get a better price?

(if they are replacing find out why they want to replace it and gather as much info as possible like how much coverage they have, how much they are paying for it and how long they have had it. It is important to understand if they have a product that is not going to last their whole life and find good reason to replace if one exists)

Needs and Coverage amounts:

Now (client name) I know you said earlier that you want to make sure your family does not carry the financial burden for your final expense so have you decided whether you want a traditional burial or cremation?

Traditional Burial: Ok the average funeral costs in your area right now is between 7 and 15 thousand dollars. Is that what you have seen as well? So, we will look for plans in that range. Does that sound like what you were looking for?

Cremation: Ok, I would suggest a 5 to 10 thousand dollar policy based on the cost of cremations in your state and to account for inflation as you get older. So, we will look at plans in that range. Does that sound like what you were looking for?

Health Interview:

Ok now (client name) all 30 of the companies I work with look at health conditions differently so I need to ask you a few questions about your health so I can match you up with the right carrier. Before I get started I want you to know I am on your side trying to find the best coverage at the best rate so I promise to be completely honest with you about getting you the best rate available I just need you to do the same with me about your health so I can help you out to the best of my ability. This would be a great time for you to grab all the medications you're currently taking

Ok so let me just confirm your age is:

Have you ever had any heart trouble, cancer or diabetes? (probe)

Do you take nay medications for anything? (probe)

And your approximate height and weight are?

FEATURES:

Great, thank you for all that information (client name) now lets' talk a little about the features you are looking for in a plan. There are a core group of features I believe are important in a plan like this and I want to see if this sounds like what you are looking for. (These are examples, use what ever they give you if they are looking for certain features)

- I like to place my clients with a plan with rates that are guaranteed and locked in for life. The rates will never go up for any reason. I also look for a plan that will not change or cancel on them inf their health changes. We like permanent coverage that will always be there when their family needs it the most and I always want to make sure and place my clients in a plan that is going to last them their whole life or at least until age 120. I just want to make sure they don't outlive their coverage and that the coverage gains cash value should they need it.

Does that sound like the kind of plan you would like to have? Ok that is exactly the kind of plan I will help you put into place today.

BUDGET:

Now lastly let's talk about your budget. None of this will do us any good if we put the perfect plan in place but it does not fit your budget. I don't need an exact number but more like ballpark figure. So realistically (client name) what do you think will be comfortable for you to put towards your burial needs each month?

Would you like to stay between \$40 – \$60, \$70 to \$80, 90 to \$100. What works best for you and again I just need a ballpark figure.

Great (client name) That gives me a good idea and a great place to start in finding you a plan that I think you will qualify for and that you can afford.

RECAP and RUNNIG QUOTES:

Ok, I just want to Make sure I am on the right track here:

What they are trying to do: burial /cremation/legacy gift

Amount of coverage:

Budget:

Health:

Age:

Smoking or non:

Height and weight:

Make sure they agree all of this is correct!!!

Stay on the line with me while I compare several different companies and find the best plan with the best rates for you. Then we are going to talk about the plan I found for you, the company that best fits your needs and how you can secure that coverage today!

I have great news for you (client name) I found an A rated company that best fits your needs.

I picked is based on what you have said you wanted to do

I also picked it based upon your health and mostly I picked it based upon the features we discussed that a plan like this must have.

This plan has rates that are guaranteed and locked in for life.

It gains cash value you can borrow against if you should ever need to.

It is also permanent coverage so this policy will never change even if your health does.

And this plan takes you all the way to age 120. And the good news is you qualify for it based on your health and it is within your budget.

GO TO COMPANY PAGE /and enrollment info

THE CLOSE:

Now based on what we talked about I have prepared the 3 choices:

\$5,000 for \$24/m

10K for \$35.00/m

20K for \$50/m

Now realistically (client name) which one of these best fits your needs and your budget?

(BE SILENT and let THEM pick. If they don't pick, pick one for them! Once they select move quickly and do not hesitate !!!)

That is an excellent choice!! Let's start your application now what is your middle initial? And who do you want your beneficiary to be on this policy?

Banking

Another nice thing about this company is they have what is called an open enrollment period and what that means for you is that you do not have to pay anything up front. There are no application fees and we don't charge any kind of enrollment fee. Now remember when I told you I was the first step? Now, this is the second step. The second step is getting you approved for the coverage, once we get you approved for the coverage they will mail you your policy along with your insurance cards and proof of insurance to you

Now since none of us know when our time will come most of my clients want to make their first payment immediately so their coverage starts immediately. Do you want to start your coverage immediately? (if they say no) OK then we can set this up to come out of your checking or savings on the day you get your social security payment. What day of the month does that happen for you the 1st or the 3rd? Ok great now I need to read you a few disclosures and we are going to get the insurance company on the phone together. (MOVE QUICKLY TO READING THE DISCLOSURE STATEMENTS)

(After reading the disclosure statements)

So, they will need the name of your bank, routing number and account number so have that information handy.

Prep for the Call

Ok now we are going to get (company name) on the phone together and I am going to stay on the call with you as your advocate and help you through the process. (Coach them up for the enrollment call- go over any important information regarding that particular customer's health and how they need to answer the questions and how the company's call goes before you call the company.)

****When selling Royal Neighbors and Liberty Bankers Life, make sure you tell them about the "very important disclosure documents" and that they will be asked if they want them read to them again. Let them know it is a long recording and they will also be mailed the same information.**

Ok hold on let's get the company on the line.....