



TV LEAD (NO WARM TRANSFER) INTRODUCTION

Hello, this is _____ with Security National Life. Are you calling about the final expense burial plans that are available? Ok great I can help! May I have your first name?

LIVE TRANSFER (WARM TRANSFER) INTRODUCTION

Hello (first name from lead) this is _____, Thanks for letting us help you with this today!

OUTBOUND TELEMARKETING INTRODUCTION

Hello Mr/Ms_____? I'm (your name), the licensed agent that was supposed to be calling you to help with final expense burial insurance quotes. You should have gotten a call a few days ago asking if you wanted an agent to call you back, does that ring a bell? *(You may have to remind them of their favorite color or hobby, or who they wanted as their beneficiary. When they remember, continue below....)*

I am the licensed agent in your state, and I can help you with your quotes. Just so you know, you won't be transferred to anyone else, I've got you the whole way! In case we get disconnected, I want to give you my name and direct line, do you have a pen and paper handy? Do you mind if I get your number also? If you'd like, I can text you my card so you know can put a face to a name.

So, tell me, what made you decide to look into this today... have you experienced a funeral recently, or do you just want to make sure everything is taken care of when you pass away? *(Whatever the answer, respond)* So, you want to make sure that when that day comes, no one in your family has to come out of their pocket to pay for anything, is that correct?

Ok great! I will make sure that I listen to your questions, recommend a plan to fit your needs and provide you with a quote before we get off the phone.

I'd like to give you a quick direction of the call so you know what to expect. First, I'm going to tell you exactly how the final expense protection plan works and the benefits of the plan and make sure that is something that would help with what you want to see accomplished. Next, I'll ask you a few simple questions so that we can find out together the best plan for you at the best price. After that, you can tell me what you like to do from there. Sound fair enough?

Here's how the plan works:

- This is a permanent plan that will pay cash to your beneficiary anywhere between 5,000 and 35,000 depending on which amount you need and qualify for.
- The rates are very affordable and will never increase, no matter how old you grow, or what happens to your health from this moment forward.



- The benefit amount that you choose can never be decreased or cancelled, no matter how old you grow or what happens to your health from this moment forward.
- It is a very simple application process. There are no medical exams is needed! There are just a few questions I'll ask in a minute that will tell me what plan may be available with the best in coverage and the least expensive for you.
- In most cases, benefits are immediate from the very first day.
- Your plan will also build guaranteed cash value over time.

Does this sound like something that would be beneficial? OK great! Now let's see exactly what you can qualify for.... If you don't mind, can you tell me if you are taking any prescription drugs? How many different prescriptions do you take each day? Ok great, now if you could, please tell me the names and dosages of each medication. *(Very important to get them to go through each of their medications. Not only does it ensure we quote properly, but the more info they give you, the more trust is built)*

OK, based on your medications, it's looking like we may qualify! Now, the next step... I'm going to ask you some simple yes or no questions about your health. Some of these won't apply to you and may sound a little silly, so hang in there with me! If there's a yes, or a maybe answer, stop me and let's talk about it to see if that is something our underwriters may be looking for. *(Ask medical questions on the Simple Security app. Now that you have their meds and have compared them to the medication chart, and the answers to their health questions, you should know with certainty if they'll qualify for preferred, standard, or modified. If preferred or standard, congratulate them on taking good care of their health and making the decision to take care of this before any serious health conditions have arisen. If modified, let them know it's a good time to take care of this now before it's too late and they can still qualify for a good plan)*

Congratulations! Based on what you've told me, you should qualify! Now, here's the next step.... We know that when that day comes for you, you want to make sure all your burial expenses are covered for your family, what amount of coverage do you think will cover those expenses that best? *(This is the time you need them to tell you a benefit amount they think would take care of all their funeral expenses. You may have to go over the fact that as of now, a typical funeral can cost between 8-15,000.)*

Ok, now I'm going to provide you with a few options. Do you have your pen and paper ready? For the X dollar benefit amount, permanent plan, the premium is X. *(Do this for 3 different benefit amounts. While you are looking up the premiums, now is a good time to talk to the client about the next step, which is the application process. This is also a good time to discuss how the initial premium payment works and when that can take place, any time within 30 days from today)*

Which plan is the best to start you with? Ok great! Now we will complete the application process. I'll gather your personal info and who you want as your beneficiaries. Once this is complete, we will do a quick verification call with the insurance company to make sure I've typed all your information correctly.

Just to make sure I have it correctly, what's your full name? (Complete application)

Ok, we have everything in the application now. Hang on the line with me for a minute, I'm going to bring a representative on the phone that will verify I've typed everything correctly. The rep will also read you 2 authorizations.... The first is getting your permission to take a look at your prescription drug history to ensure it matches the application, and the second will verify what day you want your first premium to be drafted. (Complete verification call)

Congratulations you've been approved! You will receive your policy in the mail in the next few weeks. When you get it, let's touch base again and go over your policy. Save my number in your phone so if you need me for anything you can reach me. Thank you for letting me be the one to help you with this! There are 1000's of things we all need to do and plan for in a day, but this is one thing you don't have to worry about ever again! Have a great rest of the day and we'll talk when you get your policy in the mail. Talk soon!

CLOSING AND HANDLING OBJECTIONS

Most sales don't close with a flat out "yes, I'll buy that one right now". Start the application just by simply filling out the information needed on the application. When you get to the Social Security Number, it should be a good indicator if they are ready to buy and trust you enough to finish the sale. If they give it to you, most likely they are ready to buy.

If they hesitate to give the social security number, they will usually say why. Here are a few examples: Do I have to give you that? "Yes, the social on your policy has to match what's on the death certificate to properly pay the claim to your family." This is not necessarily an objection, just a concern. After the response, sit quietly and let them respond. Most of the time, they response will be their social.

If they aren't ready, they'll give any combination of particular objections:
Let me think, let me talk to a family member, etc.

Always use this response to cover every one of those. "I'm always available to help you whenever you are ready. My goal is to help you whenever I can and however I can. I'll just have to ask you all these questions again and look at your medications again. As long as nothing has changed like any no questions haven't turned to a yes, and as long as you haven't been prescribed any new medications, then hopefully you'll still qualify when you're ready. The only concern is you have a few medications that were a close call already. That blood pressure medication could easily turn into a blood thinner should your doctor decide (use any example), that metformin could turn into insulin etc... Those kind of changes could affect your future insurability for the rest of your life. Just like those folks I told you about that I talk to every day that would love to qualify, but, they simply can't anymore. Don't you think it makes sense to just get you taken care of while you still have the best opportunity?"