

LIVE TRANSFER (WARM TRANSFER) INTRODUCTION

Hello (first name of lead) this is _____, Thanks for letting us help you with this today! Can you hear me ok, (first name of lead)?

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....)

Awesome, (first name of lead) , my name is _____, I'm a licensed field underwriter for the state of (lead's state), let me share with you how everything works so I can get you some information and let you get back to your day as soon as possible, How's that sound? Perfect. (Lead's first name) We are going to go over the new 2021 (state) approved final expense plans. Just so you know, final expense plans are permanent WL plans that are regulated by (state) and are designed to pay out very quickly to take care of final expenses when you pass away. The permanent WL part, just means that the plan you're approved for, never changes. There's lots of different coverage options, usually ranging between 2500 to 35000. _____, just so you know, Insurance companies base the cost of these plans on your age, health, and lifestyle, so what I'm going to do is ask you some basic health questions, and then we'll go over prescriptions. In the state of _____ the good thing is there's no physical exams, so it makes it a super easy process. Then I'll ask a couple of questions that help get some discounts. And then I'll share the exact cost over the phone, and we can work together and see if we can get you approved for that plan. So that's how everything works. Do you have any questions? Ok great!

BUILD RAPPORT

Let me give you a few moments to grab something to write with if you don't already have something. Just let me know when you're ready. Ok the first thing I need you to write down is my name and my license number. I'm required by law to provide this to you. This just lets you know that I'm licensed by the (state) DOI and I can get you qualified with insurance companies that are also licensed and regulated by the

state. _____, I Just want you to feel comfortable while we're talking, ok?

CONTINUE BUILDING RAPPORT AND GET INTO RATES

Ok _____ are you married, single, widowed, or divorced?

Ok let me ask you those health questions we talked about so I can get you on with your day. These questions just tell me what I can get you approved for, and if I can get you some discount rates. Insurance companies, with your permission, do check health and RX info when they approve you, that's why this is important. _____, how tall are you? Approximately how much do you weigh?

*Health questions, find things to chat about, medications

Ok now let's go over some questions about discounts. Are you a veteran? Have you been a resident of your state for over a year? The last discount is if you do business with a local bank or credit union with checking or savings, is that the case? Ok great, let me load in these discounts. So, tell me _____ do you currently have any life insurance now? Have you decided if you want to be buried or cremated? Ok, this helps us determine how much coverage you may need, a typical traditional burial today can run anywhere between 8-15k, and cremations typically 4-8k. Ok great. Now _____, who's the person that would be in charge of your funeral arrangements? Ok great let me make a note of that. _____ this is pretty special what you're doing here. (Your Beneficiary) certainly won't have to worry about where the money will come from when that day does come.

Ok so _____ I have a great understanding of what you're looking for and what you're trying to do. I've found a good company that can be a good fit for you, and I believe you'll qualify for a good rate with them.

So let me tell you about the plan and then we can see about getting you approved. If we do, you never have to do this again! The company I'm looking at is SNL, a very financially stable company with an A+ rating with the BBB, and been in business for over 50 years. Now,

_____ Let me give you some information about this plan, and then we will see if we can get you approved. This is a WL plan. The rates and benefit amount are locked in for life. As you pay, the plan will also build a guaranteed cash value, which can allow you to borrow against your policy, or use that cash to pay premiums in the future. It is a tax-free plan per the IRS. The benefit is paid directly to your beneficiary 100% with no taxes whatsoever. Now here's the most important benefit, I can't stress this enough _____, the most important part of this benefit is when you pass away, your beneficiary gets this money right away within the first 24-72 hours of notification. That's very

important to make sure (your beneficiary) gets the money they need to get everything taken care of with the least amount of stress possible. So that's the benefits of the plan, _____ do you have any questions before I give you the rates?

COMMON OBJECTIONS AND RESPONSES

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, the 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?"

