

Security National

Family of Life Companies



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

I am the licensed agent in your state, and I can help you with your final expense burial insurance questions. Just so you know, you won't be transferred to anyone else, I've got you the whole way!

BUILD RAPPORT!

Find out about the town they live in, what it's famous for, anything to warm up for a moment

So (client name) what we're going to do today is ask you a few questions to find out what made you decide to talk with me and take a look what you currently have in place to take care of your burial cost. **(DISCOVERY)**

After that I'll ask about your health and the medications you've been taking for the last few years. That will help me determine which plan you best qualify for. **(QUALIFY)**

Then we'll look at some affordable options to choose from and we'll be done! Promise me one thing... it has to be affordable. If it's not affordable, please tell me and we'll find something that is, ok?" **(QUOTE AND CLOSE)**

OPTIONAL

In case we get disconnected, I want to give you my name and direct line and by law I need to give you my license number also. I'll give you some time to grab something to write with, let me know when you're ready, ok?

DISCOVERY

Now, (lead name) Most of the time when I first meet my clients, it's after they've just experienced a funeral for a loved one, and they realize:

- 1) They don't have ANY insurance in place and don't want to leave a burden on their family OR
- 2) They have SOME insurance but want to add more because the cost of a funeral has gone up and they don't want to leave a burden on the family OR
- 3) They have a policy in place and want to see if they can save a little money on their monthly premium.

Which one would you say you fall under?"

Security National

Family of Life Companies



(Write their answer down) If they have insurance, fact find how long they've had it, what is the face amount, what is the monthly premium. I do not make it a habit of replacing existing coverage unless it helps the client. I would commend them on having something in place and see where we can supplement what they have to ensure the family will not be left with a burden.

“(Lead Name), are we looking at plans just for you, or you and someone else in the house? “

“(Lead Name), sometimes my clients have a rep-payee, power of attorney, etc. that helps with decisions. Do you make all your decisions on your own?”

If the answer is yes, it's your decision to continue. It may be a good idea to ask a few more questions like “The goal here is to take care of your family and keep them from coming out of their pocket for your burial cost, right? So, is this something you need _____ for?” It's best to get past this now or in the next few lines, or you will almost inevitably hear they need to talk with this person at the end.

"Who will be the person in charge of your services? Who will we be working with?"

It's very important to find out who the beneficiary is. This is who the policy will actually benefit. If you can have the beneficiary present, even better!

****Write down the beneficiary's name and refer to them often during the visit. They are the whole reason you are talking with the client!**

"Has (beneficiary) ever had to plan a funeral before? How do you think they will do on that day?"

I know this seems dark, but you want the client to think about how the beneficiary will do on that very difficult day. Most will be concerned. It's time to reassure them that you'll be there to help out, so they won't be alone.

"On that day, all (beneficiary) will have to do is call me and I'll be there to walk them through the process. I'll do all I can to make sure they are alright, ok?"

This will bring relief and peace of mind to the client, as well as increase the value of doing business with you

"Have you thought about what type of service you want? Traditional burial or Cremation?"

This question is to establish how much coverage they will need. You need to know the costs of funeral services in the area you are working. You can use www.parting.com. You can give the client a rough idea of costs based on what service they want. Be the professional! The more answers you have for them will help build their confidence in you!

CREMATION

"There are 3 levels of cremation. Which do you prefer?"

-Cremation with a viewing is a full service with cremation after. (\$4-\$5,000)

Security National

Family of Life Companies



-Cremation with memorial is a service with urn present after the cremation (\$2,500-\$3,500)

-Direct Cremation is no viewing or memorial and is the least expensive (\$1,000 -\$2,500)

TRADITIONAL BURIAL

"Traditional Burials in this area can range from \$7,000-\$10,000+, depending on how basic or elaborate the service is."

When establishing funeral costs based on what they want, remember that the prices are TODAY'S PRICES. If the client lives another 20 years, inflation becomes a factor. Show them face amounts to protect them for today AND tomorrow. If they increase the face amount 10 years from now, the premiums will be much higher compared to today.

"Do you already own a cemetery plot, or will you need funding for that also?" (Traditional only)

-If they are doing a traditional burial, they will need:

-cemetery plot \$800-\$1,200

-opening/closing \$1,000-\$1,500

-vault \$1,000+

-marker or stone \$1,000+

"Based on what we're seeing in your local area, the cost of the service you want is _____. Additional Cemetery costs can add \$4,000+ to the total Funeral costs."

"So, were you only concerned with taking care of your services, or were you wanting to leave a little money to a family member?"

Since premiums will never be as low as they are today, the client may want to add additional funds to leave for loved ones.

"So based on what you're telling me, you'll need \$ _____ to take care of everything...and that's if you passed away now. Do you have longevity in your family? If you live another 20 years, do you think the price stays the same or goes up? (It goes up...) The good news is your premiums will never be lower than they are today, so you can lock in tomorrow's coverage at today's premiums. When I show you some options, we'll look at taking care of today and inflation for 10/20 years from now. It's important to find something affordable for you, ok?"

SUMMARY

"So let me make sure I have everything right... Example:

You recently lost your mom, but she had enough insurance in place that the family didn't have to come out of pocket. You reached out to us because you don't want your family worrying about how to pay for things when you pass...

Security National

Family of Life Companies



You have some insurance in place, but you want to add more so that there's enough to leave to your family after all the costs are paid...

Your daughter Erica will be the person in charge of your services, and we'll be there for her to walk her through the process on that day, so you don't have to worry about her being alone...

You want to do a cremation with a viewing which we established is right around \$5,000 today. We're going to look at options to protect you for today and 10/20 years from now as well as leave a little to the family as long as it's affordable...

Does that all sound about right?"

TRIAL CLOSE

"So, on a scale from 1 to 10, if we can find something that's affordable, how important is it to you that we get this taken care of today?"

This is a moment of truth. The client will tell you, their temperature. If they say 5 or lower, ask them why they feel that way. They may just need more information before they become a "10". If they say 7 or above, chances are you are about to write a policy and help the client!

SNL SOLUTION

"Let me tell you a little about Security National Life and how they will help (beneficiary) on the hardest day of their life.

- SNL has been in business for over 50 years, an A rated company with the BBB, and does a great job taking most health conditions. Typically, when they are notified of your passing, they can have (beneficiary name) the money in 24-72 hours."

"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.

Security National

Family of Life Companies



- Your plan will also build guaranteed cash value over time that you can use either for emergencies, or better yet let the cash build and pay for your premiums in the future."

"So, with a Security National Life policy in place, (beneficiary) will not have to worry how they will pay for your services or what you wanted to have done. Does that sound like something you would like to have in place for (beneficiary)?"

QUALIFY

"What I'm going to do now is go over the health questions and all of your active prescriptions. Can you please get your prescription bottles or list for me?"

-Confirm date of birth, height and weight, tobacco or non-tobacco, write down all medication/dosage/how many times per day/what each is used to treat/how long used on the lead.

****NEW AGENTS CAN CALL JASON AT 803-960-6427 TO HELP YOU ON THE PHONE WITH YOUR CLIENT UNTIL YOU ARE COMFORTABLE WITH PLANS. TEXT A COPY OF THE LEAD NOTES WITH THE MEDICATIONS THEN CALL. DO A 3 WAY CALL AND INTRODUCE YOUR CLIENT**

QUOTING PREMIUMS/CLOSING

Use the RATE CALCULATOR on fe12life.com or agent portal to work up quotes.

"Based on your answers and medications, it looks like you qualify for our (Preferred/Standard/Modified) plan."

"As we discussed earlier, the cost of your service today is \$_____ If you live another 20 years that price will be \$_____ And you said you wanted to leave a little for your (son/daughter/grandkids). So, let's look at \$_____and see how that works for you. VERY IMPORTANT, this has to be affordable, so if it isn't, please tell me and we will find something that is, OK?"

"So, for \$_____of permanent whole life coverage if you pass from natural causes, and \$ if you pass away from accidental death, your monthly investment to protect your (beneficiary) is ONLY \$_____"

"How does that work for you?"

VERY IMPORTANT. Listen!

Client- "That is a bit higher than I wanted to go."

"Thank you for being honest with me! This doesn't do you, your family, or me any good if you have to cancel your policy within a year because you bit off more than you can chew. Right?"

Security National

Family of Life Companies



"So, you know your budget better than I do. What were you thinking, something closer to?

\$_____?"

Suggest a premium amount close to the first quote (drop \$20). The client will let you know if it's affordable or still too high.

Rework the premium on the rate calculator. There is a Use Premium feature that you can put in the amount affordable to the client and it will recalculate the face amount.

"So, here's what I came up with for you. \$_____ if you pass away of natural causes and \$_____ should you pass away accidentally, your monthly investment is ONLY \$_____."

"How does that work?"

Client- "That's much better. I can do \$_____."

"Great! I just need a little more information and we're almost done! What day each month do you get paid your social security? Should be the 1st, 3rd, or 2nd, 3rd, or 4th Wednesday. That's the exact day you can pay your premium, never a day before, never a day after. That makes it easy for you. If you can do me a favor and grab your checkbook unless you know your account info. "

Complete Telesales eApp on agentportal.securitynational.com

After you SUBMIT, it will have you confirm the application information, bank information and premium amount. Hit ACCEPT.

****You will see DOWNLOAD APPLICATION. Please take a screenshot of the application to save to DROPBOX so you have a copy of your work.**

****YOU MUST COMPLETE THE 5 MINUTE PHONE VERIFICATION CALL BY CALLING (855) 765-4765. PRESS "1" FOR NEW BUSINESS, THEN "1" FOR PHONE VERIFY.**