

## Final Expense Telesales Full Presentation

Hello \_\_\_\_\_, hey \_\_\_\_\_ this is (Agent name), I'm giving you a call for our scheduled life insurance phone appointment. How are you doing today? Awesome, glad to hear that.

Before we get started here I wanted to give you my full name and state license number. If you have a pen and paper handy I'll give that to you now.

Name: (Agent name)

License # XXXXXXXX

Okay great, I'm required to give you that information so you can verify my identity with the (State) Department of insurance. If you go to the state government website and punch in my name and ID number you'll see me pop up in the system.

So \_\_\_\_\_, tell me a little bit more about what prompted you to fill out the request? Most people want to have peace of mind and make sure the house is paid for if tragedy were to strike so that the financial burden of the mortgage doesn't fall on loved ones and possibly lose their home. That's what you were looking for right?

**Shopping:** So I am what is called a medical field underwriter. What that means is, I am not your traditional agent that works for one company with only a few options. I'm more like a broker. So I have access to over 30 of the top - rated companies in the state. Companies like John Hancock, Aetna, Mutual of Omaha, Ect. I am sure you have heard of some of those right?

Great, So what I'm going to do today is spend a few minutes on some financial and medical questions, and based on your age and health, I am going to shop those 30 carriers and 1st see what you can QUALIFY for, and 2nd see what the lowest cost plans are. Does that make sense how I'm able to shop multiple carriers for you today? Okay great.

**Think about it:** Once we figure out what makes the most sense based on protection and affordability. What we are going to do today is put in a request for coverage to see if we can get you approved. That way you are not having to think about something **you might not qualify for**. Now the insurance company, they need to think about it more than you, because they are the ones taking the risk if you were to die tomorrow. Sometimes they will approve you, sometimes they will decline you. **IF YOU DO** get approved, this is where you will have 30 days to think about it and make changes to the

policy. Does that make sense that you will have 30 days to think about it if you get approved? Okay, good.

**(Dive into financial inventory, discover their current health and budget)**

Great so based on all that I'm going to put you on a brief hold here for a few minutes or so and scan our database to find some good options for you then I will holler when I'm ready.

**(Come back and go over benefits and share 2-3 options)**

**(Share all the benefits of that option)**

Of those options, which one most comfortable fits your budget and what size check did you want to leave behind for **(Beneficiary name)**?

**(Overcome any objections until they pick one)**

Great, I can't promise your acceptance, but the next step is getting your request sent in today. Takes about 5-10 minutes tops.

Now I don't need this at this exact moment, But to see if you ACTUALLY can qualify, no matter if it is with me today or with someone else tomorrow, the insurance company legally needs **YOU** to provide these three important pieces of information to see if you ACTUALLY qualify. **Your Driver's License**, (This is to check your criminal background), Your **Social Security Number**, (This is to check your prescription records), and **Bank Account information** to make sure there is no money laundering or insurance fraud, and if approved, to make sure the person applying for the policy is the person paying for it. Does that make sense?

Okay great!

**(Start filling out the Client profile sheet and E-app.)**

**(Close it and protect the family!)**

**PHONE SCRIPT**

Facebook:

Hey \_\_, my name is \_\_.

I'm just getting back to you in regards to the post that you responded to on Facebook for information on the state regulated final expense programs.

And just to authenticate the call can you confirm you put here your favorite hobby/color is \_\_, do you remember doing that?

(if not: it's probably something you had filled out or your daughter or someone like that for you, anyhow, it's regarding state regulated final expense programs, the one that pay off your funeral and outstanding debts you might leave behind. Remember that now?)

Okay, I'm the local field underwriter in county area and my job is to sit down with you, go over your health criteria, and figure out which programs are gonna be available for you, does that make sense?

Are you still working or are you retired?

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Okay great, I'm gonna be back in your area \_\_, I can put you down \_\_, about \_\_, any reason you might not be home around that time?

It's gonna be like 5-10mins,

I can put you at \_\_, any reason you might not be home?

\*verify address, house color, number on mailbox, etc.

Once again, my name is \_\_, I will be the representative coming out to see you on \_\_ at \_\_.

Okay thanks. Bye.

## PHONE SCRIPT

### Mortgage Protection

Hello \_\_, my name is \_\_.

I'm giving you a call back from the mortgage protection office regarding the loan you have with (bank).

The reason I'm calling is you had filled out a request in the mail to get some information on paying off your home in the event of a death or a disability. You put hear that your birthday is \_\_\_\_, is that correct?

Great, once again my name is \_\_ and I'm the field underwriter assigned to get you the information.

My job is to verify your health and see which programs you qualify for. The purpose of my call is to see what times you are usually home so I can find a day to put you in my schedule.

It looks like I will be right down the street on (Tuesday) and I can put you down for (six or eight) which one of those would work best for you?

Great I look forward to seeing you on (Tuesday) at (six) and do you have any big gates or big dogs in the front yard that I need to worry about?

All right well I look forward to meeting you on (Tuesday) at (6 o'clock) have a great day