

FE Virtual Sales Script

★ Build Trust

Hey [NAME], how's your day?

This is (agent), responding back to you on your request about the State Regulated Final Expense options, it looks like you sent that from a [Google Search]...

I just need to confirm a few things here so that I can get your options together for you.

◆ CONFIRM ADDRESS & BDAY (OR FAV COLOR/HOBBY)

[NAME], Are you home and sitting somewhere where you can write down some numbers for me? Go ahead and grab a pen and paper. Was this information just for you, or also a spouse or significant other?

[NAME], I need you to write down my information:

-My name is _____

-My state Producer license number is _____. With that number you can go to the Department of Insurance website and type it in to find me. That way you know who I am and I'm up to date. The state just requires me to provide that to you.

(Have a copy of your license handy so you can text or email it if necessary.)

What is a good email that I can use while we are on the call so that I can send your information over to you?

★ Transfer Belief

Now, [NAME], before we get into this, *What got you thinking about final expenses or passing away* A lot of times people start thinking about it because they have had a recent health scare or someone they care about has passed away recently. What about you?

THE FOLLOWING IS AN EXAMPLE, DEVELOP YOUR OWN OR MODIFY THIS ONE, USE YOUR UPLINE OR ORGANIZATION'S EXPERIENCE.

[NAME], I have been doing this for _years. In that time I have helped a lot of families apply for benefits that would take care of their family's finances if something happened to them. In my time doing this I have had ____ death claims and have helped those families access funds that ultimately saved them from financial hardships. I believe in what I do and I take this very seriously. My goal in this conversation is to help you take care of what matters most to you.

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★ Discover and Raise the Stakes

Now I have some questions for you and then I will explain how this works (These questions will help you identify the needs of the client and help you determine which direction you need to take to best serve them.)

Do you currently have any active life insurance now? What was the purpose of this coverage? When does that plan expire?

Just so you are aware- In most cases, there are 3 types of coverage: What do you know about Term Coverage? Let them answer. Term is Temporary- based on when you die. Terminates after a certain period of time.

What do you know about Accidental Coverage? Let them answer. Accidental- based on how you die. Only covers an accident. Lower cost.

What do you know about Whole Life Coverage? Permanent- doesn't matter how or when you die, it pays.

If they do have coverage- Now, you mentioned that you currently have coverage, which one is yours?

(IF THE ANSWER IS NO CONTINUE WITH THE FOLLOWING QUESTIONS AS THEY APPLY TO THE PROSPECTIVE CLIENT)

- ◆ Have you been trying to get this set up for a while, or am I the first person you've been able to talk to about this?
- ◆ Have you been getting declined for coverage or have you just not been able to find a program that fits your budget?
- ◆ Are you working full time or are you retired?
- ◆ If on SSI : Ok and that's being deposited into your bank account like most people or do they put that on your direct express card?
- ◆ What got you thinking about final expenses or dying?
- ◆ Who are you trying to protect if you were to pass unexpectedly?
- ◆ Who will be responsible for taking care of your final expenses?
- ◆ Why is it important for you to make sure that something is in place

Now, [NAME], the insurance that we are talking about is coverage that will do exactly what you are hoping for, protect the people that you care about the most. These plans will cover your burial or cremation and any other unexpected expenses that may arise, like any outstanding debts or the loss of income that someone else is spending on. Does that make sense?

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★ My Job

Now the way this works is very simple. I'm a [STATE] licensed insurance producer/underwriter. My job is a little different from the sales reps who have probably tried to come out to the house. I work from the the medical side of things, so I'm going to ask you some medical questions, review your medications, and depending on how you answer those, it will give me a good idea of which companies may decline you and which ones should approve you. By the way, none of these plans require any medical exams, no bloodwork, etc.

Once I see which company is offering you the best plans we will submit a request to see if we can get you approved for coverage. We can't commit to anything today, because before you can have the insurance, you do have to get approved for it first. Does that make sense?

[NAME], I am assuming that if we can find something affordable for you that you would at least want to apply to see if we can get you covered, right?

★ Ask Preliminary Medical Questions

[NAME], do you currently have congestive heart failure? *Cancer, Alzheimers, dementia, AIDS, HIV?* Have you been diagnosed with diabetes, COPD, Bi-Polar, or Schizophrenia? *Have you ever had a heart attack or stroke?* Do you use oxygen? *Have you had an organ transplant?* Any surgeries or procedures, any hospitalization in the last 5 years? **Review medications!**

Have you ever been treated for alcohol or drug abuse? Any felonies or driving under the influence?

★ Giving Options

Steps: (Give coverage amount, explain coverage type, give prices and assign ownership. Calculate your three options and have them write down each coverage amount with an arrow pointing to the right. After you give the coverage amounts you will then give them the premiums in order and have them write them down on the other side of the arrow)

So I have put your information into the system and we have some options here. Go ahead and write down:

Coverage Amount 1 Coverage Amount 2 Coverage Amount 3

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This type of coverage is called _____. This is the most popular type of coverage because:

- ◆ Your benefits will never be canceled
- ◆ Your premiums will never increase
- ◆ Your benefits will never decrease
- ◆ Your benefit will be paid tax-free to your beneficiary
- ◆ Builds cash value for flexibility and options in the future
- ◆ A dedicated agent to serve you and your family

Now next to (coverage amount 1) write down (price). ***Build value!*** Who is it protecting?

★ Provide Solution

Now, like I said before, I don't make the final decision. The insurance company does that. So we still have to submit your application to see if you can even qualify for this or not. But if you are able to qualify, which benefit would you want to leave your family \$\$\$, \$\$\$ or \$\$\$?

Ok, I'll try my best to get you approved. The application only takes about 5 minutes. I'll pull that up now. Spell your first name for me....(Complete the App)

★ Wrapping Up

Now look, _____. I do take my job seriously. I want to make sure that you understand the benefits that you put in place to protect your family. It is also very important that we accomplished two things for you:

One- that we qualify you for a plan that will protect your family

Two- we find a plan that is comfortable and affordable for you in your budget.

Now did we accomplish those two things? I would rather adjust it now if you feel like this is going to be a challenge for you.

Okay Great! Before we wrap-up, throughout our time together I have made several promises to you. Now I am going to ask you to make two promises to me:

I want you to promise that if this ever becomes unaffordable for you, that you will call me. I don't want you to lose any equity in your plan. That is why it is important to make sure that it is affordable today.

If someone ever offers you something that you will call me. If it is a better plan I will do the paperwork to get you into that plan. If it is not then I will call the agent and tell him why it may not be the best plan for you. Sound good?