

## **OPENING** (with Objections)

Hey (client) This is Tony and I just received your request for Final Expense options in your area. You mentioned your favorite hobby is (gardening) and also your date of birth (02-27-1957) **Did I read any of that wrong?** (respond appropriately) OK (client) I'm the licensed medical underwriter that was assigned to your case and we're actually doing everything virtually now so it's a lot more convenient & a lot quicker; takes about 10-15 minutes for eligibility. Go ahead and grab a pen and paper and I'll take care of it for you right now.

- **Legitimate** excuse (at Walmart, driving, at work)

oh, of course. I was just having you get paper and pen to write down some information for later. I am only calling to set up your eligibility call. Do you have something to write on? Great: this is Tony. you're receiving a final expense call from ###-###-####...and can you think of any reason you wouldn't be home by (2:15pm)?? *be specific.*

- **ANY QUESTION** (who are you? what company? did I fill this out?)

(client) you had taken the time to request information for the new state regulated life insurance programs in order to make sure funds were available for your loved ones to cover your final expenses. These plans are from names you've heard of like Mutual of Omaha, American Amicable, Aflac, CFG, Transamerica, Aetna....so, do you have your pen and paper? (or back to where you were in script)

- **NOT INTERESTED**

Yea... totally understand your response. A lot of our clients said that before getting all the information as well...before realizing they had nothing to be interested in! Fortunately for you (client) we aren't some guy from Pakistan trying to sell you something you truly are not interested in—we only speak to people who have REQUESTED the information from us.

That's the only reason I have your phone number, your date of birth "gardening" as your hobby.... So....  
----- Go ahead and grab a pen and paper and I'll take care of it for you right now.

...OR...

You mentioned (hobby) was your favorite hobby to remember filling out the request on Facebook. Also, I see (DOB) as your date of birth. Are either of those wrong? Ok.... ----- Go ahead and grab a pen and paper and I'll take care of it for you right now.

**"Still not interested" "take my name off your list"**

Ok, (client) I hear you. (and THERE IS NO LIST) See, you had taken the time to request information for the new state regulated life insurance programs to make sure funds were available for your loved ones to cover your final expenses. Names like MOO, Transamerica, Aflac provide these plans. Is there any reason you wouldn't want to know your options first?

**"seriously, I'm just not interested"**

And I totally get it, (client). My job is to give you options- not talk you into anything. You decide what to do with the information once you have it. *You may not qualify for anything which makes your decision pretty simple at that point.* At least you will be able to tell your loved ones why they will have to do "GoFundMe" to cover your burial though.

So, have you moved from (street address) yet?

....OR....

Is there a better number to reach you other than (PHONE#)?

and I see your zip as (29582) which puts you in (CITY, STATE) . **small talk**

(client) looks like your physical address didn't come through. Help me out here and tell me where you get your mail. And final question then we'll chat: if I looked at your Driver's License what would I see for height and weight??

## **OPENING** (No Objections)

Hey (client) This is Tony and I just received your request for Final Expense options in your area. You mentioned your favorite hobby is (gardening) and also your date of birth (02-27-1957) **Did I read any of that wrong?** (respond appropriately) OK (client) I'm the licensed medical underwriter that was assigned to your case and we're actually doing everything virtually now so it's a lot more convenient & a lot quicker; takes about 10-15 minutes for eligibility. Go ahead and grab a pen and paper and I'll take care of it for you right now. (while they get it) Let me verify a little bit of info (client)

Is there a better number to reach you other than (PHONE#)?  
and I see your zip as (29582) which puts you in (CITY, STATE) . **small talk**  
(client) looks like your physical address didn't come through. Help me out here and tell me where you get your mail.  
And final question: if I looked at your Driver's License what would I see for height and weight??  
----OR----  
So, have you moved from (STREET in CITY) yet?

## **SETUP** (empathy)

(client) I am licensed by a dozen different states to speak about these programs, so every day I talk to folks *just like you* all across the country. Now what we find is: there's some specific people that need to be protected from having to cover all the bills when you pass and, whether you have *some coverage* or *no coverage* at all, it's something that's bothered you to the point of now doing something to fix it. And (client), let me compliment you for that right now. You'd be shocked at the amount of people that unlike you, just keep putting this off and putting this off and putting this off until the point that either their age or their health put them in a position that I can no longer help them. So, again "good job" on your part for us talking today, because...

What our clients tell us is this: "if I medically qualify *and* it's affordable, we want coverage as soon as possible".

**Bottom line- you just don't want to be a burden to your loved ones when you pass away.** (4sec pause: you should get a 'that's right' **if not** ----→) (client) would you add anything else to that?

Alright, (client) help me go fast here. Do you have coverage now and you're looking for more or do you have no coverage at all?

....Makes sense why we are talking today

## **Establish Stakes** (get a name!)

So, WHO is it we're looking to protect today? Meaning, if you died tonight the way we all want to -which is in our sleep- who is the person that has to take care of your affairs, pay your final bills, take care of the burial and everything associated with your estate in the morning? Who's that person for you? {NAME} ok, is (beneficiary) local to you? Have you had a conversation about your final wishes yet? (possibly start a conversation to dig deeper)

### **(Get a story)**

Now (client), help me understand your situation completely, & bring me up to speed: **tell me**, what would happen to (beneficiary) if tonight *you were* to leave the planet. I mean, we know emotionally they'd be a mess, but

*Financially*, what would that look like for them tomorrow? **(QUIET!)** (repeat back last few words) (sounds like...)

---affirmation---seems like (beneficiary) is very important to you and leaving him/her with debt when you pass is not something you want to do (?) well, (client) rest assured I am going to do everything in my power to help you get this taken care of today so you have one less thing to worry about. Here's how it works...

## **INTRO-OVERVIEW** (if client hasn't been agreeable)

As we get to this point, our clients are looking for an actual approval. They understand that getting life insurance is like the old adage about planting a tree: WHEN is the best time to plant a tree? 20 years ago...just like the best time to get a policy in place. And when is the *next* best time to plant a tree? **Today**. Just like getting life insurance. **Is there anything about that you would disagree with?**

## SET STRUCTURE

### There are 3 things that I want to cover with you today about me and the process for the state regulated life insurance:

#1- I am a state licensed medical under writer for about 20 different companies. What does that mean for you? Simply put, I will be able to get you the best product for the best price *regardless* of health or finances.

#2- I'm going to do a 2-3 minute risk assessment. One part financial, one part health. The reason we talk financials is to make sure you qualify and to make sure I only give you options within your budget. We have to assess health to ensure you qualify to go through underwriting. It's just 2 minutes of simplified issue questions. Simplified issue means there's no doctor visit, no blood work, no physical exam or anything like that. Just you and me talking. All insurance carriers run your MIB-- medical information Bureau-- and what they'll see is prescription history, tests and things of that nature. **Any part of that not make sense so far?**

#3- We really don't make any decisions today *so we have nothing to think about*. This is not something that you get approved for today and it's not something you pay for today. All we're looking to do is get an approval from a carrier based upon your health along with a monthly premium you **absolutely know** you can afford. Here's how it goes. We work within the system to get SS drafting- meaning the policy will always draft the same day you get your benefits. For you, that means this: based on your birthdate, your check gets deposited on the (2<sup>nd</sup>) (3<sup>rd</sup>) (4<sup>th</sup>) Wednesday, correct? Ok, that would be the *14th of (next month)*. Even if you could get approved today, the company wouldn't put the policy into affect until the *14th* -when it drafts your account. THEN, the state gives you another 30 days to look over the policy and decide if you want more coverage, less coverage, no coverage, beneficiary change or anything else . That means you have until the middle of (*2mos out*) to think about everything. Now, TODAY *when we get to that point*, I will be asking for the most comfortable number that you absolutely KNOW fits in the budget because we can always add more later. **Did any part of that not make sense?**

### IF THEY EVER GET CHATTY

Alright, (client) I'd love to sit here all day and shoot the breeze with you, but gotta cover a couple more things... (back to script)

## COMMITMENT

Now, (client) understand all these companies operate the exact same way for the state regulated plans. If they are going to promise to pay your loved ones 20, 25, or \$35K upon your death, they require three things from me to even submit your request for coverage.

- **First**— honest answers to their health questions. In this day and age, you know they can find everything out anyway.
- **Second**— since we are doing everything over the phone, they'll need verification that you are who you say you are and that no one is committing insurance fraud in your name. That will be your driver's license number and SS number. Understand that the Social is the most important because it is directly attached to you. Obviously there is more than one (full client name) in (state).... There may even be another one right there in (city)! So, in order to make sure that (BENEFICIARY) gets the benefits you want her to, they will need to be assured they have the right (full name) **NO PAUSE**
- **And third**— information on a checking account upon which they can draft premiums that is active and not associated with fraud. They know the only reason the benefits would not pay out to (beneficiary) would be that the policy was not in force at the time of your passing. And the only reason that would occur is if the premiums weren't paid. **NO PAUSE!**

**Mary, can you think of *any* reason you would not be able to provide me with all 3 of those things today?**

*THIS is where we overcome objections, not later!*

## **BOND**

Before we go any further, let me send you my information by text. (Personal cell phone, office phone, website, and most importantly my producer number.) I would also highly recommend sharing it with (beneficiary) and at least two close friends for when something unexpected happens to you. You definitely want them to have my number so I can assist with the claims process.

Now... Would you also have access today to your email account listed here--- marylytlelamb3@gmail.com ?

I'll be wanting to send some information today for you to validate: marylytlelamb3@gmail.com will work? Fantastic. Did you receive that text from me?

## **URGENCY**

Ok, I'm going to give you the differences in coverage available to you, but first can you tell me a little bit about HOW it's become so important to you > now < to have coverage to protect (beneficiary)? **LISTEN**

\*\*\*It seems like (*family*) is very important to you and that this is a problem you want solved ASAP\*\*\*  
(you should hear: "that's right")

## **TERM vs PERM (whole life)**

(client) we have found that about 85% of the clients we serve currently have the wrong insurance type or are paying entirely too much. So let's talk about the coverage you said you already have in place: how much? Company? How long? Monthly?

**OR**

Has anyone taken the time to explain the important difference between term and whole life insurance?

**Explain HOW/IF/WHEN plans**

**So, which one makes the most sense for you?**

- **COVER GUARANTEE ISSUE**

present G.I. products by name: Colonial Penn, Minnesota Life, Senior Life, etc all the stuff you get in the mail or see advertised on TV or ads on the Internet. Everyone is approved, no health questions BUT 1-they are a bit expensive for the coverage 2- they all have a 2year wait. That means you pay premiums for the 1st two years and if you have heart attack in that time and pass away, (beneficiary) simply gets all the money back you paid in... NOT the full death benefit. (pause) Now, if you literally had a heart attack last week, that would be all you would qualify for- due to health. But I will always try to get you what is called DAY 1 COVERAGE. That simply means the day the premium is drafted, your policy is in full force. (use date they gave) If you have a heart attack (date after draft) Saturday (beneficiary) will get the FULL BENEFIT.

## **MORE URGENCY**

Now (client) we're going to put in the initial request here in a moment, so tell me something, without this type of coverage in place, from WHERE will the money come to handle all your final expenses?(don't wait for answer) I guess

what I am really asking is: **What happens if you were to do nothing?** (LISTEN)

I see why this is important to you.

## **FIVE GUARANTEES**

IF YOU QUALIFY, these plans have five important guarantees. They're very important so take good notes...

#1- benefits are guaranteed to never be cancelled

*"no matter how sick you get, you can't be dropped from coverage"*

#2- premium payments are guaranteed to never increase

*"no matter how long you live, the monthly is always the same"*

#3- benefit amount is guaranteed to never decrease

*"whatever amount you choose for (beneficiary) today, that is the amount he/she receives"*

#4- death benefit is guaranteed to be paid out income tax free

*"meaning they will receive the full amount you choose, with no income tax liability"*

#5- builds cash value

*"there is the ability within the policy for it to grow some cash for you but we advise our clients to only access the funds in an absolute emergency"*

OK (client) before we talk about final qualifications, out of the five guarantees we discussed here tell me which one sounds the most important to you?

## **ADDITIONAL TIE DOWN**

Since you've been clear on the situation (beneficiary) would be in without this coverage, let me ask you this: **WHAT do you feel is the biggest obstacle to your getting this coverage up to this point?**

## **BASIC QUALIFICATION**

OK , basic health questions will allow me to whittle it down to the top two or three companies. Just so you know , 98% of our clients are in or entering into the senior years so we're used to some medical history. Let's look at yours over the last three to five years. Have you been hospitalized over night for anything? Now, we're looking for major issues: heart attack, stroke, diabetes, cancer? Nitro, oxygen, or COPD? Kidneys? Liver? hepC, crohns? Sickle cell? Major surgeries? **What Rx?**

## **PRE-CLOSE**

Well, I can't make any guarantees obviously, but based on what you're telling me, we *should* be able to get you some good coverage. So, now we have to think about that day. The day (beneficiary) is dreading. The day you leave the planet for good. You won't be able to help out with plans; You won't be having any conversations to make anyone feel better... ***So do you think it's crazy that today we make sure that they don't have any financial pain to go with the emotional pain they'll be in?*** (wait) don't like the answer\*

\*How's it going to make you feel knowing you put protection in place that will give them peace of mind financially after you pass? (wait)

- **IF THE ANSWER IS STILL UNCONVINCING**

**So, let me ask you this: how do you think your family would feel about you knowing you could have gotten protection in place before something happened, but you didn't?**

## ***close-PRICING PRESENTATION***

Now, I'm going to give you three options and I want you to write them all down *before* we discuss anything. I'm pretty sure I know which one you'll pick, but let's look at them all first.

Alright. Let's go over our options...

### **OPTION 1**

· OK, the 1st option is the max out plan, meaning this is the most coverage offered, and you never have to worry about potentially needing to add more in the future. The MAX plan is \$40,000 which means (beneficiary) gets that check upon your death. (it also has terminal illness rider, a chronic illness rider, disability, nursing home) the terminal illness rider for instance will allow you to use your policy **WHILE YOU ARE STILL ALIVE**. If you had cancer, went thru treatments, and then the Drs finally said 'nothing left we can do' typically you'd be given >12mos to live. But you researched a doctor in Australia curing this type of cancer, so you take 10K from your policy and go down to get healed! Or take a cruise. Whatever you want.  
so, That monthly will be \$211.36.. (pause) Do I need to repeat that?

### **OPTION 2**

· Ok. Your second option would be the TOMORROW plan meaning (beneficiary) gets a \$25000 benefit to offset the cost increases of inflation as you live longer. Everything is the same as the first option: (it also has terminal illness rider, a chronic illness rider, nursing home, etc) and That monthly will be \$131.72.. (pause) should I repeat that?

### **OPTION 3**

· And then we have the TODAY plan...(beneficiary) will get a check for the full \$15000 in the event of your death. Obviously, it has all 5 guarantees we talked about before- especially **(their favorite)** you mentioned being important (it also has terminal illness rider, a chronic illness rider, disability, nursing home) OK, The total monthly for that plan is just \$86.25/mo. (pause) need more time to write that down?

## ***DIRECTIVE CLOSE***

So look those over (directive) and tell me—which check would you like (beneficiary) to have: \$15,000? \$25,000? Or \$40000? (silence!)

Great choice!! You have done a great thing for (beneficiary) today.

## **INFO FOR THE APPLICATION**

**\*\*GOTO APP!!!**

Alright, I'll need to get your driver's license number first so go ahead and get that for me. Read me the numbers on the license. That's not a different state than (their state) is it? **Ok, and your social?**

Now I'm going to get your info into the system so there will be a few more questions I'll need you to answer and a couple things to verify. (FOLLOW THE APPLICATION)

Alright let me see here, we've already talked about Alzheimer's, dementia, congestive heart failure, Lou Gehrig's etc . How 'bout anything with aids, aids related complex, HIV or anything like that? OK next we got kidney failure, cancer, Stroke , heart attack, Hep C . And we're all good there. OK any paralysis of two or more extremities, cerebral palsy, MS or Parkinson's? and what is the name of your Primary Care Physician? (google maps)

Before we get to beneficiary information, let's handle the security portion: what's your mother's maiden name? And we have to verify your bank works within our system as well. *Where is your check deposited each month---* **What bank?** ... ok, grab your checkbook for me because I need to *verify some information*. I'll finish my data input while you get it.... **Go ahead.**

**\*\*\*\*\*LOOK UP ROUTING NUMBERS\*\*\*\*\***

(when they return) Ok, (client) I will submit this to (company) and if approved, you will get welcome email within 24-48hrs. In the meantime, I need (beneficiary) full legal name ...and address.... And phone number. And you won't forget to give them my information, will you?

We talked about your SS check coming in on the *(2nd,3rd ,or 4th Wednesday)* each month? That's fine. Now, if you look at your check, you'll see numbers across the bottom. Starting on the LEFT side, you should see 053 (yes). So the numbers read 053 212 998 (yes, that's correct).....ok, I'll need you to slowly read the rest... (WRITE DOWN THE NUMBERS SO YOU DON'T MISS ONE AND NEED REPEATING!!!)

Let me make sure I got them right...(repeat)

Alright....yep, everything looks good on this end. Walk them through the email/text process for sigs.

## **WRAP UP**

Alrighty... that was easy! Amazing what technology can do nowadays. So, before I let you go, just a couple reminders of what to look for in the mail: in about 10-12 days, the policy arrives to your home. Please make sure to call me and at least leave a message that you have received it. Ok? Promise me you will do that 😊 I will then give you a few days to come up with questions for me and then we'll schedule a time for you, me and (BENEFICIARY) to go over everything. Any problem with that?

## **COOL DOWN**

Alright ....what's the plan for the rest of the day? (or) How you staying cool out there? (or) you watching the game?

**(ANYTHING that is not insurance AND that is interesting to them.)**

fill out "Thankyou" card to get in mail ASAP