



## BUILD TRUST

Hey [Prospect's Name],

It's [Your Name] with Senior Benefit Services, and I'm circling back to you about your recent request regarding the updated State Regulated Final Expense plans for [State] residents.

I just need to confirm a couple of details so I can get this out to you.

I have your address as \_\_\_\_\_ and your birthday as \_\_\_\_\_. You also listed your (hobby/color) as \_\_\_\_\_.

Did I get any of that wrong?

Go ahead and grab a pen and paper so I can give you some important information.

Now, is this information for you alone, or do you have a spouse or significant other who should be included?

### **Agent Note:**

If they do have someone and they are there, tell them to have the person come into the room and be on the call. If they aren't there, find out if they usually make these type of decisions on their own or together.

If they say together - make an appointment for a time they are together.

If they say independently - move forward

Let me provide you with my contact information:

- My name is [Your Name]
- My state Producer number is [Your Producer Number]. You can verify my credentials by visiting the Department of Insurance. I am required to provide you with this information. I am also texting you my digital business card.
- (Keep a copy of your license handy for reference or to send via text or email if needed.)
- Do you have a preferred email address where I can send you some information while we're on the call?



## TRANSFER BELIEF

Before we proceed, [Prospect's Name],

**Agent Note:** Share Belief statement

What got you thinking about final expenses? Often, people begin thinking about this after a health scare or the passing of a loved one. Can you share what's been on your mind?

Now, I have a few questions for you, and then I'll explain how our process works. These questions will help me understand your needs better so I can make sure we get you the correct information and you can make an informed decision.

Some of these questions will clear up any confusion that you may have about insurance.

Now typically, there are three types of coverage.

- Are you familiar with Term Coverage? **(Let them respond and explain.)** These plans terminate.
- What about Accidental Coverage? **(Let them respond and explain.)** These plans pay if you die in an accident.
- What about Whole Life Coverage? **(Let them respond and explain.)** These are permanent plans.

Which one of these make the most sense for final expense coverage?

Based on what we just discussed. Do you currently have any active life insurance?

**If, the answer is yes:**

- What was the main purpose behind getting that coverage?
- When does your current plan expire?
- Who will receive this benefit when you pass?

**If the answer is no:**

Have you been trying to secure coverage for a while, or is this the first time you've explored this?



## DISCOVER AND RAISE THE STAKES

You said you started thinking about final expenses because \_\_\_\_\_.

Many other seniors feel the same way and also request information because:

- They are worried because they don't have any coverage in place
- They are concerned because they don't have enough coverage in place
- They are concerned about the loss of income for a loved one who is depending on it.
- They have someone who loves them and want to do something special for the people they love.
- What about you? Which one applies to you?
- Who will be responsible for covering your final expenses? What is their name?
- Why is it important to you to have something in place?



## PRESENT OPTIONS

Now, **[Prospect's Name]**, when it comes to final expenses we all have three options:

1. **Do nothing** - Based on our conversation and how important this is to you, and we know that this is not an option for you. Right?
2. **Pay at the funeral home** - This is a very expensive option and it is not always guaranteed. Funeral homes can go out of business or get bought out and not honor the plans that were purchased.
3. **Guaranteed Final Expense policy** - These plans are guaranteed and cover burial or cremation costs and other unforeseen expenses like outstanding debts or loss of income support tax free. Does this make sense?

Now which one of these makes the most sense to you?

Great, here's how our process works. As a licensed broker in **[State]**, my role involves assessing your medical information and needs.

Based on your responses to medical questions and medication reviews, I'll identify which companies might approve or decline coverage for you.

Once we've gathered options, we'll determine the best plan for you from the available choices.

We'll then submit an application to see if you qualify. Just so you know, we can't guarantee approval today; it depends on the insurer's decision.

Does this make sense to you?

Ask Preliminary Medical Questions:

- Do you currently have congestive heart failure, cancer, Alzheimer's, dementia, AIDS, HIV, use oxygen, or have you had an organ transplant?
- Have you undergone any surgeries or procedures in the last 5 years? Have you been diagnosed with diabetes, COPD, bipolar disorder, or schizophrenia? Have you experienced a heart attack or stroke?
- Have you received treatment for alcohol or drug abuse? Any felony convictions or DUIs?

Review Medications

(Use Insurance Toolkits)

\*\*\*\*Here are the steps:

- **Determine Carrier**
- **Explain the value of the carrier**
- **Determine affordability**
- **Provide coverage amounts.**
- **Explain coverage types.**
- **Give prices and assign ownership. Have them write everything down!!!!\*\*\*\***

I've entered your information, and it appears that you may qualify for the best plan available for you in the state of \_\_\_\_\_. The company is \_\_\_\_\_. Have you heard of them?

## SHARE VALUE OF THE COMPANY

Please write down:

- Coverage Amount 1
- Coverage Amount 2
- Coverage Amount 3

This type of coverage is called [Coverage Type]. It's the best coverage because:

- Benefits are never canceled.
  - Premiums never increase.
  - Benefits are paid tax-free to your beneficiary.
  - Builds cash value for future flexibility.
  - Includes dedicated agent support.
- 
- Now, next to Coverage Amount 1, write down the corresponding price.
  - Now, next to Coverage Amount 2, write down the corresponding price.
  - Now, next to Coverage Amount 3, write down the corresponding price.
- (Emphasize the value it provides and who it is protecting)



## MEET THE NEED

Now which one of these plans is the most comfortable for you to invest in to make sure Beneficiary name is protected when you pass?

As I mentioned earlier, the final decision rests with the insurance company, so we'll need to submit your application to see if you qualify.

Now, pending approval, which benefit would you prefer to leave name of beneficiary: [Coverage Amount 1], [Coverage Amount 2], or [Coverage Amount 3]?

Alright, I'll do my best to get you approved.

Can you spell your middle name for me?

### **Agent Note:**

Complete the Application

Now, [Prospect's Name], I take my responsibility seriously. It's important that you understand the benefits you are applying for to protect Beneficiary name.

Our goals are twofold: to qualify you for a plan that protects your family and to find one that's comfortable and affordable for your budget. Have we achieved these goals today? Great! Before we conclude, I've made several promises to you during our conversation. Now, I'll ask you to make two promises to me:

- If affordability becomes an issue, promise to reach out to me. We don't want you to lose any equity in your plan.
- If someone offers you an alternative plan, promise to consult with me first. If it's better, I'll handle the paperwork; if not, I'll explain why.

Sound good?