

# TRUSTWORTHY FINAL EXPENSE TELESales SCRIPT

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## BUILD TRUST

Hey, [Prospect's Name],

It's [Your Name] with Senior Benefit Services, I'm getting back to you about your recent request regarding the 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 favorite [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, while you're grabbing that, is this information for you alone or do you have a spouse or significant other that 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 - schedule them for a window of time when they can be together

If they say independently - move forward

All right, Got your pen and paper?

- My name is [Your Name],
- My national producer number is \_\_\_\_\_. You can use this ID# to verify my credentials by visiting the [state] department of insurance if you'd like.
- I am also texting you a copy of my digital business card (confirm cell phone number) [Send and confirm receipt of digital business card]

I've also got your email address as [Client Email], Is that still the best email for you?

## TRANSFER BELIEF

Before we go any further, [Clients Name] I want to share a little bit about myself with you.

Agent Note: [Share Belief statement].

What was it that 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?

Thank you for sharing.

## **DISCOVER AND RAISE THE STAKES**

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

Many seniors feel the same way and request information for one of the following reasons:

- They are worried because they don't have any coverage in place
- They feel they don't have enough coverage in place
- They are concerned about a loss of income for a loved one that might still depend on their income after they pass.

Sometimes people have it all taken care of but just want to leave a final gift of love.

What about you, Which one of those best applies to you?

Who would be responsible for covering your final expenses? What is their name?

Why is it important to you to have something in place for [Beneficiary Name].

God forbid if you left the planet today and [Beneficiary Name] was at the funeral home tomorrow, and they're looking for money, other than being emotionally distraught, what would that look like for them financially?

Where would they get the money from? Would you want them to have to do that?

How would it make you feel if for some reason we were not able to get this taken care of for [Beneficiary Name]?

What would you like this to look like for [Beneficiary Name] when you pass?

[Client Name], I can tell that your family is important to you aren't they?

*If I could find something that gives you peace of mind, something that you're able to qualify for, but, most importantly, something that's affordable, I'm assuming you're at least ready to apply today to see if we can get you approved. Is that right?*

Now, I have a few questions for you, and then I'll explain how our process works.

What do you remember about Whole Life Coverage? (Let them respond and explain)

These plans are permanent meaning you can't outlive them.

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?*

*How much are you currently paying and what is the name of the company?*

### ***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?*

***What do you have that acts like life insurance incase we are not able to get this approved? i.e (savings, old 401k, IRA etc) (Make a note but continue with process till complete)***

## PRESENT OPTIONS

Now, [Client 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 we know that this is not an option for you, right?
2. **Pay at the funeral home** - a long time ago this was very affordable. People lived in small towns, the businesses were family owned and it made sense at the time. Today, it's a very expensive option. It's not always guaranteed. Funeral homes can go out of business, they can also get bought out and not honor the plans that were previously purchased. Have you ever heard of this happening?
3. **Guaranteed Final Expense Policy** - These plans are guaranteed and they cover the burial or cremation cost and any other unforeseen expenses, like outstanding debts or loss of income.

This plan may also include a Concierge Service that will assist you in planning out all your final wishes for no additional cost to you. You will receive your packet in the mail within 2 weeks of your policy being issued and it will walk you through the process

Now, which one of these makes the most sense to you [Client Name]? Do nothing? Pay at the funeral home? or the Guaranteed Final Expense policy?

Here is how our process works. I don't work for an insurance company, but I have access to over 30 of them. My job is to do the shopping for you to help you find the best coverage for the most affordable price, based on your age, health, and budget.

Based on your responses to some medical questions and a medication review, I'll identify which companies might approve you for coverage.

Once we've gathered the options, we're gonna be able to determine the best plan from the available choices.

We'll then submit a request for coverage 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?

Are you still working, retired, on Social Security or SSI?

- Okay, do you receive your benefit on the 1st, 3rd, or one of the Wednesdays?
- And does that get directly deposited into your bank account or does it get put on the green Direct Express card that the government issues for social security?

## **Ask Preliminary Health Questions:**

- Do you currently have or have you ever had congestive heart failure? (This is fluid around your heart)
- Any internal cancer, Alzheimer's, dementia, AIDS, HIV, oxygen or have you had an organ transplant?
- Have you had any surgeries or procedures in the last five years? Any diabetes? (If so, at what age and do you require insulin? Any complications?)
- Any lung issues like COPD or do you require an inhaler or nebulizer?
- Have you ever been diagnosed with bipolar or schizophrenia?
- Have you ever had a heart attack, stroke or any other procedures to help with circulation?
- Do you have any kidney or liver issues like receiving dialysis, or been diagnosed or treated for Cirrhosis or Hepatitis?
- Have you received treatment for alcohol or drug abuse? Any felony convictions or DUIs?

## **Review Medications (Use Insurance Toolkits)**

What medications has your doctor prescribed to you, including the ones you may not have not had filled or taken? (If they don't know have them grab their medications and read them off one at a time.)

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

## **Share Value of the Carrier**

(For example in 1910, American Amicable was founded in Waco, Texas. They have been around for 114 years and they're the type of company that people don't typically quit, people typically retire from there because of the incredible culture).

## **Affordability: Pricing Strategy**

[Client Name], before I look into the benefit amounts, I just wanna make sure that we're considering something that will fit within your budget. Everyday I meet with people that have different levels of financial resources. Some people can afford quite a bit more, and others less. The most important thing to me is that we find something that you don't have to think about.

If I could find something for you between \$150 and \$200 a month, is that comfortable or is that a little too much?

Okay that is no problem at all. What about \$100-\$150 per month, is that more comfortable or is that still a little much.

No problem at all, If I can get you approved, how much would you like to set aside on a monthly basis for [Beneficiary Name] ?

## Present Solutions

Okay, great. You still have that pen and paper? Great, please write down:

- [Coverage Amount 1]
- under that write [Coverage Amount 2]
- and under that write [Coverage Amount 3]

This type of coverage is called a Whole Life. It's the best coverage for your needs because:

- Benefits are never canceled (regardless of what happens to your health in the future).
- Premiums never increase (unlike companies like Globe life and AARP who's premiums increase every 5 years)
- Benefits are paid tax free to [Beneficiary Name].
- Builds cash value (We don't recommend you borrow from it but it is there for emergencies)
- Dedicated agent support (if you ever need to change a payment date, or update a beneficiary name or coverage amount, we can help you with that)

Okay... if we can get you approved [Coverage Amount 1], would only be [corresponding price] per month.

For [Coverage Amount 2], it will only be [corresponding price] per month

For [Coverage Amount 3], it will only be [corresponding price] per month

Now [Client Name] based on your budget and peace of mind, if I could get it approved, which one of these would you like to set aside monthly basis for [Beneficiary Name]?

As I mentioned earlier, the final decision rests with the insurance company, so we just need to submit a request for coverage to see if you qualify.

Now, pending approval, you said that [Coverage Amount they chose] was the most comfortable for you to leave to [Beneficiary Name] is that right?

Grab your drivers license, I'm gonna do my best to get you approved.

Agent Note: Complete the application

## Wrap up & Cool Down

Now [Prospect's Name], just to confirm, we applied with [Insurance Company] for [Coverage Amount] to go to [Beneficiary Name]. This is set up to be paid through your bank on [1st draft date], with a monthly premium of [Premium amount] Does that sound right?

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 those goals today?

## **After the sale or no sale is complete**

[Prospect], you told me earlier that you have that old (401k, IRA. etc.). How much money have you lost in that recently?

I can't make any promises to you, but we have an entire division that specializes in helping seniors with "safe money retirement options". They have been able to help a lot of people. If They could show you a way that you could still benefit from the growth in the market but not participate in any of the losses would that be worth a few minutes of your time?

*(if yes log into Impact Link and book a "60 min initial client meeting")*

## **Emergency Response System:**

I have one last question for you before I let you go. Have you ever heard of someone passing away and their life insurance not paying out to the beneficiary?

It happens all the time, there is actually billions of unpaid insurance money. It is usually because the beneficiary either doesn't know they have the coverage, or they are not sure who to reach out to get the claim process started.

One of the services we offer here in our office is called our Emergency Response System.

This is where we get the name, number, and relationship to three people that are not your beneficiary with the hopes that when you pass away, one of them will think to reach out to me so we can get the claim process started for them.

What is the name of the first person? what is their best contact number? What is their relationship to you?

*(Continue the process to collect two additional names.)*

I will give them a call in a few days to introduce myself. I am simply going to let them know what we did for you without sharing your personal information and I am going to ask them if they are willing to accept that responsibility of calling me when you pass. If they agree then I will send them the same digital business card that I sent to you.

I would like for you to reach out to them first to let them know to expect a call from me.

*(When you call the people on the ERS, introduce yourself and ask them if the client let them know you would be calling.)*

(ERC) we were able to help (client) with a burial/cremation plan to help them take care of their final expenses. Unfortunately, there are billions of unpaid life insurance money because many times the beneficiary isn't aware of the insurance when their loved one passes away.

(Client) thought enough of you to add you as one of their emergency contacts for this program. Would you be willing to accept responsibility of reaching out to me when (client) passes away?

Great, is this your cell phone? I am going to send you a copy of my digital business card, please save that in your contacts so that you know how to reach me when that time comes.

Thank you for helping (client) out with this, I know it means a lot to them.

It was nice speaking with you today. Before I let you go, do you have a plan like this set up currently for yourself?

(if yes, congratulate them and let them know if they ever had any insurance needs you would love the opportunity to help them)

(if no, ask them if they would have interest in scheduling a time to talk with you about it)

*Note: We don't want anyone to feel like you are doing this for a referral. The purpose of this is to build value for you and your services to the client*