

TRUSTWORTHY AGENT READY FE INBOUND SCRIPT

BUILD TRUST

Thank you for calling the Final Expense department, this is [Agent Name], with whom do I have the pleasure of speaking with today?

Great to meet you, [Client name]. (If you missed the client name, keep going and confirm later)

Before we get started, [Client Name], I just wanted to let you know that this call may be recorded for quality and training purposes or as required by state compliance regulations.

Real quick, [Client Name], let me also confirm a couple of things with you and make sure that this is a program you're eligible for and I am actually the right person and legally qualified to assist you.

Could you please verify:

What is your state of residence and ZIP code?

What is your DOB and current age?

Thank you so much for bearing with me. It looks like you are eligible for the program, there may be additional qualifications depending on the program we end up looking at for you, I will get into that more once we've identified whether that's necessary or not.

Now, [Client Name], I realize you're calling in based on an advertisement you saw regarding covering your final expenses. Help me understand your situation a little better so I can make sure I'm serving your needs as best as possible...

Why now - what's different about today that made you decide to pick up the phone and look into this? What's going on? What has been on your mind?

Is coverage for just you, or you and a spouse?

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

Go ahead and grab a pen and paper and I can help you with that now.

- My name is [Your Name] (spelling), and [client] I'm going to give you my national producer number. Now this is not a phone number, but, you can use this to verify my credentials with the Department of Insurance. [client], that number is [your NPN]
- I am also texting you a copy of my digital business card (confirm cell phone number) [Send and confirm receipt of digital business card]

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.

[Client], we are a Full Service company and we are able to help you with services such as Medicare, Health Insurance, Life Insurance, Safe Money Retirement planning and more. If you have any interest in learning more about one of those programs you can let me know before we get off the phone. Today we'll be focusing on the Final Expense programs you asked for more information on.

Here is how our process works. I don't work for an insurance company, but I do have access to over 30 of them. My job is just simply 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.

I will be asking you a few medical questions and we'll review your medications, and based on those answers we will 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 don't need any money today, and I can't guarantee your approval today; It depends on the insurance company's decision. Does this make sense to you?

DISCOVER AND RAISE THE STAKES

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

God forbid if you passed away today and [Beneficiary] was at the funeral home tomorrow, and they're looking for money, what would that look like for them financially?

Where would they get the money from? How would it make you feel if [Beneficiary] had to do that? Would you want [Beneficiary] to have to do that?

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

I hear that from a lot of people, but, can you tell me why that really matters to you?

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

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

Okay, now, I have a few questions for you.

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

Term: the payments can increase over time and the policy typically terminates before you do

Whole Life: the payments stay the same and these plans are permanent meaning you can't outlive them

[Client], the plans we use for Final Expenses are Whole Life, so you can't outlive them. That's the only type of policy we use for these plans, the kind you can't outlive.

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?

***[Client], if for some reason we were not able to get you approved for this, what do you have that acts like life insurance? i.e (savings, old 401k, IRA etc)
(Make a note but continue with Final Expense process)***

THREE OPTIONS

Now, [Client Name], when it comes to final expenses, we all have three options:

- **Do nothing** - Based on our conversation and how important this is to you, to have in place for [beneficiary], we know that this is not an option for you, right?
- **The second option would be to Pre-pay directly with the Funeral Home.** Is this something that you've ever thought about or looked into?
 - YES: What did you find out when you talked to them? What kept you from setting up that plan?
 - NO: A long time ago this was very popular and pretty affordable. People lived in small towns, the businesses were family owned and it made sense at the time. Today, it can be 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?

Would you like to know what most people are doing?

- **Most people are getting the State Regulated Final Expense Policy.** These plans are guaranteed to pay out, tax-free, and they can cover your burial or cremation and any other unexpected costs, 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. [Client], this concierge service does not tie you down to any specific funeral home. What it does is it allows you to be able to put your wishes in writing.

A lot of times, when we don't have this planned out, our loved ones end up spending a lot more money on our final expenses than they need to, because they feel like it means that they love us more. [client], you know that that's not the case. So having this pre-planned helps them save some money.

Also, if you have a couple of people that you're leaving behind, what do you think the odds are that they could have different opinions of what your wishes are? That actually happens quite a bit and that can create some tension in the family. What this does, [client], is it allows your family to show up shoulder to shoulder and to really focus on celebrating your life. It allows you to remove some stress on an already very stressful day.

Now [Client Name], which one of these makes the most sense to you? Do nothing? Pre-Pay at the funeral home? or set up the State Regulated Final Expense policy?

SOFT CLOSE

[Client Name], I can't make you any promises, but, if I could find something that gives you peace of mind - something that you're able to qualify for - and, most importantly, something affordable – [Client Name], this has to be affordable – I'm assuming you're at least ready to apply today and see if we can get you approved. Is that right?

[Client], are you still working, or are you 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?
- If this is approved your first payment wont be until (their next SS pay date)

Ask Preliminary Health Questions:

Alright now [client] I just need to run you through a few health questions

Do you currently use any form of tobacco? (If yes to tobacco and they have the desire to quit smoking consider Americo with their Smokers advantage benefit where they will receive a non smoker rate for 3 years, see Americo guidelines for more info)

What is your current height and weight? (If they are outside of the guidelines on the AMAM build chart consider Accendo)

Do you use a wheelchair or mobility scooter or do you have any physical or mental impairment requiring assistance from anyone with the following activities of daily living: taking medications, bathing, dressing, eating, toileting, getting in or out of bed or chair, or moving about?

Within the past two years have you received treatment for alcohol or drug abuse? Any felony convictions or DUIs?

Do you currently have or have you ever had congestive heart failure? (This is fluid around your heart)

Any Alzheimer's / dementia? AIDS or HIV?

Oxygen use or have you had an organ transplant?

Do you have any kidney or liver issues like receiving dialysis, or been diagnosed or treated for Cirrhosis or Hepatitis?

The questions above would indicate GI if answered YES (other than tobacco use)

Have you ever been diagnosed with bipolar or schizophrenia? (AMAM does not ask about this)

Any internal cancer? (If yes have you been cancer free for 3 or more years? If yes AMAM, if cancer free 2 or more years Accendo, If only one occurrence in their lifetime. Two or more occurrences would be GI)

Any lung issues like COPD or do you require an inhaler or nebulizer? (If yes consider Accendo)

Have you had any surgeries or procedures in the last five years?

Any diabetes? If yes, at what age? Type 1 or type II? (If type 1 consider Foresters)

Do you require insulin? If yes, at what age? (If insulin before age 50 do not use AMAM, consider Accendo, or Foresters)

Any complications, such as Diabetic neuropathy, nephropathy, or retinopathy? (If yes consider Transamerica)

Have you ever had a heart attack, stroke or any procedure to help with circulation? (If it was 3 or more years ago consider AMAM, If more than 1 year ago but less than 3 years consider Accendo. If less than 1 year ago consider Transamerica, Gerber, or Corebridge)

Review Medications (Use AmAmTools.com or Insurance Toolkit)

What medications has your doctor prescribed to you, including the ones you may not have not had filled or taken yet? If you're not sure, grab your list and just read them off to me one at a time.

Edify the Carrier

Now, [client], the company I'm looking at for you is _____. Have you ever heard of them?

Edifying Example: *American Amicable has been in business for over 100 years, and they're one of the companies that I like to use when my clients are a little bit on the healthier side. They've got an A rating and a reputation for incredible customer service.*

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.

I'm going to ask you a series of questions that I ask everyone, the whole purpose is just to find your comfort level.

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?

[client], most of the people that I meet with tell me that they prefer cremation because the cost is significantly less, unless they just feel a certain way about it and they choose burial. Have you thought about whether you would prefer burial or cremation?

Agent Note: Share Cremation or Burial costs/story

Okay, [client], now please write down these numbers:

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

This coverage is Whole Life. It's the best coverage for your Final Expenses 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 whose premiums increase every 5 years)
- Benefits are paid tax free to [Beneficiary Name].
- It builds cash value (We don't recommend you borrow from it but it is there for emergencies)

Okay, [client], for the [Coverage Amount 1], that will cover [give guidance] today. It will get you across the finish line. And if I can get that approved it would only be [corresponding price] per month.

[client], on the [Coverage Amount 2], that's obviously going to give [Beneficiary Name] more options to include or add a few years inflation protection on the basics. If I can get that approved it will only be [corresponding price] per month.

Finally, [client], the [Coverage Amount 3], is going to give [Beneficiary Name] even more options and protection for inflation, and if you're able to get approved for that one it will only be [corresponding price] per month

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

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

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

I'm going to 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 were to qualify you for a plan that protects your family and to that's comfortable and affordable for your budget. Do you feel that we achieved that?

See Found Money Script Below

See Emergency Response Script Below

Found Money: After the sale (or no sale) is complete

[Prospect], you had mentioned earlier that you have a [401k/IRA/investment]. Most senior's say their #1 fear is outliving their money. Is that something you're concerned about?

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")

Cremation and Burial Costs

*This information should be discussed when you are giving them the corresponding monthly costs with each of the three coverage amount options to help you build value on page 6 of the script.

Build value for each option you give them, explaining how it will help protect them from inflation and how there are almost always extra costs included with final expenses other than just the actual cremation or burial itself

Cremation Information

The national average for cremation is \$5,000 - \$7,000 (varies based on where you live and the options you select). These costs typically double about every 20 years.

Burial Information

- The national average for burial is \$12,000 - \$15,000 (varies based on where you live and the options you select). These costs typically double about every 20 years.

When you are going through the options for cremation or burial, be prepared to share a story with the client, or if the client shared with you earlier that they lost someone this is a great time to ask them what was the cost that they experienced.

Example: Last February a friend of mine in Louisville KY lost his father and had his body cremated. They rented a casket for the viewing and also used it for the service. After the service ended the casket went back to the funeral home and the body was cremated. this alone cost him \$8,300.

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 ask you to reach out to each of them 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

Cremation and Burial Costs

****This information should be presented as you are sharing the corresponding monthly premiums for each of the three coverage amount options, to help establish the value each plan brings to the family****

Build value for each option you give them, explaining how it will help protect them from inflation and how there are almost always extra costs included with final expenses other than just the actual cremation or burial itself

Cremation Information

The national average for cremation is \$5,000 - \$7,000 (varies based on where you live and the options you select)

These cost typically double about every 20 years

If you don't have a story you can use this one:

(Last February a friend of mine in Louisville KY lost his father and had his body cremated. They rented a casket for the viewing and also used it for the service. After the service ended the casket went back to the funeral home and the body was cremated. this alone cost him \$8,300. You may not want all of that but I wanted to give you some perspective on the cost)

Burial Information

- The national average for burial is \$12,000 - \$15,000 (varies based on where you live and the options you select)

These cost typically double about every 20 years

(When you are going through the options for both cremation and burial be prepared to share a story with your client, also the client may have share with you earlier that they lost someone when you asked them what got them thinking about final expenses. If not this is a great time to ask them if they have lost anyone close to them recently and if so what was the cost that they experienced)

Everest Funeral Concierge Services

This information is meant to be shared with the client when you are talking about the concierge services located just after the three options.

Many times family members get caught up in the emotion of the situation and they may feel that it shows they loved you more if they spend more. You and I know that is silly and doesn't make sense so having it laid out exactly the way you want it could save them some money.

If the client has multiple children, a spouse, or other family members:

[Client] do you think it is possible that your family or loved ones may have a different opinion of what your wishes are?

Have you ever heard of families arguing over this?

- Having all of your wishes clearly laid out removes a lot of stress and tension with your loved ones allows them to come along side each other and to be able to celebrate your life versus being at odds with each other.

- When you get your packet in the mail you can either complete the entire thing on your own or you can call a phone number and they will walk you through each step of the process.

*** These plans are not connected to any specific funeral home and will work with any funeral home in the country***

Build Trust

- Greet
- Confirm
- Spouse?
- Pen & Paper
 - Who I am
 - Full Service
 - My ID
- The Process
 - 30 Companies
 - Medical Questions
 - Request for Coverage

Transfer Belief

- Belief Statement
- What got You thinking?

The Stakes

- Who?
 - Funeral Home \$\$
 - Where would they get \$\$
 - How would you feel?
 - Why is it Important?
 - Tell me why it really matters
 - How would you like it to look?
- I can tell they're Important

Term vs Whole Life

- Term: payments increase; expires
- WL: payments level; can't outlive
- Final Expense: WL
- Do you have Life Insurance?
 - Yes: Purpose; Expire?; Payment & Company?
 - No: Have you been looking or 1st time?
- Have Anything that can act like Life Insurance?

Options

- Do Nothing
 - Funeral Home
 - Final Expense Policy
 - Most people get FE
 - Concierge Service
 - Which Makes the most Sense?
-

Soft Close

I can't make you any promises, but, if I could find something that gives you peace of mind - something that you're able to qualify for - and, most importantly, something affordable - [Client Name], this has to be affordable - I'm assuming you're at least ready to apply today and see if we can get you approved. Is that right?

Bank?

- Working/Retired/SS?
- 1st, 3rd or one of the Wednesdays?
- Bank or Direct Express?
- If approved payment on next SS date

Health Questions

- Tobacco?
- Height/Weight

- Mobility/ Daily Activities of Living
- Substance/DUI/felonies
- CHF
- Alzheimers/Dementia
- AIDS/HIV
- Oxygen
- Organ Transplants
- Kidney/Liver: dialysis; cirrhosis; hepatitis

^ **Guaranteed Issue**

- BiPolar/Schizophrenia
- Internal Cancer
- Lungs: COPD/Inhaler/Nebulizer
- Surgeries last 5 years
- Diabetes
- Age diagnosed
- Type 1 or 2
- Insulin
- Complications
- Heart Attack; Stroke; Circulation
- Review medications

Carrier

- Name
- Edify them

\$\$ Commitment

- Fit in Budget
- Affordable
- Qs I ask Everyone
- Comfort Level
- \$150-\$200
- \$100-\$150
- How much?
 - For Beneficiary

Solutions

- Cremation vs Burial
- Write down 3 Benefit Options
- Benefits of Whole Life
- Premium and Value for each option

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

Wrap Up/Cool Down

- Review Plan
 - Goals
 - Protection
 - Affordable
- Did we Accomplish?

Found Money?

Emergency Contacts
