Veterans Life Lead Telesales Script

courtesy of Tori Haskell

OPENER

Hi, ***<Prospect's Name>***? Hey, it's just ***<Your First Name>*** calling about your request for information on the **veteran life insurance** benefits available in your state. I'm here to help you understand your options and answer any questions you might have.

I'm just in between appointments and wanted to reach out — I have you down as a ***<Insert Branch>*** veteran, is that correct?

Well thank you very much for your service! Before we get started, I do need to let you know our call may be monitored or recorded.

And was this inquiry just for yourself, or for a spouse as well?

OBJECTIONS

Objection	Word Track
I don't have time	*"I understand I caught you at a bad time. Would you happen to have just 1 minute to see if it makes sense to call you back later?"*
I already took care of it	*"That's not a problem, how long ago did you get it? While I have you on the phone, would it be reasonable to offer you one more quote just to be sure you were offered the best policy available?"*
Not interested	*"Oh, are you not interested because it may be unaffordable, or that you might not qualify?"*
I don't remember	*"That's not uncommon, it looks like you may have clicked something on Facebook about protecting your family from out-of-pocket funeral expenses. Does that ring a bell?"*
I can't afford it	*"If you don't mind me asking, were you wanting to cover anything beyond final expenses? Finding affordable funeral and cremation plans under $50/mo is what I specialize in. Would you like to see if I can help you find something affordable?"*
Is this through the VA?	*"Great question — what I help veterans do is really simple. We're going to look at anything the VA would be willing to offer you, and then we'll also check the private marketplace. The overall goal is just to help you find who gives you the most coverage for the least amount of money, so you don't have to call every insurance company and your state all by yourself. Does that sound fair?"*

	<If further push back> *"We've been helping veterans for almost 4 years now. If the VA Life program ends up being your best option, that will be the one I recommend to you. But if not, then you may be eligible for a better rate or coverage that begins sooner.* ***<Ask First Discovery Question>***

DISCOVERY

Can I ask ***<Prospect's Name>***, what caused you to want to get some information on life insurance in the first place?

Agent Note: Their answer will likely be surface level — probing builds a deeper conversation.

Example: "I'm just getting older."

Probe: "What about getting older has you thinking that now might be the right time to consider some coverage?"

UNCOVER THE PAST

So before today, have you already been out there looking for a policy to put in place?

YES	NO
How long have you been looking?	Have you ever had life insurance before?
What have you found?	
What caused you to not move forward?	

Do you have any existing policies in place?

If Yes: ***How much coverage does it provide? Are you looking to increase your total coverage or make sure you aren't overpaying?***

If Increase: ***Why do you feel like what you currently have is not enough?***

Veterans-Specific — Disability Rating: Early in the conversation, ask the veteran if they have a disability rating with the VA. This establishes whether they qualify for VA Life AND helps you understand if they're receiving additional income.

And do you currently have a **disability rating with the VA**?

If Yes: Great — note the rating.

If No: They won't qualify for VA Life at all — move on without dwelling on it.

VGLI Word Track: If the veteran mentions VGLI, be the expert. "So as an 80-year-old on VGLI, you're probably paying around $X/month for that, right? One of the biggest issues with VGLI is that the premiums increase every five years — that's a major reason many veterans look at moving into a private whole life plan that locks the rate in permanently."

> **VA Life Word Track:** VA Life is only available to veterans with a disability rating. The only veterans I would recommend VA Life for are those who are terminally ill or in hospice and have no other options. For everyone else, we can do much better.

UNCOVER THE PAIN

Is covering the final expenses the primary goal? And to help me understand how much coverage you might need, have you given any thought between a traditional burial or direct cremation?

And if it's affordable, would you like to leave any "I love you" money behind for your family?

Speaking of those you love, who will be the person responsible for going down to the funeral home, meeting with the funeral director, and making all the decisions associated with your funeral?

Ahh, it seems important to you that your ***<person responsible>*** doesn't have to come out of pocket and pay for anything. Is there something going on with ***<beneficiary>*** that makes you think he/she wouldn't be able to pay for it if he/she had to?

> **Agent Note:** Re-state and re-frame their WHY after they share it with you.
>
> **Example:** "So as a husband, father and as a grandfather, it's important to you that your family isn't left scrambling to figure things out financially. It sounds like money is the last thing you want them to worry about when that time comes."

Let's pretend we get this in place today — your coverage is active, your plan is locked in. How would that help your ***<beneficiary>*** the most?

And for you — not just your family — what does that do for you personally? To know that as a veteran you took on that burden of responsibility to finally get this handled... and that you're no longer leaving that burden to someone else?

CONSEQUENCE

Let's pretend for a moment that you didn't put anything in place, or you pushed the decision and passed away without any protection. Is there a Plan B? Anything in savings or retirement?

What would that moment look like if you passed away and there was no plan in place?

So if we can lock in that peace of mind today and find something comfortable and affordable for you, I'm assuming you'd at least want to apply for coverage today and see what you qualify for, right?

CREDIBILITY

Can you grab a pen and paper? I'm going to have you start taking down some information.

So again, my name is ***<Your First and Last Name>*** and I'm going to give you my direct phone number so you know exactly how to reach me. That number is ***<Your Number>***. The state department of Insurance also requires that I provide you with my National Producer Number, which you can use to verify my credentials. That license number is ***<Your NPN / Lic. No.>***.

Now my job as a licensed broker for the state of ***<STATE>*** is to shop around with all the major carriers to find who will offer you the best rate based on your age and your health. We're also going to look at anything the VA would be willing to offer you, and then compare that to the private marketplace — the overall goal is just to help you find who gives you the most coverage for the least amount of money. This way you don't have to worry about calling all of them yourself. Do you like the idea of that?

Most people I work with are on a fixed income, so it's very important that we find something comfortable and affordable. Are you on a fixed income like social security, disability, or VA benefits?

> **Veterans Note on Bank Account:** In practice, the vast majority of veterans have bank accounts. You don't need to make the bank account / direct express question a big moment — just touch on affordability and move forward. If they mention a direct express card, note that some carriers don't accept them and bias toward carriers with true social security billing (e.g., TransAmerica, Corebridge, Gerber).

EDUCATION

Before we get into the health questions, it's important to understand what type of policy makes the most sense to apply for. Do you happen to understand the difference between term and whole life, or has anyone ever explained it to you before?

Yes: That's impressive! Just to make sure we're on the same page, I'd love to know your understanding on the difference between the two.

> **Agent Note:** If they say YES, they may not get it all right. Congratulate them on what they do know and ask permission to fill in the gaps.

No: This is a perfect place to start then, because if you don't understand the difference, you might accidentally buy a policy that won't even be there for your family when they need it.

The best way I can explain it is that term insurance is temporary — it only lasts for a certain number of years and then it cancels. The price can also go up over time, which can make it unaffordable. Even the longest term policies typically cancel by age 80 and then your family is left with nothing.

> **Veterans VGLI Connection:** VGLI is essentially a type of group term insurance. If they're currently on VGLI, this is a great place to reinforce that their premium is going to keep climbing every five years, and eventually become unaffordable.

So do you see why term insurance may not be the best option for you? Would you mind telling me why you agree with me?

Now whole life insurance is the exact opposite. Once you're approved, the payment can never go up, the coverage can never go down, and it can never be cancelled at any age. These are the types of policies people get to make sure their funeral and final expenses are taken care of because it's permanent. Does that make sense?

Do you have any questions at all about term or whole life insurance?

UNCOVER THE NEED

So now that we understand what type of insurance to look for, and what you want it to take care of, the next step is figuring out how much coverage you might need.

Have you ever had to plan or pay for a funeral before?

Yes: What was that experience like?

No: Wow, you're very fortunate. Do you know anyone who's had to go through that?

> **Agent Note:** This is your opportunity to place your prospect at the funeral home and help them picture what it will be like for their loved ones when they pass. Allow them to share a story and ask clarifying questions like "Tell me more about that" or "What type of impact did that have on you?" Remember — change only takes place when emotion creates urgency.

Earlier you shared with me that you wanted a ***<traditional burial / cremation>***. Do you have any idea how much that is costing in your area?

Luckily I have access to a database that gives me up-to-date pricing by state, city, and even zip code — I can even compare funeral homes in your area to give you an idea of what they're currently charging. Would you like me to look that up for you?

> **Agent Note:** Have a discussion about current costs and factor in inflation over the next 5–15+ years. Use funeralocity.com/average-funeral-price as a guide. Also remind them — even for veterans using a national cemetery — that any coverage is better than none, and that private cemetery costs (plot + opening/closing) are not covered by the VA burial allowance.

UNDERWRITING

Now that we know how much coverage you need, it's time to figure out which carrier will be the best fit based on your current health.

> **Agent Note:** Use ToolKits as you ask health questions so you can populate answers and medications in real time (https://app.insurancetoolkits.com/fex/quoter). Use CrankWheel so the veteran can follow along on their phone — it builds trust and transparency (www.crankwheel.com). Get through this section quickly to keep them in emotion-based thinking. DO NOT spend too much time here or you will exhaust them.

HEALTH QUESTIONS

1. Do you use any form of nicotine?
2. What is your height & weight on a good day?
3. Diagnosed with diabetes? (If yes — insulin or metformin? If insulin, what age did that start? What was the last A1C reading?)

4. If yes to diabetes: any complications including neuropathy, retinopathy, diabetic coma, or amputations? Any nerve blocker meds such as gabapentin or Lyrica?
5. Any history of heart attacks, strokes, seizures, or cancer?
6. Any heart conditions like AFib, congestive heart failure, cardiomyopathy, or stents?
7. Lung disease like COPD or emphysema? (If yes — any oxygen or inhalers?)
8. Diagnosis of bipolar disorder or schizophrenia?
9. Any kidney or liver problems like Cirrhosis or Hepatitis?
10. Dementia, Alzheimer's, or treatments for any memory loss?
11. AIDS, HIV, ARC, or any alcohol or drug abuse history?
12. Any hospitalizations in the last 2 years?
13. Do you use a wheelchair or any major assistance to get around?
14. Are you currently taking any medications for high blood pressure or cholesterol?
15. Are you currently taking any other prescribed medications?
16. Any felonies in your past? When?

RECOMMENDING OPTIONS

Before we look into coverage options, I want to recap that even though the goal is to completely cover ***<INSERT WHAT PROSPECT WANTS TO COVER>***, it's even more important to find something comfortable and affordable — because if you can't afford to make the monthly payment, it won't do you or your family any good anyway, right?

> **Agent Note:** Always quote high to low. Starting points: Burial — $20K / $15K / $10K. Cremation — $10K / $8K / $5K. If they want to leave extra money behind, make sure covering immediate expenses is affordable first, then add $5K at a time.

Example: "The first option I have for you will be more than enough to take care of transportation, the plot, casket, outer burial container, headstone, memorial, celebration of life, and leave approximately $10,000 extra for your family. If this feels a little outside of your budget, remember we can always go down and still take care of all the out-of-pocket funeral expenses. For $30,000 in coverage, the monthly premium is just $185/mo. Now before I give you any other options — how does that price point feel?"

> **Agent Note:** Be prepared to provide 2 additional options and justify each one based on the needs of the client.

I WANT TO THINK ABOUT IT / TALK TO SOMEONE

"I understand wanting to think about it — this is a big decision. Let's pretend for a moment that the insurance was free. Besides the money, what else do you think might be holding you back from wanting to put this protection in place for your family?"

If it's just the price: "To clarify, is it the actual monthly payment you have concerns about, or the fact that you don't have the funds to make a payment today?"

Funds today: Suggest a future start date and ask if that would be more comfortable.

Payment too high: "Can I ask you another question? Do you think you could set aside any amount of money to a savings account each month until you get to ***<$ quoted>***? How much would that be? Would you like me to see how much coverage I could offer you for that same amount — that way you don't have to worry about passing away before you save it all."

CLIENT SELECTS AN OPTION

Wonderful! And that monthly payment feels comfortable and affordable for you every month? Does it also give you the peace of mind you were looking for?

Ok, let's start the application then and make sure we get the final approval. If we can get you approved, how soon would you like to be covered? Some people choose right away, or for others it works better to align the policy with their next social security or VA benefits payment.

COOLDOWN

Alright, we've finished the application and before we go, I want to ask how you feel?

That's so nice to hear. Our goals were 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?

Great! I've made several promises to you during our conversation today, and now I'm going to ask you to make two promises to me, okay?

One: If affordability ever becomes an issue, promise to reach out to me. I want to make sure we help you keep any coverage you've already paid for, or get any available cash value back to you.

Two: While I hope I've earned your trust — if someone ever offers you a "better plan" and you want to speak with them, feel free. Just write everything down, give me a call, and allow me to review it with you first. I have done my absolute best to find you the best available coverage today, and a "better plan" simply doesn't exist. Deal?

I'm really glad I was able to help you take care of this today. Now just before I let you go — do you know anyone else who could benefit from at least understanding what their options are? Any family, friends, fellow veterans, or neighbors?

I've already sent you my contact information so you know exactly how to reach me if you need anything at all. We'll work on emailing over your policy details so you have something to hold onto until your policy comes in the mail. Thank you for your service, ***<Prospect's First Name>***. It was truly an honor to help you today. What questions do you have for me if any?