SMILE THROUGHOUT THE SCRIPT AND SHOW ENTHUSIASM - SELL YOURSELF AND THEY WILL BUY TODAY!!!!!!!!!

This is [Agent's Name], how may I help you?

Wait for the Telemarketer to introduce the Prospect to you!

[Client's Name], My name is [Agent's First Name], I am a licensed financial professional, and it will be my pleasure to help you protect your family today.

How are you doing? [LISTEN AND ENGAGE… SHARE about your day as well]

Here where I live is pretty HOT/COLD today. What's the weather like where you are? [LISTEN AND ENGAGE… make some small talk to build rapport]

Let me tell you a little bit about this state approved final expense plan… With this plan…

- You will have a guaranteed level-fixed price and a guaranteed burial benefit so you can count on it and budget for it
- The benefit is guaranteed as long as you pay your premiums
- The benefit will be paid to loved ones tax free based on current laws
- The benefit pays out typically with 24-48 hours from when the claim is made
- We are also able to get your plan started immediately, so your coverage will start today and you won't have to ever worry about it again. Pretty awesome, right?

Does it make sense how it all works? Great!

Now, if you were to pass today, who would be the person responsible for your final expenses?… In essence, who's going to actually arrange everything and pay for things when the time comes? [get name and relationship, and attempt to build some rapport with the information]

In case the insurance company needs to get a hold of him/her, what's the best number for him/her? [if they don't have it or do not want to give it to you, don't worry about it and just move one]

Do you believe it would be hard for [Beneficiary's Name] to come up with the money quickly to pay for your final wishes if you didn't have the right coverage in place?

Gotcha… We will now go over a few eligibility questions on a recorded line to ensure you are able to get a state regulated final expense plan in [Client's State].

Here we go with the initial eligibility questions…

1. In what city do you live in [Client's State]? [If able to answer without hesitation, proceed… If not able to answer, wish them a good day and hang-up]
2. What is your date of birth? [If able to answer without hesitation, proceed… If not able to answer, wish them a good day and hang-up]
3. Most insurance companies require you to set up the payment for your state approved plan with a checking or savings account. Would you be using a checking or savings account for your plan? [If NO checking or savings account (DIRECT EXPRESS IS OK TOO), with them a good day and hang-up]
4. When it comes to deciding about this final expense plan, are you able to make the decision by yourself or is there someone else who has control of your financial decisions? [If anyone else other than a SPOUSE helps them with their finances, wish them a good day and hang-up - If a SPOUSE, or no one else, proceed]
5. Are you currently in a nursing home, assisted living facility, or receiving home health care? [If NO, proceed… If Yes, wish them a good day and hang-up]
6. Have you ever been prescribed any medication for memory loss, Alzheimer's, or dementia, like Donepezil (AKA Aricept), Rivastigmine (AKA Exelon), Galantamine (AKA Razadyne), or Memantine (AKA Namenda)? [If NO, proceed… If YES, wish them a good day and hang-up]
7. Any other medical conditions like…
    a. Heart disease, heart failure, heart attack, COPD, HIV, AIDS, cancer, stroke, or diabetes?
    b. Any hospitalizations, use of oxygen or dialysis in the last year?
    c. What medications are you taking please?

8. These plans are typically around $50 to $80 a month, would a plan within that range fit your monthly budget? [If YES, proceed… If NO, wish them a good day and hang-up]

Thank you for answering all these, [Client's Name]. Do you have any children and grandchildren? [LISTEN AND ENGAGE (congratulate client for an awesome family… SHARE some about you as well to build rapport]

Alright, [Client's Name]! We will now explore the plans available in [Client's State] to find just the right fit for you so we can make sure your loved ones are taken care of starting today.

Before we dive in, is [Client's Phone Number Showing on Your Ringy] the best number to call you back if we get disconnected?

Excellent! Here's what we will be doing on the rest of this call today… I will be asking you a few more questions to match you with the perfect plan, and I will need to count on your patience as we move along these qualifying questions. Can I count on you for that?

Great, thank you! Is this plan just for you, or you and a loved one as well?

Alright. Now, here we go with the additional qualifying questions:

- What's your height and weight?
- Any tobacco or nicotine in the last 12 months, like cigarettes, cigars, vape, nicotine patch or gum?
- Were you born as a male or female?
- In what state were you born in?
- Have you ever had a burial insurance or life insurance application denied, postponed, or come back more expensive than you applied for?
- Are you still working or are you on a fixed income? [talk about what they currently do, or what they used to do for work - clients love to talk about that and it helps with rapport]

Gotcha! Do you have any type of life insurance already in place at this time?

If the answer is YES for insurance…

Awesome! Great job having something in place already. Are you looking to find something better than what you have or wanting to explore options to add a bit more coverage?

IF JUST ADDING, **SKIP** policy review for now and proceed with the script. If the purpose is to do better, go through the policy review option at this time.

Click here to access the **POLICY REVIEW** Script.

If the answer is NO for insurance…

- No worries. You are not alone! Have you been trying to secure coverage for a while, or is this the first time you've explored this?

Also, do you have anything else already in place to help [Beneficiary's Name] offset the cost of everything, anything like a plot, an urn, a casket, or anything like that?

I got you! I'll make this as quick and easy as possible for you. Are you looking for a cremation or a burial?

Do you have an idea about the cost for cremation/burial where you live?
Share this info to help, if needed…

*** Cremation is typically between $5,000 and $9,000
**** Burial is typically between $10,000 and $15,000

Now, final expense is a lot more than just the cost of your cremation/burial… final expense includes that but it also includes any medical bills left behind, one or two rent/mortgage payments to allow your family time to take care of things and adjust, and several other things like time off work for them, moving your belongings from your home, etc… Does that make sense?

Great! I am entering everything right here to find the lowest price. It'll just take a minute or two for us to get conditional offers from several major companies.

Check everything on the Underwriting Grid and then use the Insurance Toolkits to get the right price with the selected carrier.

Okay [Client's Name], my system just sent me a message and it's done. Based on the information you shared with me, I've identified the best value for your specific situation and the company I'm going to place you with is [Carrier's Name].

Are you familiar with [Carrier's Name]?

SHARE VALUE OF THE COMPANY… Talk about the insurance company (CLICK HERE FOR INFO), the riders (ie. critical illness riders, nursing home waiver of premium, accidental death, etc…).

Alright… since you mentioned you were thinking more about cremation/burial, we will start off with [for cremation, $5,000 | for burial, $10,000]. So, for [Beneficiary's Name] to receive [Face Amount] it is only $XXX a month. Is this a comfortable payment for you on a monthly basis? [If **YES**, proceed… If **NO**, find the right coverage amount based on their budget or desire to add more coverage - **REMEMBER… they said $50 to $80 a month** was within their budget - mention it to them if needed]

Good deal! Now, they might even approve you for more and I will let you know if they do so you can consider that as well, ok?

If the client has other coverage already in place…

Now, we are going to quickly review what you already have in place just to ensure you are 100% taken care of the way you think you are. Often, and unfortunately, that's not always the case but I hope you are all good there.

What is the name of the company you have it with? Great… let me get them on the line real quick so they can explain to you what your coverage is and the current status. If the client is **NOT OK** with that, **FORGET** about it and just proceed to add more coverage as originally planned.

Click here to access the **POLICY REVIEW** Script and use what you need from there to properly review the client's existing coverage.

If the client does not have other coverage already in place, and/or after the policy review, if applicable…

Now, we are going to go ahead and submit your application so they can get you approved right now. As I complete everything, I will speak aloud so you can correct me in case I have any of the information wrong. Can you help me with that? [continue with **SMALL TALK** while you get everything accessed and moving forward]

BEFORE COMPLETING THE APPLICATION

I am so glad we will get this done for you today. For your application with [Carrier's Name], I need to collect quite a bit of information since it is a legal document. The key here is for us to be super accurate because they need to match your records with your identity. Does that make sense?

- What is your full legal name?
- What is your full physical address?
- What is your driver's license or State ID number, and the expiration date as well? [not all carriers require this but it is good to get it if the client has it - don't stop here if they don't]
- You are a US citizen or permanent resident, right? Perfect. What's your social? [If the client objects, explain that the insurance company will need to match your death certificate to their records in order to pay [Beneficiary's Name] when you pass. They can only do that with your social security because it is unique to you.]
- For billing purposes, who do you bank with?
- When you opened the account, what was the state where you lived?
- Awesome, and if you were to be approved, you mentioned earlier that you would be using your checking/savings account. Do you have a check book, a bank statement, or anything else with your account number handy? [If they **DON'T HAVE IT**, do all you can to problem solve… call the bank, ask them to find old insurance policies, etc…]

- How about the routing number? [Google "bank name" routing # and state, if client does not have info]

***** If the client is uncomfortable with providing this over the phone, send them the secure link. The link is https://secure.tenfourlife.com/ . Just text or email them the link and they can complete the information there.**

- For the beneficiary, I need his/her full name, date of birth, and phone number [If only name is available, use today's date for DOB with all carriers EXCEPT Transamerica (TA needs the correct DOB), and client's same address and phone number]
- Do you have a primary doctor? If **YES**… what is his/her full name, clinic name, and/or phone number?

Thank you for all that. Now, I am starting the application. Please let me know if you hear me say anything incorrect as I am entering all your information in the system.

COMPLETE THE APPLICATION BUT DON'T FULLY SUBMIT IT YET SO YOU CAN TRY TO UPSELL, IF APPLICABLE (IGNORE THIS IF CLIENT IS SUPER BUDGET CONSCIOUS)

Alright… So it looks like they pre-approved you for a few more options in case you would like to leave a little bit more for [Beneficiary's Name]. Please grab that pen and paper again so you can write these down… let me know when you are ready!

Alright… I'm going to give you a few prices and you can tell me what the best option is for you…

To leave [Option 1 Face Amount] for [Beneficiary's Name], it is only $XXX a month.
To leave [Option 2 Face Amount] for [Beneficiary's Name], it is only $XXX a month.
To leave [Option 3 Face Amount] for [Beneficiary's Name], it is only $XXX a month.
And finally, the most you could possibly get is [Max Face Amount for that carrier]. So, for [Beneficiary's Name] to get [Max Face Amount for that carrier], the monthly price is $XXX.

Which one of these would be the best for [Beneficiary's Name]?

[IF A NEW AMOUNT IS SELECTED] Excellent! My thoughts exactly.

[IF UNSURE] I recommend we stick to the original plan and we can always discuss adding a bit more once your policy arrives.

Now, I would suggest that we round it up to a neat [Next multiple of 10, like $80 or $90 or $100 etc…] to simplify your budget and make it easier to remember. Also, in the event that prices for your final expenses increase before your passing, this small adjustment would provide [Beneficiary's Name] with enough money to offset that inflation. Does the idea of setting it at a [New flat rate amount] sound reasonable to you? If ok with rounding up, provide the client with the new coverage amount.

Awesome! Now we're all done.

[If immediate approval] Congratulations on getting approved! Please grab a pen and paper again, and I'm going to give you my contact information and your policy number. Let me know when you're ready.

[If NOT immediate approval] Congratulations on getting your application submitted! The carrier will let us know the final result in a few days and I will call you when they let me know. Please grab a pen and paper, and I'm going to give you my contact information [Also provide any policy info you can like number, application number, etc…] Let me know when you're ready.

Great! Before we conclude, I'm going to ask you to make two promises to me, okay?

- 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 equity back to you.
- 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, **and don't sign anything.** Give me a call, because if it is a better deal I'll tell you, in fact I'll get the paperwork and help you take care of it. But if it's NOT a better deal, not only will I explain to you why it's not a better deal, [Client's Name], I'll actually go one further and I will call that agent and tell THEM why it's not a better deal.

[Client's Name], I do this because I want to protect my clients. Not all agents are as experienced or as well trained as I am or, unfortunately, some of them don't have honest intentions. My goal is to make sure [Beneficiary's Name] receives the benefit you've taken the time and made the effort to ensure he/she has. Now, [Client's Name] do those promises I'm asking you to make sound good to you?

Great. I'm really glad I was able to serve you today and helped you take care of this.

I always like to understand what drives my clients to get a plan in place. Why was it so important for you to take care of this yourself today instead of leaving the cost of your final expenses for [Beneficiary's Name] to figure out later?

I completely understand that. So glad we were able to find just the right plan for you to accomplish that. Are you happy with it?

I will be calling you tomorrow or as soon as I hear back from the insurance company with your final approval. Would you prefer tomorrow morning or afternoon? Great! In the morning/afternoon, I have [Specific Time] and [Specific Time] times available. Which one works best for you? Excellent! Do you know how to program a new phone number into your phone? If you do, please program mine so you know it is me when I call tomorrow, ok? Also, before I let you go, would you like me to go ahead and register your number on the National Do Not Call list?

If the client wants that, CLICK HERE to add the client's phone number to the DNC list and advise him/her that he/she will get a text message to confirm that.

You've been great today, [Client's Name], and I am looking forward to speaking with you again soon. Have an amazing day!