



“A” Lead Phone Script and Objections

“A” Lead Phone Script by Joe J

Hello (client's first name only)? Hi (client's name) this is (Joe), with Senior Benefits for (XYZ) county, the reason for my call is that you recently filled out the card we mailed you, that was talking about the New State Regulated Programs to pay for final expenses, and It's my job to make sure we get you the information you requested. Is it better for me to drop off the information in the morning or is the afternoon better? WFA I'll put you on the schedule for tomorrow morning, is 8:45 ok or would something a little later work better? WFA

Let me just verify some of the information you wrote on the card.

- I see here you live at (verify current address) is that still correct?
- You listed your date of birth as (verify date of birth) is that correct?
- And your husband's date of birth is (verify date of birth of spouse) is that correct?
- If no age is listed, ask. (so that we make get you the proper information may I have your current age please, how old are you?)

CONFIRM APPOINTMENT

Mrs. Client, please do me a favor and grab a pen and paper so you can write down some important information. Wait for them to get a pen and paper. Let me know when you're ready. Ok, I have you scheduled for Monday at 8:30 am. Please go ahead and write down my name so you know who is coming to your house. My name is Joe Johnson and so I don't take up too much of your time please have all your prescriptions out so I can get the correct spelling and doses of your medications ok.

One last thing before I let you go, is there street parking where you live or is the driveway better? And where are your house numbers located?

Ok great, thank you for your time and I will see you Monday at 9:30.

Have a great rest of your day

Handling Phone Objections:

Can you mail me something #1:

I wish could, that would make my job a whole lot easier. Mr. Client do you remember the card we sent you, it said you may now qualify for a state regulated program without a physical exam? WFA What that means is we don't need to send out a nurse to draw blood or make you pee in a cup. I am a State licensed field underwriter, and it my job to help get you qualified for the best program that meets you needs and budget.

Can you mail me something #2:

I wish we could, but we already mailed you everything we can. This is why I am calling you today. Because of HIPPA and the federal privacy laws we are required to meet with you in person. This way we can make sure all your information is kept private and also everyone's situation is different.

Can you give me a quote over the phone:

I wish could, that would make my job a whole lot easier. Mr. Client do you remember the card we sent you, it said you may now qualify for a state regulated program without a physical exam? WFA Mr. Client all of our State Regulated programs are customized of each client's specific situations. As a State licensed field underwriter I am required to meet with you in person to insure you receive the maximum discounts.

I'm not interested:

Time out for just a second Mr. Client, don't hang up I'm not a telemarketer, and this is not a sales call. I'm calling from Senior Benefits for XYZ county. The reason for my call today is because you had fill out a registration card requesting information on the State Regulated programs to cover final expenses. It's my job to get you the information you requested.

I'm not interested now, maybe later:

Mr. Client, what we are talking about here is dying. This is something we don't have to think about or put off, it's going to happen. Mr. Client, let me ask you a question, you are (65) yrs. old correct. WFA Mr. Client, you may not realize this but you have already put this off for (___) years. Today you are youngest, and the healthiest you will ever be. While you still qualify let's take care of this before it's too late. It only takes me 10 to 15 minutes to review the programs and answer all you questions.

Can you call me back:

There are a lot of different variations of this objection.

Call me back I'm driver

Call me back in 15 minutes

Call me back we are eating

Call be back I'm busy

They can all be handled with one rebuttal.

Mr. Client, I will not be able to call you back because I'm right in the middle of setting up my schedule for the week. I promise you this will only take about 60 seconds. What time of day works best for you? Book the appointment.

I already have insurance:

Mr. Client, that's great you already have insurance that tells me you must really love your family. Mr. Client, most of the people that enroll in the program already have life insurance. It's my job to get you the information you requested, reviews any life insurance coverage you may have now and answer all your questions. Be sure to have all your policies out so I can review them for you and make sure you don't have any weaknesses.

I already have insurance:

Mr. Client, that's great. This will make my job a whole lot easier and faster. My job is to not only provide you with the information you requested but, to also give you a FREE thorough policy review of any coverage you may have to ensure your policies don't have any weakness. I promise it only take 15 to 20 mins, so if you could do me a favor so I don't take up to much of your time be sure to have your existing policies out.

I can't afford anything right now:

Mr. Client, I can appreciate the fact you are on a tight budget right now. Let's face it, if you had the money to pay for your final expenses you would have not sent in the card for information. These State Regulated programs are designed for people just like you that are on a fixed income. In fact these programs don't require for you to spend any more money than you are currently receiving from Social Security.

I can't afford anything right now:

Mr. Client, I can appreciate that. The information you requested does not cost you a penny. My job is to educate you on how the programs work and answer all of your questions and get out of your hair. I promise I'm not going to try to sell you something you don't need or can't afford.

I don't remember filling anything out:

Mr. Client, I can appreciate that. It probably was a while back when you filled out the card, but I just received it in my office today. Just to refresh your memory the card stated you may apply for a NEW State Regulated program to pay for funeral cost. The good news is you have already been preapproved, my job is to complete the enrollment process.

