

Internet Lead Phone Script

Hi Bob,.... or Is Bob there?

This is (your name) The reason for my call is you recently requested information online about the most updated Final Expense programs available in (your state)

Don't delay or pause with the rhythm of you script just get right into it!!

Allow me to quickly verify the information you provided, your phone # (read the number out loud)

First name (read it out loud) Your address (read it out loud)

You requested information on a \$10,000 benefit (read it out loud the face amount requested)

The time stamp on your request was (read it out loud the date and time of the request)

Verify any other information provided on lead such as beneficiary favorite hobby or color

I'm assuming you recall requesting the information correct.

My job as a State Licensed Field Underwriter is to simply help you apply for the program. I just need to ask you a few health questions so we can maximize your discounts.

I know this first question may sound silly, but I'm required to ask by law. Are you currently hospitalized or do you reside in a nursing home? Do you use a wheelchair or require assistance for activities of daily living such as eating, bathing, dressing or toiletries? In the 5 years you had or been treated for heart attack, stroke or cancer? WFA Do you take any medications for COPD, Diabetes, Bipolar, Depression or Schizophrenia? Have ever been treat for a neurological disorder such as Parkinson, Cerebral Palsy or Multiple Sclerosis? What surgeries or procedures have you had in

the last 5 years? Are there any other health issue you have that you take medication for?

Based on the information you provided I will get qualified with for the plan that will offer you the biggest discounts. It's important for you to know how these State Regulated plan work. The plan you qualify for offers five guarantees essential to securing a proper final expense plan

1. Affordable premiums GUARANTEED never to increase due to any changes to your age or health, unlike other plans.
2. Death benefit GUARANTEED never to decrease regardless of any changes to your age or health.
3. Death benefit is paid GUARANTEED income Tax-Free to your family.
4. The Plan is GUARANTEED never to be cancelled due to your age or health, unlike other plans, like the AARP Plan
5. Policy has GUARANTEED cash value that accumulates over time that can be used for emergencies or other financial needs.

Lastly there are NO MEDICAL EXAMS REQUIRED!

From here pull up quoting tool for the carrier of your choice and give the client a quote for the face amount they requested

Simply say to your prospect

Bob, with all the discounts applied to fund your program of \$10,000 would just need to set aside on a monthly basis \$56.48 (shut up and wait for them to respond)

If prospect does not object to the premium, ask them who they wish to name as their beneficiary and finish up the application and phone interview

If prospect objects to the premium say Mr. or Mrs. Client I understand how you feel. Most all the folks I deal with are on a fixed income. The beauty of a program like this is we can tailor a benefit to your exact budget. Out of curiosity what did you expect a program like this to cost? From here simply adjust the premium to match their budget.

