

Internet Lead Telesales Script

Hello (**client's first name**) this is (**agent**), I'm getting back in touch with you in regards to your online request for information about the State Regulated Burial and final expense programs approved in (**state**), It's the one that ask for your beneficiary and you put down (relationship & name) is that correct? WFA I am the State Licensed Field Underwriter for the state of (**State**) and I have been assigned to get you the information you requested, but before I go any further, I just need to verify your DOB as (**state DOB**) is that correct? The address you listed is (**address**) is that correct? Ok great. Now, (**client's name**) It's my job to make sure we get you the information you requested and because of the Corona Virus and our concern to keep seniors safe we are doing everything over the phone, Ok. Now, I'm assuming your main concern was to just make sure that when you do pass-away you are not leaving your family with a financial burden, is that correct? **WFA** Looks like you had requested information for a (\$ face amount requested) benefit, so I'll give information for that amount as well as a few other options. Now (**client's name**) out of curiosity do you know how these State Regulated plans work? **WFA** First thing I want you to know is that I don't work for an insurance company, we are a state licensed agency that has been assigned to find you the best burial and final expense program available and if we find you a program that fits you needs but more importantly fits your budget, I will simply help you apply for it, OK. Let me take just a minute to ask you a few health questions so I can get you qualified for the best program with the biggest discounts. **Ask Health Questions**

Now (client's name) I know this may seem like a silly question, but I'm required to ask. Are you currently hospitalized or reside in a nursing home?

Have you ever been treated for Alzheimer's, Dementia or ALS?

Ever tested positive for AIDS or HIV?

Do you require any assistance with activities of daily living such as eating, bathing, dressing or taking medications?

Do you use a walker or wheelchair? Are you confined to a wheelchair?

In the last 12 months have you been prescribed or used oxygen?

In the past 3 years have you been diagnosed or treated for:

(Internal Cancer) (Kidney Dialysis/Kidney Failure) (Kidney Disease)

(Hepatitis B or C) (Liver Disease) (Congestive Heart Failure)

(COPD/ Chronic Lung Disease)

In the past 2 years have you been diagnosed or treated for:

(Heart Attack) (Heart Surgery/Stents or Bypass) (Angina/Chest Pain)

(Pacemaker Implant) (A-Fib or Irregular Heart Rhythm) (Stroke/TIA)

(Bipolar Depression or Schizophrenia) (Parkinson's, Cerebral Palsy or Multiple

Sclerosis) (Any Neurological Disorder) (Used any Tobacco or Nicotine Products)

(Diabetes/High Blood Sugar) follow up to diabetes question. Age of diagnosis? Pills or Insulin?

Is your diabetes under control with your current medication? Have you ever had any complications such as Neuropathy/Diabetic Nerve pain, insulin shock, diabetic coma or amputation?

Do you have any other health issue I forgot to ask? What medications are you currently taking?

Now that I know more about your health let me find the best program with the biggest discounts, but, before I go over your options I want you to do me a favor and just promise me that if what I'm showing you doesn't fit your budget you will let me know, Ok. **WFA** You see we can make adjustments to find you a program that will fit your budget, and wouldn't you agree that having some coverage in place is better than not have any at all? **WFA** From here you want to select the best carrier and do the Three Option Worksheet over the phone

(Client) please do me a favor and grab a pen and paper so you can write down the options. I'm going to show you the benefit amount you request, plus I'm also required to show you is the maximum benefit allowed under these programs which is \$35,000. So option #1 of 35K you would need to set aside (\$premium) monthly. Option #2 (requested benefit amount) you would need to set aside (\$\$\$\$\$)

monthly. Option #3 (\$\$\$\$\$\$) you would need to set aside (\$\$\$\$\$) Now, you tell me which of these the options do you feel fits your budget the best?

Objection Time

No problem I totally understand how you feel. Remember I said I can make adjustments in the program to fit your budget. You tell me based on your budget what number works best for you? Let the client close themselves on payment. After you close the client on the monthly premium tighten up the application with beneficiary and banking/draft info. From here you need to let your client know we are going to complete the application with the Insurance company. Complete all the required documentation and complete the three way call with the carrier if required. Before you let your client go be sure to complete the ERS and the push back. Make sure the client can afford the premiums. Send out thank you cards and follow up in a few days.