



Policy Review Scripts

Simple Policy Review / Life Check-Up Script

MR. and MRS. _____,

Part of my services to you as your INSURANCE AGENT is to provide you complementary check-ups of your existing life insurance. This is not unlike a routine check-up with your doctor, dentist or even an oil change for your car; however, this service I provide is free!

Life check-ups include reviewing your beneficiaries and seeing if the amount and type of life insurance you currently have is still the best fit for you and your family.

I can possibly save you money on your life insurance and/or provide you more coverage and benefits for the same premiums you are currently paying.

If I can't help you with lower premiums and better coverage, you will have the piece of mind your family is well-protected at a quality price.

When is a good time I can review your coverage and see if we can help you save money on your life insurance?

I will only need a couple minutes of your time to get started.

Simple Policy Review / Life Check-Up Script with Living Benefits

MR. and MRS. _____,

Part of my services to you as your INSURANCE AGENT is to provide you complementary check-ups of your existing life insurance. This is not unlike a routine check-up with your doctor, dentist or even an oil change for your car; however this service I provide is free!

There is now a new kind of life insurance that offers living benefits. This new life insurance can accelerate a portion of your life insurance benefit if you are diagnosed with a critical, chronic or terminally illness.

You would be able to receive a portion of your life insurance benefit if you had a heart attack, a stroke, cancer or another other critical illness. You can also get money from your life insurance policy if you have a chronic illness and need nursing home care or home health care, this is very similar to long term care.

This new benefit can help with mounting medical bills, pay the mortgage, utilities and groceries, and help relieve the large financial burden associated with having such a life event. This new benefit is especially beneficial during these uncertain times.

Other living benefits can include college scholarship benefits for your children (or grandchildren), benefits for your children's guardians, legal benefits like a free living will and other unique benefits.

What is a good day and time you can set aside 10 minutes so we can review your family's coverage?

Common Responses & Rebuttals

If your clients say: Yes, we are interested.

Great, I know your time is valuable, what is the best day and time within the next week we can review your coverage? If you like our quotes, we can start the application process over-the-phone or in person in a matter of 10 minutes or less.

If your clients say: No, we are fine with what we have.

Mr. & Mrs. Client, I understand and respect you are happy with your existing life insurance. My reviewing your existing coverage will in no way endanger your coverage. If you allow me to review your existing coverage I can research my companies and see if I can save you money or give you more coverage and benefits for the same or less premiums you currently pay. This is a complementary service I do for all my clients. Would you be open to me reviewing your current coverage and seeing if I can save you money?

If they still say no...

I respect your decision and I thank you for being a valued client of ours for X COVERAGE. Thank you for your time and I thank you for continuing to be a valued client of MY AGENCY for X Coverage. In the future, I will continue to contact you on other valuable services MY AGENCY offers to assist in protecting your family's financial future.

If they say they have coverage through work...

Mr. & Mrs. Client, I understand and respect you are happy with your existing life insurance through your work, but most coverage through work is not transferable. If you leave your job, your coverage does not continue with you. Also, coverage through work does not have these very valuable benefits.