



# Final Expense Tele-Sales Script

Tips: Make sure you smile and be enthusiastic. You have approximately 30 seconds to make an impression and get the person's attention.

## Hello?

*Hi, Mr./Ms. \_\_\_\_\_? Yes. This is (Your Name). You recently spoke with (telemarketer's name or provide them with their favorite color). You requested information about senior benefit life insurance that is regulated through the state of \_\_\_\_\_. If I may have 2 minutes of your time, I'll explain how this works. Does that sound good?*

## Yes

*Great! These state regulated benefits are designed to help (State) residents leave tax-free money to their family to help pay for final expenses. Final expenses include credit card bills, medical bills, mortgage payments, funeral expenses and other debt. The tax-free money could even be used to leave a small legacy to your children, grandchildren, nieces and nephews. You get to decide who gets the money and how it is supposed to be used. Are you with me?*

## Yes

*Alright. My job is to search for the best benefit that meets your needs. The way I do that is I'll need to ask you a few basic health-related questions to determine what benefits you qualify for, and most importantly, what will best fit your budget. The best part is you don't need to complete a medical exam. Sound good?*

## Yes

*Ok Mr./Ms. \_\_\_\_\_. Just to verify, what is your date of birth? Do you use or have you used any tobacco products in the past year? In the past 2 years, have you had or been treated for a heart attack, cancer, stroke? Do you have uncontrolled diabetes? Have you been hospitalized in the past 12 months? If so, for what? What medications, if any, are you taking and the reason for the medications. (You are looking for medications that may indicate problems besides blood pressure, cholesterol, etc.) Lastly, what is your estimated height and weight?*

*Now, what I am doing is searching for the best company for you. (Provide a minimum of 3 rates starting low and finishing high).*

Based on my search, Mr./Ms. \_\_\_\_\_, **\*\*Example\*\*** Mutual of Omaha has the best state-regulated insurance benefit for you. They can provide a \$10,000 benefit for \$38.18 per month. \$15,000 for \$49.12/month and \$20,000 for \$80.87/month. Which benefit works best for you, your family and your budget?

### **\$15,000**

Excellent! The next step is complete the benefit enrollment process. (Complete the application). This company does a 3-way phone call (or e-app. If e-app, client needs access to email).

Congratulations Mr./Ms. \_\_\_\_\_, you're approved for the \$15,000 state regulated benefit! (Review draft dates, payment information, etc.) In the event of your death your beneficiary (named beneficiary) will receive the funds. You will want to communicate with them about it and let them know what your wishes are for that money. Does this make sense?

### **Yes**

You will be receiving your benefit information in the mail in about 2 weeks. If you don't have the information in 2 weeks, please call me at (phone number). When you get the information, you will want to store it in a safe place, and if you have any questions, please contact me right away. Okay?

### **Yes**

Do you have any questions? It has been a pleasure speaking with you today and I appreciate you allowing me to help you secure your benefit coverage. Did you write down my phone number? Yes. Great! Please call me if there are any questions. One last thing, can you think of anyone that might need my help? (Get names and phone numbers). If not, that's okay. Please don't keep me and my services a secret. I truly enjoy what I do by helping people secure these benefits to help them and their families.

Have a great day!

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## Elevator Pitch & Sample Calling Scripts for Life Insurance Sales

### Developing your unique Elevator Pitch:

1. **The Opening Hook:** “what do you do”
2. **What is your prospect’s pain point?** No coverage, need final expense, mortgage protection, paying too much for coverage, problems getting coverage in the past?
3. **The Benefits of your Coverage/Services:** Cost, additional unique benefits like living benefits, return of premium, speed of coverage, guarantee issue
4. **Why you are special:** Tell the prospect why you are different, what sets you apart and why they should buy from you

“Hi, am I speaking with \_\_\_\_\_? This is \_\_\_\_\_ with \_\_\_\_\_.” How are you doing today? Enter your Elevator Pitch.

### Basic Script Idea:

*I help clients with (life insurance, mortgage protection, final exp solutions) and offer free quotes as well. Obviously, there is no obligation to buy, are you interested in getting free quotes on (insert type of protection here) for you and your family? It will only take a couple minutes of your time to get a free quote and information.*

Wait for the response, you may get push back or a reluctant yes.

*I understand you might be hesitant; however, in a few short minutes I can provide you and your family valuable quotes and information at no cost and no obligation to purchase a policy. I work with many people like you educating, providing quotes and peace of mind for their family’s (life insurance, mortgage, final needs) protection.*

### Policy Review Approach:

“Hi, am I speaking with \_\_\_\_\_? This is \_\_\_\_\_ with \_\_\_\_\_.” How are you doing today? Enter your Elevator Pitch.

*The reason I’m reaching out to you today is to let you know that a lot of our life insurance carriers have decreased their costs for life insurance and are providing more valuable living benefits.*

*If you have no coverage now, there is a great chance we can get you a very affordable rate.*

*If you have coverage already, we may be able to provide you more coverage and for a longer period of time for the price you’re paying now, or you could get a significant discount on what you’re currently paying. Are you open to potentially saving some money on your life insurance or getting some additional benefits you do not have now? I would only need a couple minutes of your time.*

### **Common Objections:**

- 1. Objection: I'm too young/old to think about life insurance**
  - a. Rebuttal: *It's never too early/too late to plan for the future for you and your family.*
- 2. Objection: I'm too busy right now**
  - a. Rebuttal: *I promise you that this is a short call and you're not obligated to buy anything.*
- 3. Objection: I already have life insurance with another company.**
  - a. Rebuttal: *That is great you have planned for protecting your family with life insurance. Recently companies have been changing their rates and adding additional valuable LIVING benefits. We may be able to provide you more coverage and for a longer period of time for the price you're paying now, or you could get a significant discount on what you're currently paying. Are you open to potentially saving some money on your life insurance or getting some additional benefits you do not have now? I would only need a couple minutes of your time.*
  - b. *Even if you already have insurance with another company, it doesn't hurt to get quotes from other companies. By comparing rates you may ultimately get a better deal on life insurance.*

### **Basic Fact-Finding Questions to provide a Quote:**

1. What is your age (preferably date of birth)?
2. Have you used any nicotine products in the last year, 3 years? If so, what kind?
3. Height/Weight
4. Have you ever been sick with a serious illness such as cancer, heart attack or stroke? If yes, please explain.
5. Are you currently taking any prescription medications? If yes, which ones?
6. Do you already have a life insurance policy? If yes, with what company?
7. Annual Income, mortgage amount, etc. (depending if you are providing income replacement, mortgage protection, final expense)

### **Scheduling a follow-up appointment (if you are not providing the quotes on this call):**

*Thank you so much for answering these questions. When is a good time tomorrow to give you a call to review the quotes? (Confirm the appointment and phone number) Thank you for your time and have a great day!*