

## **1. PHONE SCRIPT INTO PRESENTATION**

Hi \_\_\_\_ this is Josh calling from the Benefits Center about the request that you filled out online for information on life insurance.

You listed your Date Of Birth as \_\_\_\_\_. Is that correct? Ok, I'm the licensed medical underwriter assigned to your case. We are doing everything virtually so it only takes about 10 minutes. Go ahead and grab a pen and paper so we can get this out of the way.

## **2. GET CREDIBILITY**

I want you to write down my information:

-My name is Josh Williams

-My state Producer number is \_\_\_\_\_. With that number you can go to the Department of Insurance website and type it in to find me. That way you know who I am. The state just requires me to leave that with you for your records.

## **3. POWER QUESTIONS: (As Needed)**

- Are you home and sitting somewhere where you can write down some numbers for me?
- Do you have a good email that you can use while we are on the call if I send some information over to you?
- Does this phone receive text messages as well?
- Have you been trying to get this set up for a while now or am I the first person you've been able to talk to about this?
- Do you currently have any active life insurance now?
- Have you ever been declined for life insurance before?
- Are you working full time or are you retired? If on SSI : Ok and that's being deposited into your bank account like most people or do they put that on your direct express card?

## **4. EXPLAIN THE PROCESS**

Now the way this works is very simple. My job is a little different from the sales reps we send out to you. I'm on the medical side of things so I'm going to ask you about 5 medical questions, and depending on how you answer those, it will give me a good idea of which companies will decline you and which ones might approve you.

Once we pull up some options for you, we will look to see which company is offering you the best rate. And at that point we will submit an application to see if we can get you approved for coverage. Now unfortunately we can't commit to anything today, because before you can buy the insurance, you have to get approved for it first. Does that make sense?

## **5. FIND WHY**

Now people typically fill this out for one of 3 reasons.

- 1- To cover their funeral and final expenses
- 2- To cover large loans like maybe a mortgage
- 3- For legacy purposes or income replacement

What was your main concern?

Ok and as of right now if something happened to you today, who is responsible for handling your funeral? Are they local? Could they be here quickly to take care of these things? Are they working full time? Do they have children of their own?

Ok so it sounds to me like the reason you filled this out was because the last thing you would want is for something to happen to you and then your \_\_\_\_ have to figure out how to \_\_\_\_.  
(Paint the picture)

## **6. MEDICAL QUESTIONS (FINANCIAL INVENTORY SHEET)**

- A. Complete Inventor Sheet
- B. Send information to the Underwriting Genie on Slack (In Home Help)

Ok, so based on your medical questions I'm not sure if we will be able to get you approved or not, but luckily there's a lot of companies so hopefully someone will say yes, but if for some reason we can't get you approved are you at least saving any money each month for emergencies?

## **7. PITCH 3 OPTIONS**

So I have put your information into the system and we have some options here. This type of coverage is called \_\_\_\_\_.

(Choose coverage type below and read.)

### **Whole Life**

Now luckily you're still in the age range to be able to qualify for this. That's a big deal because this is the most popular type of coverage. Whole life is a plan that lasts your whole life. The cool thing about this is if we can get you approved for it today you won't ever have to deal with life insurance again. Now the reason it's so popular is because the way it works is kinda like a savings account. So any money you ever spend on this program is still your money. It grows with a cash value and earns a small interest rate. So 5, 10 years from now if you have an emergency and you need to tap into the account you have the option to do that. So that money isn't being thrown away, it's still your money. Does that make sense?

### **Term**

Now luckily you're still in the age range to be able to qualify for this, this is a big deal because this is the most popular type of coverage. With this plan you get a lot more coverage for a lot cheaper price. Now the cool thing about this plan is if we are able to get you approved for it, it locks in your rates. So you don't have to worry about the price going up every 5 years. It will stay the exact same the entire time. Does that make sense?

### **Cash Back Term**

Now luckily you're still in the age range to be able to qualify for this, this is a big deal because this is the most popular type of coverage. It comes with a 100% guarantee. It last for \_\_ years. Now during that time, if anything happens to you, it pays out to your family. If nothing happens to you, and you outlive the policy, they return 100% of every dollar you ever spent on it. And lastly it has built in living benefits which means if you have any critical, chronic, or terminal illnesses, things such as heart attack, stroke, cancer, this will actually pay out to you while you're still here because obviously you wouldn't be able to work. So this would replace your income. With this plan there is no way to lose which is why everyone wants it. Now if we are able to get you approved for it, it locks in your rates. So you don't have to worry about the price going up every 5 years. It will stay the exact same the entire time. Does that make sense?

(See Next Page)

Go ahead and right down:

- Coverage Amount 1
- Coverage Amount 2
- Coverage Amount 3

- Now next to **(coverage amount 1)** write down **(price)**.

This plan is for people who are really smart with their money. The ones who are already saving and understand the importance of life insurance and want to lock in the max amount of coverage now so that they can save money. Because the older you get, the more expensive it becomes. Now this option comes with a built in Funeral & Final expense benefit, but it also provides enough for Income Replacement. Obviously it's very tough to go from 2 incomes to 1. And It's impossible to go from 1 income to none. So this will give \_\_\_ the ability to continue their standard of living until they figure out the next steps.

- Next to **(coverage amount 2)** write down **(price)**.

Now this is one of the most popular plans. This is for people who want to take care of their family but have a more strict budget. This plan covers both the Funeral and final expenses. Now the reason it's called Funeral AND Final expenses is because most of the time we don't just die in our sleep. We usually end up in a hospital bed racking up medical bills on our way out. So this will cover the funeral plus any medical bills that pop up in the mail 3 months later.

- Next to **(coverage amount 3)** write down **(price)**.

Lastly, this is the starter program. This was built for people on fixed incomes or unemployment. It was created because they knew it was affordable for everyone and they wanted to make sure that bare minimum we had our final expenses covered and weren't being irresponsible and leaving that burden on someone else. So this plan here will just cover the (funeral/cremation) in full.

## **8. CLOSE**

Now, like I said before. Unfortunately, I don't make the final decision. The insurance company does that. So we still have to submit your application to see if you can even qualify for this. But if you are able to qualify, would you want to leave your family with \_\_\_ or \_\_\_?

Ok, I'll try my best to get you approved. The application only takes about 5 minutes and we will know immediately if you're approved or not. I'll pull that up now. Spell your first name for me....  
(Complete the App)