

1. PHONE SCRIPT INTO PRESENTATION

Hi ____ ?

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 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. I'll wait...

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.

2. POWER QUESTIONS: (As Needed)

- 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?
- Will this coverage be for you or a spouse 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? (How much, with who, what type)
- Have you ever been declined for life insurance before or ever had any in the past?
- 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?
- Now before we get started is there anyone else that needs to be involved in this process or will you be making the final decision yourself?
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3. 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 a few 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?

4. INVENTORY SHEET

Heart Attack	Stroke TIA	Cancer
Stints	Diabetes (Pills or Insulin)	Neuropathy
High Blood Pressure	Lupus	Rheumatoid Arthritis
Asthma	COPD (CPAP or Oxygen)	Thyroid Disorder
Anxiety or Depression	Kidney/Liver Disease	Congestive Heart Failure

Now is there anything else at all that you can possibly think of that might reflect on your medical records? Surgeries or anything? Because when we do your application, they will use your social to verify your medical records and they will see it there and decline you. So, is there anything else you can think of?

CLIENT INFO:

Name: _____ Age: _____	Name: _____ Age: _____
Occupation: _____	Occupation: _____
Monthly Income: _____	Monthly Income: _____
Smoker: Yes or No	Smoker: Yes or No

- Do you prefer a cremation or burial? _____
- Have you ever had to plan a funeral? _____
- Do you know how much (cremation/burials) are costing today? _____

MORTGAGE PROTECTOIN /LIVING SITUATION POWER QUESTIONS:

- Do you rent or own: _____
- Monthly Mortgage Payment / Rent Amount: _____
- How much is owed on the home: _____
- Term Length: 15 | 20 | 30 years
- How many years remaining: _____
- What do you think the house is worth if you had to sell it today: _____
- Equity Amount: _____
- Are you the only one on the mortgage: _____
- Do you pay any extra towards your mortgage monthly: _____

Ok, so based on your medical questions I'm not sure if we will be able to get you approved or not, but if for some reason we can't get you approved, are you at least saving \$100-\$200 per month for emergencies?

5. FIND WHY & PAINT THE PICTURE

Now people typically fill this out for 1 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?

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 ____ have to figure out how to ____.

6. REFERRAL COLLECTION

Ok, now while the different options are loading here, let's go ahead and select your beneficiary. You said ____ will be handling your funeral process, so should I list them as your Primary Beneficiary? (Complete on chart)

Now as for the Contingent, this will be a back-up beneficiary. Who would you like that to be? (Complete on chart)

And lastly, we just need to list 3 Emergency contacts. Most people list co-workers, family friends, or neighbors. Who is your closest (Co-worker/Friend/neighbor)? (Complete on chart)

	NAME	RELATIONSHIP	EMERGENCY #
PRIMARY	_____	_____	_____
CONTINGENT	_____	_____	_____
EMERGENCY 1	_____	_____	_____
EMERGENCY 2	_____	_____	_____
EMERGENCY 3	_____	_____	_____

Ok you're all set there. Now unfortunately, millions of dollars go unclaimed every year just because people don't let their loved ones know that they have a life insurance policy. So, the state just has us send over a text to notify your emergency contacts. So, I will send each a text in a group message with you so that you can see it as well. It will just say that you have listed them as emergency contacts on your life insurance so that they are aware. But still be sure to let them know yourself as well please. (Send Referral Text and then start your pitch)

7. PICK A PRODUCT

Alright, So I have put your information into the system and we have some options here. Grab that pen and paper so you can write these down.

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 kind of 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?

8. THE PITCH (3 Options)

Pitch Coverage, Value, then Price

Go ahead and right down:

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

• Coverage Amount 1

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 this option go ahead and write down **(price)**.

- **Coverage Amount 2**

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 this option go ahead and write down **(price)**.

- **Coverage Amount 3**

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.

Next to this option go ahead and write down **(price)**.

9. THE 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.

And just to explain to you how the application process works, we will enter your basic demographics: Name, height and weight, contact information, all that good stuff. We will select your beneficiary which is who the money will go to if anything happened to you. And since there is no medical exams required, they will ask for your social security number to verify your identity and check your medical records to make their decision. And lastly we will select your payment method which will be whatever bank routing and account number you'd like to use and of course nothing is due today. You don't pay for it until the policy actually starts if we can get your approved.

So I'll pull that up now go ahead and spell your first name for me.... (BE CONFIDENT)
(Complete the E-App)

10. E-APP PIT STOPS

Social Security Number:

- So I'm going to put you through the verification process now. Please answer loud and clear.
- Are you a US citizen?
- What city and state were you born in?
- And like I said you don't have to do any medical exams or blood work, they are going to use your social to check your medical records. So go ahead with your social?

Effective Date:

- Perfect so the way this works is the 1st payment will come out within 1-3 business days so that you're immediately protected and don't have to worry about anything. Will that (price) be in your account?
- (If not, proceed to find out their pay schedule and find a date that works. Sooner the better)

Banking:

- And then who do you bank with?
- What state did you open this account in?
- (Google routing number, DO NOT ASK)
- Ok and of course all banks are partnered with the insurance companies, so it shows the routing number as ____, can you please verify that for me?
- Ok and what's the account number?

11. CEMENT THE SALE

Okay, everything looks great on your application. Now, I haven't submitted this yet. Before I do, I want you to know that I take my job very serious and they do grade me on my quality. My intentions today were to find an affordable plan that you could maintain into the future so that when the time comes, your family will be taken care of. So just to confirm you do fully understand what we went over today, which is **(coverage amount)** of coverage for **(price)** per month, correct?

And that's going to be something you're able to maintain each month moving forward, correct? Perfect and again the first payment will be starting on **(effective date)**. So (Client Name) do I have your permission to submit this? Perfect.

Approved:

Congratulations, it does look like you have been approved! Now, grab that pen and paper, I want you to write a few things down.

- I come along with the policy so make sure you save my number and give it to **(Beneficiary)** so that they can call me if anything ever happens or if you simply need to make any changes with your policy. My direct line is _____.
- Carrier Name
- Coverage Amount
- Type Of Coverage
- Monthly Price
- Policy Number

Now you might still receive some calls because you haven't been checked off of our system yet. I'm closing your file now, but it won't register automatically. So, If anyone calls you to go over this, or tells you they need to review your policy, just tell them you got it taken care of and you are working with me and they should leave you alone. Sound good?

Your policy paperwork will come in the mail within roughly 10-15 business days. Call me if you need anything at all. Any questions? Have a great day.

Underwriting and/or Declines: One second, It's still loading on my end.

Proceed to a new carrier and begin entering client's info quickly