

# FINAL EXPENSE SCRIPT: OUTBOUND Tele marketed Leads

Hello (prospect first name only),

This is (your name) from Final Expense Solutions, you had a conversation on the phone with my office, and you requested a call to get you program info pricing and about our final expense insurance. **This will take a few minutes, is now a bad time to talk?**

## NO...LAYOUT EXPECTATIONS

My job today is simple (their name) I'm going to ask you some questions and get to know you really well. I'm gonna find out what it is that you're looking for and what you can be approved for. We will take those factors and come up with a couple of options that I will review with you and hopefully, one of those options make sense to you. If so, we're going to go ahead and see if we can get you approved for that today. **Is that fair?**

## YES: FACT FINDING

Great, let's start with what motivated you to look for final expense coverage? **WFA & Take notes**  
**-Ok, what are you hoping to accomplish by meeting with me today? WFA YOU MUST GET THEIR WHY?**

## DETERMINE URGENCY

How long have you been looking for this coverage?  
**WFA & Take notes**  
**-OK, what happened \_\_\_ ago that got you looking? WFA & Take notes**  
**-AND WHAT ELSE HAPPENED? AND WHAT WAS THAT LIKE? Dig until you hit the bottom of the well.**

## DETERMINE THEIR ROAD-BLOCKS

Thanks for sharing that with me, that sounds like a really difficult situation you went through. Let me ask you what other agents have you worked with?  
**-WHAT PREVENTED YOU FROM WORKING WITH THAT AGENT?**  
*If they have talked to no one...*  
**-WHAT HAS PREVENTED YOU FROM GETTING THIS COMPLETED IN THE LAST \_\_ MOS?**  
So, if I heard you correctly, (repeat back what they said and confirm concerns about spouse and family if they pass away). **Do I have that right? WFA**

## FINANCIAL NEEDS ASSESSMENT

**Q1**  
Got it, if you passed away tomorrow, who would have to deal with your final plans? **TAKE NOTES, CLARIFY AGES, NAMES OF FAMILY.**

**INFO TO FIND OUT:** Do they own a home, do kids live locally, is there anyone dependent on them?

### **Q2 - if someone depends on their income**

Again, God forbid, you passed away tomorrow, how much income is (spouse name, child name) going to lose every month?  
**-Write the number down - if spouse working ask the same**

## YES... OBJECTIONS

### **D. I am too busy right now:**

Perfect, so am I, all I need to do right now is to verify a couple of things to see if you would even qualify. If so, we would set another appointment at a mutually convenient time to go over the options, I will make it quick, **does that sound fair?**

**If NO, reschedule, if YES go to FACT FINDING**

## NO... (OBJECTIONS)

### **C. We are not interested anymore:**

I understand, when my clients tell me that, it's usually because of one of three reasons:

1. You got annoyed by all the telemarketer calls
2. Someone told you that you couldn't get approved
3. You met with a pushy salesman that was trying to sell you something outside of your budget

#### **Which one was it for you?**

1. I understand, those guys really make my job hard. I am not a telemarketer; I am a field underwriter. My only job is to get you an approval from a carrier that meets your budget. Lemme just ask you a few questions to see if you qualify, **is that fair?**
2. I represent over 17 carriers and have ALWAYS been able to get someone protected within budget. I am sure if we spent 5 to 10 min putting our heads together, I could get you covered as well, **does that sound fair?**
3. I understand, those guys really make my job hard. I am not a salesperson; I am a field underwriter. My only job is to get you an approval from a carrier that meets your budget. Lemme just ask you a few questions to see if you qualify, **is that fair?**

**If YES go to FACT FINDING. If NO say thank you and hang up.**

### **Q3 - MUST ASK THIS!**

If you passed away tomorrow, what do you have in place TODAY that would pay out to (spouse name, child name) like stocks, bonds, 401k, savings, IRAs or life insurances etc. to take care of your final plans?

**-Take notes and gather info, ask for balances & amounts. Ask: Is that ideal or enough?**

### **Q4**

What would you like to happen? **FIND OUT WHAT THEY ARE EXPECTING.**

OK I got it. (their name) I want you to know that my specialty is helping people like yourself that want to make sure that their family has no issues when they pass away. I am contracted with 17 insurance carriers, so we have a program for every type of client. **So, please know that you are in good hands, OK?**

**PROCEED TO MEDICAL STATEMENT ON NEXT PAGE**

## MEDICAL QUESTIONS

Approval for these programs are based primarily on health & prescription history. In the last 7 years have you had any major medical complications like cancer, stroke, heart attack, diabetes requiring insulin, or major surgeries, anything like that?

**How about minor things like high blood pressure, high cholesterol, or any minor surgeries?**

OK, what medicines to you take daily and for what purpose? How about any you have been prescribed in the last 7 years even if you didn't take them or take them anymore? Are you a smoker or non-smoker? **Same for wife if going to write policies for both.** Take notes, clarify if needed like how long since diagnosis? Medicines taken, how long & what for? A1C numbers, LDL & HDL numbers?

**WHAT YOU DISCOVER HERE WILL DETERMINE WHICH PROGRAM AND CARRIER YOU WILL SUBMIT THEIR APPLICATION**

OK, (their name) let me repeat this back to you so I make sure I have everything down correctly (repeat their med info-empathize with them-speak slowly) **DO I HAVE THAT ABOUT RIGHT?**

### RECAP

Great, if I heard you correctly, (repeat back what they said and confirm concerns about spouse and family if they pass away - **you must empathize and reiterate their WHY-SPEAK SLOWLY-Late night DJ voice**). Do I have that right? **WFA**

### IF YOU ARE READY TO CLOSE

Perfect, based on everything that you have shared so far, I know that (carrier name) is going to be the best option for you because of (reason). They are an "A" rated carrier and have been in business for over \_\_\_ years. One specific feature that you will love about them is that they have a TERMINAL ILLNESS feature. This means that they will payout 100% of benefits if you are diagnosed to have a life span of 12 months or less. This way you and (beneficiary) can make decisions about your final needs before you pass away and use some of the money to spend time with your family in those final months. This benefit comes at no additional cost (their name) if you get approved. How awesome is that? **WFA**

### START APPLICATION

OK, now we are going to go over some specific medical questions please answer clearly because we are on a recorded line, OK? **TAKE YOUR TIME**

#### TIPS:

1. Skip CHECKING ACCOUNT INFO until last step.
2. Read all medical questions slowly and clearly.
3. Get primary and contingent beneficiaries. **Explain how important this decision is.**

### THE CLOSE

Ok (their name) based on the questions you answered, you are preapproved with (carrier name) and the system is showing me some recommended amounts. The most they can approve for you today is \$35k which is only \$\_\_\_/mo. Their recommended minimum amount at your age is \$20k which is \$\_\_\_/mo to go towards your final expenses and funeral.

**So(their name) lemme ask you** if were approved, when you pass away, what check would you like to go to (spouse, kids) Do you want her to get a \$35k check or a \$20k check? **WFA**

Perfect, that's exactly what I would've picked for you?

### IF YOU NEED ASSISTANCE

Great, our next step is to schedule a 2<sup>nd</sup> appt. I am going to run your info through our system, and make sure to find the top plans that fit your needs. We will review them together and you can decide which one is best for you. **Just to be clear**, even if you like one of the options, I can't just give it to you, we still need to submit an application and see if the carriers will approve you. **Is that fair?** **WFA**

### SCHEDULE APPOINTMENT

Great I have 530 or 6 available this evening or 6 or 630 tomorrow evening, is this evening good or tomorrow evening better? **WFA**  
**THEN CONFIRM:** I have several applications to process tomorrow, just to make sure, there is no reason why you wouldn't pick up the phone when I call you at \_\_\_ pm right? Great talk to you soon.

### CHECKING INFO

**We will now submit for final approval so that if something were to happen to you tomorrow, it would payout.**

What state did you say you have your checking account set up in again? Which bank? Our firm has direct relations with that bank, let me just pull it up here. OK is your routing number (\_\_\_)? *If they do not know, then tell them to get their checkbook and you will wait.*

**-Ok routing # (\_\_\_), is that correct?** Great & what is the account number again?

**-If they don't want to give acct info say,** "Rest assured that they will not charge your account unless you are approved for the premium, we applied for." **Does that sound fair?**

**-If not, say,** "You can use a Credit Card, are you more comfortable with that method?"

### DOCUSIGN

OK we are going to DOCUSIGN this application together right now and we should get an approval or additional requirements in a few moments. **COMPLETE SCREEN, VOICE OR EMAIL SIGN IF APPROVED:** Congratulations, you are approved, and are now 100% covered. The carrier will be charging your 1<sup>st</sup> premium today or tomorrow and the policy will arrive in the mail in a few days. We will review it once it arrives if you have any questions. **I'm glad we could get you protected, you feeling good?**

**IF NOT APPROVED EXPLAIN AND TAKE APPROPRIATE STEPS.**