$$$ The Money Script $$$

(IMPORTANT: FOLLOW STEP 1A ON TELESALES BOOTCAMP PAGE @ LIFEAGENTTOOLS.COM BEFORE USING THIS SCRIPT!!!
To be used with 'Carrier Product Info' Page at lifeagenttools.com, Telesales Intake Form, and Insurance Toolkits)

1. "Hi [Client's Name]? Hi [Client's Name] this is [Your Name] and I'm just getting back with you real quick about the form that was filled out for the final expense plans, and I just had to verify you put your date of birth as [DOB], is that correct? Ok, and was this filled out for yourself or for a loved one?"

2. "Ok, and were you looking to leave extra money behind for the family to cover bills or were you just mainly wanting to cover those funeral expenses?" **[Circle answer in #3 on Telesales Intake Form]**

3. "Ok. So [Client's Name], just so you know who you're talking to, can you grab a pen and a paper so I can give you my information real quick?"

"Ok, just let me know when you're ready. Go ahead and write my name down. My name is [Your Name]. My State Lic# is [Lic#]. With that number [Client's Name], you can go to the [State] Department of Insurance website and verify my license status if you'd like. It has all my information, my address and just shows that I've been through all the background checks and all that good stuff ok." **State/License#** **State/License#** **State/License#**

4. "Now as of right now [Client's Name], do you have something in place that could cover the funeral/cremation expenses?... like a personal policy outside of work, any significant savings, or investments like a 401K that the family can pull from?" **[Mark answer in #4 on Telesales Intake Form]**

5. "Got it, and just kind of fill me in a little bit [Client's Name]…what caused you to start looking into this…was it the death of a loved one, a terminal illness, or were you just taking precaution for your family?

Ok, and what has stopped you from putting something in place up to this point?...was it a budget issue or did you not qualify for coverage in the past?"

6. "Got it. Now [Client's Name], I mainly help people on fixed incomes to see what kind of reduced rates they can qualify for. There's over 50 of the best companies in this program…so we're able to compare all of them for you at once. Based on your age and health, we'll be able to see which company would have the highest chance of approving you with the best savings. From there, if everything makes sense to you, we'll submit a simple application for coverage,

but we can't guarantee that we can start anything right now because we have to get approved for the coverage first. Sound fair [Client's Name]?"

7. "Ok, now do you have your email setup on your phone? Ok**,** and can you confirm your email for me please? Ok, and are you currently working…retired or unemployed?" **[If Retired or Unemployed, SAY, "Ok and are you currently receiving social security, disability, a pension or unemployment benefits?" If no income, end the presentation. Put source of income on #6]**

8. "Perfect. Now [Client's Name] were you looking to be cremated, or were you leaning more towards a traditional burial service? **[Circle specific type in #3 on Telesales Intake Form]**

Ok, do you think that your loved ones would want to have a viewing or memorial service where they can share their memories about you?"

"Ok, and if *something happened* to you ***today*** [Client's Name]...what's the name of the person that this would have the biggest financial impact on tomorrow, when it comes to paying the funeral arrangements and the bills?

[ASK FOR THEIR FULL NAME, DOB AND RELATION. Place in #7 Beneficiary section on the Telesales Intake Form.]

9. "And God forbid, if something happened to you today, what does this look like for [Beneficiary Name] tomorrow?.....Is he/she financially able to cover the funeral/cremation expenses aside from the bills he/she already has…or would he/she need to take days off work to get the family and friends together for a fundraiser or something like that?"

RECAP ON THE WHY

"Ok, just so I'm clear on what you want to accomplish for [Beneficiary's Name], it sounds to me like you want the coverage to make sure as a [Relationship]…"

10. MEDICAL INTAKE "Ok now [Client's Name], just be completely honest with me on these health questions here. The company verifies your health by running a precheck of your medical and prescription records so that way you can get an instant decision without having a medical exam or anything like that. So even if you've been cured, no longer take prescriptions, or were misdiagnosed, we just need to know if these things are in your history to see what you're eligible for and so we accurately give you the best recommendation the first time. Sound fair?" OK, and if I go a little too fast, feel free to stop me anytime, ok?"

[USE INSURANCE TOOLKITS AND TELESALES INTAKE FORM FOR NEXT SECTION. Write down any information and health conditions they have on the Telesales Intake Form first, and then input their information into Insurance Toolkits simultaneously PER QUESTION.]

10A. "Ok, now I just need to confirm your date of birth is [DOB], is that correct? Ok, and are you a US Citizen or Permanent Resident? And what city and state were you born in? Do you smoke or use any tobacco products? Ok, and what is your height and weight?"

10B. "Now [Client's Name], have you ever been treated, prescribed medication for or diagnosed with Heart failure, heart surgeries, heart attacks, strokes, cardiomyopathy or transient ischemic attack (TIA)? Aneurysm, Afib or irregular heartbeat? Any stent, pacemaker or defibrillator placement? HIV, AIDs, or cancers of any kind?

10C. Have you ever been treated, prescribed medication for or diagnosed with any thyroid issues, kidney or liver failure, or diseases like hepatitis, cirrhosis or been placed on dialysis? Any blood or organ transplants? Have you ever been treated, prescribed medication for or diagnosed with diabetes, high blood pressure, lupus? Autism, down-syndrome, anxiety-depression, bipolar disorder? Alzheimer's, dementia, memory loss, or PTSD?" **"If diabetic, say, "With diabetes, have you had any complications such as an amputation, retinopathy (eye disease), nephropathy (kidney disease), neuropathy, insulin shock or diabetic coma?")**

10D. "And as far as your lungs go, are you on a breathing machine, oxygen, or have you ever been treated, prescribed medication for or diagnosed with asthma, emphysema, COPD, or any respiratory disease? In the past six months, have you been confined to a nursing home, received hospice care, or been confined to a wheelchair except for a temporary condition?"

10E. "In the past 10 years, have you had any felonies, DUI's, license suspensions, been incarcerated or on parole? Any treatment from a facility, physician or counselor for alcohol or drug abuse? Ok, and [Client's Name] are there any other conditions or medications that might come up that indicate any cancers or chronic conditions with the heart, kidneys, liver, or lungs?

10F. Ok and [Client's Name], what is your approximate monthly income?...it doesn't have to be exact. Ok, and most companies offer better rates depending on who you bank with. I don't need to know the name of the bank, but do you bank with a credit union or a traditional bank like Bank of America or Chase for example?" **(If no bank, ask if they use a direct express or debit card)**

11. BUILD VALUE – [NEXT, PRESS YELLOW "GET QUOTE" BUTTON AT THE BOTTOM OF INSURANCE TOOLKITS. ONCE YOU SEE THE BEST OPTION FOR THE CLIENT, GO TO THE CARRIER PRODUCT INFO PAGE AT LIFEAGENTTOOLS.COM, CLICK ON THE "TELESALES" BUTTON FOR THAT COMPANY/PRODUCT AND THIS WILL BECOME THE SCRIPT TO EXPLAIN THE PRODUCT AND BUILD THE VALUE. DO NOT GIVE QUOTES BEFORE DOING THIS.

NEXT, GO BACK TO INSURANCE TOOLKITS, CLICK "COMPARE" ON THE RIGHT SIDE OF THE COMPANY / PRODUCT. ENTER THREE QUOTE AMOUNTS IN INSURANCE TOOLKITS STARTING WITH HIGHEST TO THE LOWEST. HIGHEST COVERAGE CORRESPONDS WITH PARAGRAPH 1. MEDIUM COVERAGE CORRESPONDS WITH PARAGRAPH 2. LOWEST COVERAGE CORRESPONDS WITH PARAGRAPH 3. ONCE YOU HAVE ALL THREE QUOTE AMOUNTS READY, PROCEED TO PRESENT OPTIONS. DO NOT GIVE QUOTES WITHOUT USING THE CORRESPONDING PARAGRAPHS.]

12. PRESENT OPTIONS & CLOSE / LOWER BUDGET (Funeral / Cremation Cost)

"Ok, [Client's Name], do you still have that pen ready? Ok, go ahead and write some numbers down real quick. Write down [Highest Coverage], and on bottom of that, write down [Medium Coverage], and on the bottom of that, write down [Lowest Coverage]. Ok, one second while I get those for you, the system is just going a little slow today"

1. "OK [Client's Name], the first option that you may qualify for will provide [High Coverage] in coverage to [Beneficiary] and the monthly enrollment for this one is [Rate]. This one is more ideal for people who not only want to cover funeral/cremation expenses…but also leave extra money behind for a decent memorial service as well."

2. "The next option here will provide [Medium Coverage] in coverage to [Beneficiary], and the monthly enrollment for this one is [Rate]. Now most people go with this one because it fully covers the funeral/cremation cost…AND leaves extra money behind for the family to take some days off work. This way, they can grieve properly while they plan for the cremation / burial."

3. "And then we have the base plan that will provide [Lowest Coverage] in coverage to [Beneficiary], and the monthly enrollment for this one is [Rate]. Now this more affordable option is built to make sure that at bare minimum, [Beneficiary] won't have to FULLY come out of pocket for the funeral/cremation cost. All [Beneficiary] would have to do is make a call and let the company pay for everything. And with this one, you can at least get your foot in the door…then increase your coverage as your budget makes room for it."

"Now [Applicant's Name], we still don't know if you're insurable yet, but if you were to be approved for coverage…which option would comfortably fit your budget and take care of your family's needs?.....The [High Coverage], [Medium Coverage] or [Low Coverage] option?"

"Ok, and [Client's Name], just to make sure were putting you and your family in a safe position…do you feel that if things get super tight, like let's say you get 4 flat tires, your refrigerator goes out, and you need a new washer all at the same time, do you feel that this will be comfortable and maintainable for you in the long run so that it's always there for [Beneficiary's Name] when he/she needs it? Ok perfect, now [Applicant's Name], does your name appear on your ID as we have it here?" **[END OF SCRIPT, PROCEED TO E-APP]**

12. PRESENT OPTIONS & CLOSE / DECENT BUDGET (Funeral Cost + Income replacement / Legacy)

"Ok, [Applicant's Name], do you still have that pen ready? Ok, as the system is generating some rates for us real quick, go ahead and write down [Highest Coverage], and on bottom of that, write down [Medium Coverage], and on the bottom of that, write down [Lowest Coverage]. Ok, one second while I get those rates for you, the system is just going a little slow today"**.**

1. "OK [Client's Name], the first option that you may qualify for will provide [High Coverage] in coverage to [Beneficiary] and the monthly enrollment for this one is [Rate]. Now this one is more ideal for people who want to cover funeral/cremation expenses **AND** leave an extra cushion of money behind to replace their income. This way the family has time to adjust and plan what they're going to do next with **a lot** less pressure."

2. "The next option here will provide [Medium Coverage] in coverage to [Beneficiary], and the monthly enrollment for this one is [Rate]. Now most people go with this one because it fully covers the funeral/cremation cost…AND leaves extra money behind for the family to take some days off work. This way, they can grieve properly while they plan for the cremation / burial."

3. "And then we have the base plan that will provide [Lowest Coverage] in coverage to [Beneficiary], and the monthly enrollment for this one is [Rate]. Now this more affordable option is built to make sure that at bare minimum, [Beneficiary] won't have to FULLY come out of pocket for the funeral / cremation cost. All [Beneficiary] would have to do is call the company and let them pay for everything. And with this one, you can at least get your foot in the door…then increase your coverage as your budget makes room for it."

"Now [Applicant's Name], we still don't know if you're insurable yet, but if you were to be approved for coverage…which option would comfortably fit your budget and take care of your family's needs?.....The [High Coverage], [Medium Coverage] or [Low Coverage] option?

Ok, and [Client's Name], just to make sure were putting you and your family in a safe position…do you feel that if things get super tight, like let's say you get 4 flat tires, your refrigerator goes out, and you need a new washer all at the same time, do you feel that this will be comfortable and maintainable for you in the long run so that it's always there for [Beneficiary's Name] when he/she needs it? Ok perfect, now [Applicant's Name], does your name appear on your ID as we have it here?" **[END OF SCRIPT, PROCEED TO E-APP]**

SCRIPTS DURING THE APPLICATION

When starting the application, say,

"Ok so [Client's Name], I'm going to repeat to you some of the information you gave me, just to make sure that everything is good when I put this through. Is that ok?...awesome"

For example, "Just to confirm, your date of birth is [dob]?" "And your name on your ID is spelled as… [Spell first name and last name]"

For the address section, say,

"OK and [Client's Name], can you confirm your address for me please?"

If it is the same as the one on the lead, say, "Ok perfect, that's the one we have on file."

When filling the medical questions, say,

"Now at this point, I'm just transferring your medical information to the application. This part is really quick."

When filling the beneficiary section, say,

Now [Client's Name], just confirming, you want [Beneficiary] listed as the primary beneficiary, correct?" "Ok, and confirming his/her date of birth is [DOB]?" "Ok and what's a good number for the company to touch base with [Beneficiary] if they need to?"

"Ok and God forbid, if something happened to you and [Beneficiary], is there anyone that you would want to designate as a backup beneficiary right now if [Primary Beneficiary] can't receive the life insurance money?" ***If yes, get the same information as needed for the primary.***

***RIGHT BEFORE THE PAYMENT SECTION, say:**

"Now [Client's Name], if you are approved for coverage, you'll get your official policy packet within 7 to 14 business days. But in the meantime, I'm going to send you a summary of what we did today within 24 hours. It will have all the small details of your policy, a breakdown of the benefits that are included, the contact information of the insurance company, and my complete contact information as well. Now when you get that [Client's Name], do me a favor and please let me know that you got it, and then most importantly, I need you to forward the summary to [Beneficiary's Name] so that way he/she knows exactly who to call when something happens. Unfortunately, many times people have a policy and when something happens to them, their family has no idea they have one, or they have to go through all kinds of trouble to find it on top of all the stress and grief they already have. Can you do that for me [Client's Name]"

Doing this brings them back to the reality of why they need the coverage, so that right after, you can ask for the account information without pushback.

When it comes to asking for bank account information, ***ask for the name of their bank if you don't already have it, then search for their bank routing number by going to google.com, type in '[Bank Name] routing number in [State]'. Once you have the routing number, enter it into the application and say to the client,***

"Ok [Client's Name], our system shows your routing number as [Routing Number]. Does that sound correct?" ***Once they confirm the routing number, nonchalantly ask them for their account number.*** "Ok perfect, and the account number please?"

IF USING A CARD: "Ok now [Client's Name], you are going to use a debit card to fund your policy if you're approved correct? Ok go ahead and provide me with the card number please. Ok perfect, and what is the expiration date on the card and the 3 digit code in the back?

When setting a start date for the policy, say,

"Now [Client's Name], if you are approved for coverage, would you like your coverage to begin immediately?" ***If they need a future date, say,*** "Ok no problem. And again [Client's Name], just to make sure were putting you and your family in a safe position, do you feel that if things get tight, this will be comfortable and maintainable for you in the long run so that the policy will still be there for [Beneficiary's Name] when they need it? Ok perfect."

When the client has been officially approved at the end of the application, say:

"OK, it looks like everything came back good and you're now officially approved for coverage. Congratulations [Client's Name]. Now, as I said earlier, you'll get your official policy packet within 7 to 14 business days. But in the meantime, I'm going to send you a summary of what we did today within 24 hours. It will have all the small details of your policy, a breakdown of the benefits that are included, the contact information of the insurance company, and my complete contact information as well. Now when you get that [Client's Name], do me a favor and please let me know that you got it, and then most importantly, I need you to forward the summary to [Beneficiary's Name] so that way he/she knows exactly who to call when something happens. And as a standard courtesy follow up procedure, I'll briefly contact them to discuss their role as a beneficiary and answer any questions they may have about the process. And if it's not too much trouble [Client's Name], I'm going to send you a link when we get off the phone if you can please just take a quick minute to let me know how I did, I would really appreciate it. Thank you [Client's Name], you have a good rest of your day and take care ok? Bye."

WHEN YOU GET OFF THE PHONE: Follow step 3.8 in the Telesales Bootcamp Page

The Psychology of the Script

When it comes to a script, many people shun the idea because it feels robotic, or they feel it doesn't feel authentic to them. But think about your favorite movie and how it evoked extreme emotional ups and downs. Your mind was wide open to the picture and the feelings that the director was trying to project to you. Your favorite actors used scripts in all your favorite movies and although the script or the part may have felt odd, unauthentic, and robotic to them at first, they memorized it, adapted themselves to it, internalized it and injected their tonality into it in such a way that it made you happy, sad, angry, anxious, and so on throughout the movie. Now, it's true that you can sell by winging it as long as you put the numbers in your favor, but why leave things up to chance if you have a system or a script that can not only work for you, but work for the people on your team as well. If someone has already come up with a proven script that can establish credibility, set structure, eliminate questions/objections, invoke multiple micro-agreements, and cement the sale in such a way that you can seamlessly move to the application process without even having to ask if they want it or not, why not follow that script and hand it down to others? Our team will only be as good as our system. "Winging it" is not a duplicatable strategy.

No script is going to be the answer to all problems but having a proven script will make your team's production success a lot more predictable than if you don't have an outline at all. Do not try to make the script adapt to you but adapt yourself to the script. Take this script, memorize it by sections at first, and once you know what to say, you can practice HOW to say it with the right tonality. You don't necessarily need to run real appointments to learn how to use a script; you can simply rehearse the script as if you were really talking to someone 50 times, 100 times or as many times as you need until you feel somewhat competent. Your mind and body are a success mechanism. It learns by repetition.

When you first learned to drive a car, you were conscious of every single move you made. Your turns were rough, and you may have braked or accelerated too hard at first. But as you drove every day, your body learned the "Rhythm" of driving a car. Now you text, find your favorite playlist and eat while you're driving because driving has become natural to you. In the same way, the repetition of the same script and objection handling will make it "Natural" to you as well. The key is giving yourself enough chances and practice that comes from having a constant lead flow. It's a game of numbers. No matter how good a script is, it will never work if you don't relentlessly work it. Now, I'm not saying that we should wait till we are perfect to get started, but I do believe that we should work extra hard on mastering our script and craft off the job, so that when we approach our leads, we get the best return of investment on them by being as ready for them as we could be. Learn this script, master it, and use it over and over again, and teach your team to do the same. It may seem like a lot at first, but keep in mind that the majority of your success in this business is on the phone and all you need to do is master this one script to give you and your family the life you've always wanted. Memorizing this script is a very small price to pay in comparison to what it will return to you. All you need to do is learn it once, and once you master it, it will be like riding a bike…you will never forget. There is a huge temptation to edit a script multiple times if you don't get instant results which causes a lot of agents to never get good at any of them. DO NOT DO THAT. Every word is there or *not there* for a reason. Trust that we want you to succeed and be 100% coachable. Master the script, get the reps in, and know it's a numbers game...just keep dialing. **– Ralph Alvarado**

SCRIPT SECTION NOTES

SECTION 1

- Go into the introduction with certainty that they filled out the form. Maintain a calm steady pace while at the same time, a caring and curious tonality. Trying to go through the introduction at a fast pace shows the customer that you are nervous and will cause them to think of you as another salesman. Going into the introduction monotone or too excited will trigger resistance as well.
- If the client says that they filled out the form for someone else, schedule an appointment when the other person can join the call as well. If you proceed with the presentation without the proposed insured, this will leave the person that filled out the form to say they need to "talk about it" with the insured when it's time to go into the application and hold up the signature process.

SECTION 2

- In this section, we are starting to uncover the client's needs. This is important as we progress to the quoting process so that we know what to quote them according to their need and budget.

SECTION 3

- In this section, we are building credibility with the client by letting them know that we are licensed through the State to eliminate any hesitation when it comes to giving their personal information such as bank account numbers and social security numbers.

SECTION 4

- This question will cause the client to face the reality that there is nothing in place to protect their family from financial worry if something happens to them.
- If the client is already covered, this uncovers existing insurance so that we can see if they were looking to find better rates in comparison to their current coverage or add to existing coverage. If they say that they have coverage, you may ask a question like, "Ok, and were you looking to add coverage or were you comparing rates with your current coverage to save some money." Ask them:

  - "What is the name of the company you have your coverage through right now?"
  - "Is it a term that expires or is it a whole life?"
  - "How much coverage do you currently have?'
  - "How much is your monthly premium?"
  - "How long have you had your policy?"

  If the client has had their policy for less than 30 days, you can encourage them to replace it and receive a refund from their current insurance company that will help cover the premium for the upgraded policy you provide them with.

  - If less than two years old, ask, "Does your current policy have a two year wait period?"

  If it is a graded policy (2-year wait), ask if they have any health conditions that caused them to be placed in a graded policy. Many times, people are wrongfully placed in a graded policy when they could still qualify for immediate coverage through one of our carriers.
- Asking if they have significant savings or investments like a 401K will uncover money they have laying around so we can later help them put it into an annuity or somewhere safe from market loss.

SECTION 5

- This question will cause the client to paint the picture to themselves on any events or reasons (pain points) that led to their inquiry for coverage.
- This question will cause the client to realize that they have been putting off coverage for too long and create some kind of urgency in the mind, as well as uncover what their objections to making a

decision have been in the past. Regardless if it's budget or being declined, we will explain away their objection in the proceeding section.

SECTION 6

- In this section, we are telling the client exactly what the process is and what we are going to do so that there is no confusion, interrupting questions, or objections to submitting the app. It also brings their guard down if they are on fixed incomes or if they have been declined in the past.

SECTION 7

- EMAIL. Asking if they have an email on their phone will help you determine which carriers you can use up front. If they don't have an email, they will not be able to sign with certain companies electronically. If they don't have an email available on their phone, you will need to go with a carrier that allows a "Text Signature". Americo, Aetna, American Amicable, Mutual, Transamerica and other companies now offer a 'Text Signature' option, however, an email will still be required to complete the E-app with most companies and for electronic delivery of the policy.
- INCOME. If the client does not have income, there is nothing that we can do to help them at this time. End the presentation by putting them on a 3-month follow-up to see if their financial situation has improved.

SECTION 8

- Asking if they are looking to be buried or cremated will further help us determine how much we quote them for based on their budget and asking who will be most impacted will get them to paint an even clearer picture of who will be affected.

SECTION 9

- Asking about the beneficiary in such a way will cause images in their mind of a painful situation and someone they love specifically having to go through it. Asking the final question about how it will be like for their loved one will further cause them to see the severity and specifics of the situation their loved one will be in.
- RECAP THE WHY. While going through script and asking about who the beneficiary will be, use the relationship for leverage. For example, if the client says that they requested the information to cover funeral expenses so that their mom wouldn't have to worry about it, and they also want coverage to provide for their children since the client's mom will be all they have left, we would say something like, "OK [Client's Name], just to make sure I got everything clear, it sounds to me like as a son, you want to make sure that if something happens to you, your mom wouldn't have to worry about how she is going to pay for everything on top of the grief she's already going to have, and as a father, you want to make sure your kids are provided for and your mom has the means to do it. Is that right?" Doing this will further cement their WHY and cause them to sell themselves on why they need life insurance. THIS IS WHERE THE SALE IS MADE.

SECTION 10

- Be sure to ask all the medical and background questions as they are written down before jumping to quotes or selling them a policy they may not qualify for. The answers to these questions will help you make the best choice on the first try. Most of the time, you only have one shot to get it right, maybe two. So, it's important to put them with the carrier that has the highest likelihood of approving them the first try, not the one with the cheapest prices. We must know their health, background and banking type to accurately place them in the right position.
- Asking a stranger if they have a bank account will raise a red flag. Asking the right way will keep them calm and open to providing additional information down the line. If the applicant does not

have a bank account, we know we are limited to just a few carriers such as Transamerica, AIG and Gerber that take debit cards. Being that a lot of our clients do not have a bank account, it's very important to be contracted with Transamerica, AIG and Gerber.

- Utilize the Insurance tool kit at Insurancetoolskit.com. This comes with a 2-week free trial period and is a must for any agent. This tool will let you input any medical condition, prescription, or background issue (DUI, Felony, etc) and will show you which company will approve them starting from the least expensive. This is mandatory for this system.
- As mentioned above, once you have moved the client emotionally into completing the application, putting them with the right carrier the first time will be the difference between them getting and keeping a policy or not. It's very important that you put them with a carrier that will give them an *instant decision* as opposed to a carrier that has a chance of sending them to underwriting for further review. If they get denied, they may change their mind about submitting another application because the emotion wasn't built as it was at the first presentation.

SECTION 11

- By the time you get to the end of section 10, you should have all the information you need to know which company / product is the best fit for them. Use the website Carrier Productive Info Page to show the client a summary of their policy and build value.
- Building value is a must. A lot of rookie agents are quick to give quotes because they think it will get them closer to the sale, but once the customer has the quote without seeing the value in the product, what it can do for their family, and being moved emotionally, it won't be important to them enough to move them to apply.

SECTION 12

- While presenting the options, we are going to continue to paint the picture and build value as we go over each coverage amount. Remember, it's not enough to just give quotes. When presenting quote options, try to stick to giving only 3 coverage options based on their budget and need. For example, if the client only wanted life insurance to cover a cremation, and their budget is limited, it wouldn't make sense to quote Americo's max coverage of $40,000. In this case, you would want to quote something like $10,000, $7000 and $5000 OR $7,000, $5000 and $3000. If the client has a high budget and wants a traditional burial and income replacement or leave money behind for legacy purposes, then you may quote them something like $40,000, $20,000 and $15,000. Always listen to their need and keep them within their budget. This will keep them protected because their policy will be something they can maintain, and this will be quality business for you that will stay on your books. It's a win / win situation. It's not about getting big sales. It's not about how much money you can make, it's about how much money and clients you can keep.
- DO NOT ask the client if they want to apply…assume the client wants the insurance and go into the application after they express which coverage amount they would like to leave their family. Simply verify their name as it appears on their ID and start the application.

COMMON OBJECTION HANDLING:

At the intro of the script

If they say "I DON'T REMEMBER" "I DIDN'T FILL THAT OUT"

"Ok, no problem [Client's Name], it looks like this came to me as a follow up and was filled out about 1 to 6 months ago… **[then calmly go into #2.]**

If they say, "I ALREADY HAVE COVERAGE"

"Awesome, I'm glad that you got that taken care of [Client's Name]. So when you filled out the form, were you looking to add coverage or were you just comparing rates to what you already have?" Then go into question #6 on the telesales script.

If they ask, "WHAT IS THIS ABOUT?"

"This is about that form that was filled out for the final expense plans. Were you looking to leave money behind for the family to cover bills or you were mainly wanting to cover those funeral expenses?" **[Once they answer, calmly go into #3]**

During the Application

If they say, "I NEED TO THINK ABOUT IT."

You Say, "Ok, I completely understand. Would you say that you need a few days or a week? When they say how much time they need, say, "Ok how about I follow up with you on [Day]? Once they agree to a follow up day, ask them, "Now [Client's Name], just so I'm more prepared to address your concerns when I follow up with you, what is it that you had to go over in your mind?"

[THIS QUESTION WILL UNCOVER AND ISOLATE AN OBJECTION FOR YOU TO OVERCOME.]

If they say, "I need to talk it over with my kids",

you say, "Ok, that's completely understandable. Now [Client's Name], let's say that your kids were here. What do you think they would want you to do?...do you think they would want you to put something in place? Or do you think they would get defensive and try to talk you out of it?"

If they say, "They would want me to put something in place, I'm just not sure which one."

You say, "Ok, makes sense. Now do you feel that something is better than nothing at this point though? Do you feel they would be disappointed if you could only afford the lower option? Let them answer then say, "Can I make suggestion? Let them answer, then say, "I suggest that we start out low and then if you talk this over with your children and they say they can pitch in to help you, then you can call me and we can increase your coverage in the first 30 days, no questions asked. After that, we can still

increase coverage once a year. Do you feel like 30 days is enough time to talk about it with them? Let them answer and then say in a nonchalant way, “Awesome, now [Client’s Name], do you have your driver’s license or ID on you?” **GO INTO THE APPLICATION.**

If they say, “They may not want me to do it because they can take care of everything.”
You say, “I understand where they would be coming from. I would get real defensive for my parent as well…it’s human nature. But let’s say they told you “No mom/dad, we’ll take care of it” because it’s easy to say now, would that stop you from putting something in place for them make sure they really aren’t stuck in a jam if something happens to you?” Let them answer then say, “Can I make suggestion? Let them answer, then say, “I suggest that we start out low and then if they have a problem with it, you can keep your coverage the same or if you talk this over with your children and they are ok with it, maybe they can pitch in to help you, then you can call me and we can increase your coverage in the first 30 days, no questions asked. Does that make you feel like you are being reasonable with them while still protecting them?” Let them answer and then say in a nonchalant way, “Awesome, now [Client’s Name], do you have your driver’s license or ID on you?” **GO INTO THE APPLICATION.**

If they say, “It’s a budget issue” or “I need to shop around.”, consider going a little lower in coverage if possible if it makes sense, or keep it the same and say, “I understand. Now since we’ve already found the best policy and rate out of multiple companies, when it comes to making a decision, is it going to be based on price alone, or price and the value of what this can actually do for your family?” Let them answer and say, “Can I make suggestion?” Let them answer, then say, “I suggest that we start out low that way you’re at least locked in regardless of future health conditions and then we can always add more coverage in the future if your budget makes room for it.” Let them answer and then say in a nonchalant way, “Awesome, now [Client’s Name], do you have your driver’s license or ID on you?” **GO INTO THE APPLICATION.**