Life Agent Tools Outbound Script

To be used with 'TELESALES PORTAL' page @ Lifeagenttools.Wixsite.Com/Online, Telesales Intake Form, and Insurance Toolkits

1. "Hi [Client's Name], Hey [Client's Name] it's [Your Name]. There was some information requested for the final expense programs where you wanted [Beneficiary Name/Relation] as your beneficiary. Is that correct?"

2. "Perfect and were you mainly wanting to cover the funeral expenses or were you wanting to leave a little extra money for the family as well?"

3. "Ok. Now [Client's Name], I do have to identify myself to make sure you have my credentials through the state. So go ahead and grab a pen and paper and I'll give you my information ok? Perfect. Let me know you're ready."

"Ok So my first name is [Your First Name]. [Then spell it out]. Ok. Last name is [Your Last Name]. [Then spell it out]. Ok, now I'm gonna give you my license number, and this number is my ID with the state. So if you go to the [State] Department of Insurance website and type in this number, it will show my information, my address and my license status with the state of [State] ok. So my license number is [Your License #]. [Repeat #]."

4. "Now [Client's Name], there's over 30 of the best life insurance companies in this program, and my job is to see which one will give you the best savings based on your age and health. Now I can't guarantee that we can start anything today, but if you feel this is good for your family, we can ask the company for an approval. Sound fair?"

5. "Now [Client's Name], are you wanting to be cremated or are you leaning towards traditional burial? OK, and if something happened today, do you have any life insurance policies outside of work, or any savings the family can use tomorrow to cover the [Burial/Cremation] expenses?"

6. "Got it. Now [Client's Name], are you looking into this because someone passed away recently, did you get sick, or are you mainly just taking precaution for your family?"

7. "I hear you. Now [Client's Name], we get a ton of requests for help everyday, and 100% of the time it's not because someone wants an extra bill, they just want to make sure they aren't leaving a burden on someone they love. So if *something happened* to you ***today***...what's the name of the person we're really doing this for when it comes to eliminating that burden?"

[ASK FOR THEIR FULL NAME, DOB AND RELATION. Place in #5 Beneficiary section on the Telesales Intake Form.]

8. “Ok, and God forbid, if something happened today, is [Beneficiary’s Name] financially able to cover the [Cremation / Burial] expenses tomorrow, aside from the bills he/she already has? Or would [He/She] probably rely on help from friends and family as of right now?”

9. RECAP ON THE WHY “Ok I see. Just so I’m clear on what you want to accomplish for [Beneficiary’s Name], it sounds like you want to make sure as a [Relationship]…”

After they answer, say “Ok got it, I definitely understand.”

10. MEDICAL INTAKE “Now [Client’s Name], these plans don’t require medical exams, they just check your medical history online when you apply. So I’m just going to ask you a few health questions, and I just need you to be completely honest with me so I can give you the best recommendation the first time OK? Even if you have a condition, I can say “Hey [Clients Name] has this condition, but it’s under control”….that right there will actually help us with the approval and helps me make you look good to the companies. Sound good?”

MEDICAL INTAKE

[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.]

11A. “Perfect, now [Client’s Name] what is your date of birth? Do you smoke or use any tobacco products?” **[If no “Awesome, that definitely makes you eligible for a huge discount.”]** “And what is your height and weight?”

11B. “OK now [Client’s Name], are you on a breathing machine using an oxygen tank, permanently confined to a wheelchair or had any blood or organ transplants? Ok, and in the last six months, have you been confined to a nursing home or received hospice care? Ever been diagnosed or received prescriptions for HIV, AIDS, Alzheimer’s, dementia, or schizophrenia?”

11C. “OK, and have you ever had any kidney or liver diseases including failure, dialysis, Hepatitis or Cirrhosis? Any strokes, heart attacks, heart failure, irregular heartbeat or had any stent, pacemaker or defibrillator placements? Any cancers, diabetes, high blood pressure or lupus? Bipolar disorders, PTSD, depression, or anxiety?”

(“If diabetic, say, “With diabetes, have you had any complications such as an amputation, retinopathy with the eyes, nephropathy with the kidneys, neuropathy with the nerves, insulin shock or diabetic coma?”)

11D. “And as far as your lungs go, have you ever been treated for or diagnosed with asthma, emphysema, COPD, Pulmonary Fibrosis, sleep apnea or any chronic respiratory disease?”

11E. “Ok, in the past 5 years, have you had any felonies, DUI’s, been incarcerated, on parole, or had any treatment for alcohol or drug abuse?”

11F. “Ok, and [Client’s Name], are there any other conditions or medications that might come up that indicate anything serious? Even if they gave you a pill but you don’t take it because it makes your stomach hurt…anything like that?”

11G. “Ok and [Client’s Name], what is your monthly income?...it doesn’t have to be exact. Ok, and most companies offer better rates depending on your method of banking. 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.)**

11H. “Ok, just give me one second while our system pulls up which company is going to give you the best savings. In the meantime, go ahead and get your pen and paper ready so I can give you some of the benefits of your policy.”

[Proceed to Build Value]

12. 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 “Telesales Portal” page at lifeagenttools.wixsite.com/online, click on the “telesales script” button for that company/product. This will become the script to explain the product and build the value.**
***DO NOT give quotes before doing this.**

13A. PRESENT OPTIONS AND CLOSE –
***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.**
***For 13B, 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.**

13B. PRESENT OPTIONS & CLOSE

“Ok now [Client’s Name], while the system is generating the lowest rates for us, 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].”

1. “Ok for number one, [Beneficiary] will get [Highest Coverage] tax free, and this one is built so that [Beneficiary] can afford the [Cremation/Burial], and have a decent memorial service as well. And this one is only [Rate] a month.”

2. “And for number two, [Beneficiary Name] will get [Medium Coverage] tax free, and this one is popular because it covers the [Cremation/Burial] and leaves extra money so that the family can take days off work. This way, they can grieve properly while they plan the [Cremation/Burial], and this one is only [Rate] a month.”

3. “And for number three, [Beneficiary] will get [Lowest Coverage] tax free, and this one is built for those who might need to start with the base plan but also gives the option to add more coverage as the budget makes room for it. So this basically gets your foot in the door, locks you in with your age & health, and makes sure that at bare minimum, [Beneficiary] has some kind of help when the time comes. And this one is only [Rate] a month.”

“Now [Client’s Name], if the company were to actually approve you, out of these 3 options, which one would you want to leave for [Beneficiary] so [He / She] has that peace of mind, and at the same time be comfortable so that we’re not taking food off the table? The [Highest Coverage], [Medium Coverage], or the [Lowest Coverage]?”

“Ok, and [Client’s Name], just to make sure were putting you and [Beneficiary] in a safe position, do you feel that if things get super tight financially, this will be comfortable for you in the long run so that it’s still there when [Beneficiary] needs it? Ok perfect. So I'm going to gather some information and send it over to the company, and then they're going to let me know if it’s a “Yes” or “No” OK. Now is your name on your ID as we have it here?” [Confirm by spelling it out]

[END OF SCRIPT. PROCEED TO E-APP AND FOLLOW “SCRIPTS DURING THE APPLICATION”]

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]?"

For the address section, say,

"OK and [Client's Name], if you are approved for coverage, what is a good physical address for the company to send your policy packet to?"

When filling the medical questions, say,

"Now at this point, I'm just double checking the answers on the medical questions to make sure everything is marked correctly. This part is really quick." **[NOTE: For Aetna, if the client uses Albuterol / Inhaler, mark the question on COPD as "YES". This is counted as a respiratory disease at "STANDARD"]**

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 death benefit?" [***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 lets them know that you are leaving them with your information and brings them back to the reality of why they need the coverage, so that you can ask for the account information with less 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 now [Client's Name], the companies we work with are partnered with most major banks, so go ahead and pull up your routing number for me so I can read you what we have on our end, and make sure it matches yours real quick ok. **[Let them get their info]** So our system shows your routing number as [Routing Number]. Is that 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, the good news is that the company is going to allow you to start your protection today. So the first enrollment payment would be within next 24 to 72 hours ok." ***If they need a future date, say,*** "Ok no problem. I can override the start date to be set for your next pay day…what's a good day for you?" Ok and I just have to inform you that [Beneficiary] won't have access to the death benefit until that start date ok.

If the client is officially APPROVED, 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." **[NEXT, Follow step 3.8 on the Telesales Bootcamp Page]**

If the client is DECLINED, say, "OK [Client's Name], it looks like the application was sent to underwriting for further review. So I'm going to follow up with them [Tomorrow / Next Business Day] and get back to you as soon as they let me know something. Sound good? Ok have a good rest of your day [Client's Name], bye." **[Do NOT tell the client that they have been declined. SEE "SCRIPT SECTION NOTES" for "DECLINES" for further instructions]**