

# Tele-Sales Final Expense Blueprint

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## Opening

Hello **Client Name**? Hi, this is **Agent Name** from senior benefits. I was just contacting you in regard to the request form you sent in about your new **California** 2023 benefit update. It was the form you filled out with your date of birth and signed. Do you remember sending that back to us? (Wait for response)

Great! I'm calling because I want to make sure your free information packet gets delivered to you. I just need to verify your address to make sure we get that over to you, are you at 123 Abc St. Anywhere, USA, is that correct? (Wait for response)

Just so I know how to serve you and your family. Are you looking for life insurance options today because you currently do not have coverage in place and realize you need some or are you looking to add a little extra to what you currently have?

All the insurance companies require me to ask these two questions.

1. Do you have an active checking or savings account, Yes or No?
2. Do you handle all of your financial affairs, Yes or No?

1) **If the client says no**, "That leads me to believe you receive all your government benefits on a green card called a direct express is that correct? **If they still say no**, "If I find you the best plan at an affordable price, how do you plan to pay for this?"

2) **If the client does not take care of their financial affairs, ask**, "Who helps you with your financial affairs? **I.e. daughter, great is she with you now?** If no, ok so, 'If I find you the best plan at the best price do you have your financials available such as a debit card or checkbook, yes or no?"

Ok great, thank you, so now I am going to ask you a few basic health questions nothing too personal, this will help determine what plans you qualify for. I then will go over the benefit/features along with your customize options and pricing, does that sound good to you?

## Begin filling the final expense worksheet

- Do you use tobacco products, Yes or no?
- Have you had a stroke, heart attack, or cancer in the last ten years? If yes, when?
- Any kidney, liver, COPD, or AIDs/ HIV?
- Have you been hospitalized in the last five years? If yes, how many times and for what?
- What medications do you currently take? What do you take them for? Google it if you need to.
- Any medications that you may be prescribed that you are not taking? Or removed yourself from?

**Once you get the list of medications, quickly determine what carrier they qualify for. (If Direct express look at - AIG, GreatWestern, Prosperity, TransAmerica).**

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Congratulations, **(client's name)** on prequalifying for one of our best programs. I am a fully licensed broker and I work with over 35 different companies. I am going to enter your information into our system and have the companies have a bidding war for your business. We will see who offers the most coverage at the best price. I only work with A plus rated companies that have been in business for over a 100 years and have over 50 billion dollars in assets.

## Emotion

Now, **(client name)**, I speak a lot of people every day and most people are looking a policy for 1 of 3 reasons.

- 1.They have no coverage.
- 2.Need more coverage.
- 3.Leave behind money for a legacy.

Which one applies to you? **Pause until they answer, then begin asking power questions.**

- 1.How long have you been thinking about getting this done?
- 2.What got you thinking about this?
- 3.Was there a recent death in the family?
- 4.If you had this plan in place today and something happened to you tomorrow, whom I am going to work with to make sure your affairs are taken care of? who the going to be the primary beneficiary?

**The goal of asking the power questions is to find a solid why. If you have not identified a problem it is difficult to offer a solution.**

Thank you **(client name)**, for sharing that with me, I want to go over the benefits that come with your policy:

- 1.This is a permanent policy which means guaranteed coverage for the rest of your life.
- 2.Coverage from day one, no two-year waiting period(**Unless that's what they qualify for**).
- 3.The price is locked and you will never have to worry about your premium going up.
- 4.Accidental Death is included. That means if you pass away in any type of accident your policy will pay double to your beneficiaries.
- 5.The policy has living benefits. If you get sick and become terminally ill, you can take the full policy amount out before death.
- 6.Your policy builds cash value that allows you to pull money out at any time during your lifetime.

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Do you have any questions before I go over your options and pricing?

Great! I am going to give you three options. My goal is to find a company that will provide you with the coverage you're looking for and makes sure the premium is going to be manageable for you each month. Can you do me a favor and grab a pen and paper? I'd like to give you some important information to write down. Let me know when you are ready for me to give you your options.

## Show Options

**Present three options, 1) being the highest 2) the middle 3) the smallest coverage amount This is referred to Top-Down selling.**

If I can get you approved, which option do you like most **(client's name)? (don't speak until they do, after asking)**

## Once they select an option

Good choice, I had a feeling you were going to pick that one. In the future if you ever want to increase your coverage amount, you can, by simply giving me a call.

**Next, begin filling out the e-app with the appropriate carrier, if they do not have a checking or savings. Make small conversations**

## Order of filling out Most Eapp's

1. **Briefly verify health questions on the application**
2. **(Client name)**, what is the address you would like your policy mailed to?
3. Who did you want for your beneficiaries again? Can you confirm the spelling?
4. **Ask for doctor information/facility, verify height and weight**
5. **Ask for SSN**

## When needing the social security number

**(Client's name)**, if you ever have to call into the home office about policy and don't know your policy number, which most people don't, just provide us your social security number and we'll be able to pull your policy information. What is your social security number that you want on file?

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## When asking for the Bank info

1. **(Client's name)**, do you want all your future payment to recur on the (todays date) or do you have a specific date in mind?
2. Who do you bank with?
3. Did you open the account in **(State client lives in)**?
4. **Routing numbers are public information, to look up a routing number google the name of the bank/state the account was opened routing number "Fifth Third, TN Routing Number." If you cannot find the routing number just ask the client, "What is your 9 digit routing number?"**
5. While, I'll look them up in our system, let me know when you are ready for me to verify the 9 digit routing number to you. You can confirm this by looking at the bottom of your check book or bank statement. I have the routing number as \_\_\_\_\_, does that match what you have?
6. Now, what is that account number? **Repeat it to client for confirmation**

## Tie down

### Once the application has been completed and submitted & APPROVED.

Congratulations **(client's name)**, you have been approved and you will receive your policy in the mail in 10-14 business days. If you have any questions, please feel free to contact me.

### If the policy was sent for review and NOT APPROVED immediately.

Ok, **(Client's name)**, I have completed your application and am sending it to the company right now. They will look through this and make a final decision in a few days. Once they approve you, I will call you to let you know. Should I need any more information from you I will give you a call, so make sure you save my number. Should, for whatever reason, that company says no, don't worry, we will get you approved with another company.

Remember, when you purchase this policy, you purchase me with it, **(Agent Name)**. My job is to make your life easier and your beneficiaries' life easier when that time comes. Hopefully many years from today.

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Low and slow tone...

(Client's name), now this is the most important part, I have two final questions for you:

1. Can you explain to me how your policy works? **(Make them recite each benefit point).**
2. Is the premium amount, \$\_\_ , going to be manageable each month? **Once they say yes, state:** "If the premium ever becomes unmanageable, I should be the first person you call, so I can reduce the coverage amount, which lowers your premium. Or to make any other adjustments"

**Complete Referrals and Find the Money Questions for other sales opportunities...**

I can't promise you will sleep better, but I can promise you'll feel a lot better now that you have taken care of this. **(Client's name)**, thank you for allowing me to serve you and God bless.

Bye Bye!!