



Final Expense Telesales BluePrint

Intro

Hi (client name) I'm just giving you a call back. My name is (your name) for (State) Final Expense. I'm calling about the request you sent in online earlier for the (client's state) state regulated senior life insurance. I do have to inform you we are on a recorded line. It says here your DOB is (client's dob).

Now, (client name), when you filled this out, were you looking just for yourself or a spouse as well?

Perfect! Well, I can certainly help you with that.

To get started I just need to ask you a series of questions to figure out the discounts and benefits you qualify for. Sound Fair?

Ok Perfect.

1. Are you still working or have you retired?
 - a. (If Retired- Congratulations! I'm looking forward to the day I can retire!)
 - b. (If Unemployed/SSI- How do you make ends meet? If I can get this done for \$30-\$40 bucks, would that overextend you?)
2. Do you have any final expense coverage or life insurance right now?
 - a. (If Yes- Are you looking to just add on to what you have or replace what you have with something better?)
3. How long have you been looking for coverage?
 - a. (If It's been awhile - So what has prevented you from getting coverage? Are there health conditions that have previously disqualified you or have you just waited because it's easy to sweep under the rug?)
4. When the time comes, do you want to be buried or cremated?
5. Do you make your own financial decisions or does someone else make decisions for you?
 - a. (If requires help - Ok, when is a good time to call you back when they can be present?)
 - b. (If controls - There are two ways seniors receive their SS. The first is on a direct express card, and the second is direct to their bank. Which of these applies to you?)

Ok, Great, this is going to be super easy for you.

So like I stated before, I am a state licensed insurance broker with the state of (client state). (Client name), there are a lot of insurance companies in the state of (client state), and my system gives me access to all of the ones that are A rated. What that allows me to do for you, (client name), is find you the best rate that's out there with an solid and stable company. So instead of you having to talk to 20 different agents and spending all that time, our job is to make it much easier for you by only having to deal with one person. Sound fair?



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Now I don't know if you know this, but quality life insurance is not something you can just buy, you do have to qualify medically for it. Good news is, I am really good at getting most of my clients approved, even with health conditions. So what's going to happen next is I am going to ask you some health questions. I'll plug your answers into my system and it's going to help me select a company that is most likely to accept you. Ok?

1. Do you use any tobacco?
2. Do you have any history of heart problems, stroke, cancer, or diabetes?
3. Do you have any lung disorders such as COPD, or require the use of oxygen?
4. Do you require the use of assistive devices such as a cane, walker, or wheelchair?
5. Have you been diagnosed with any mental disorders such as dementia, or Alzheimer's?
6. Have you had any recent hospitalizations or surgeries in the last 5 years?
7. Last question, Do you take any prescription medications?

Ok, perfect. I've got that information plugged in. It'll only take a minute or so to come back.

Trust Building / Why?

Now, (client name), if something were to happen to you tomorrow, who would be taking care of your affairs?

That's awesome! I bet they mean a lot to you. (Start digging deeper)

- Do they live close to you?
- Do they have a family of their own?
- Are they currently working?
- Do you think they would have (Burial- 12-15k) (Cremation - 3-5k) laying around to take care of your expenses when you pass away?
 - How do you think they would feel knowing that you took care of everything for them and that you made sure they would be ok?

I can tell you are a good person. Like most of my clients, you want to make sure no one is going to be burdened by the cost of your expenses. You know, I enroll 12-15 seniors per day, and they all have different reasons why they want to do this. One thing is for sure though, none of us get out of life alive, at some point the good lord is going to call us home so I think the steps you are taking today are extremely important.



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It looks like your results are back. Now earlier you stated that you wanted (Burial or cremation), Those cost are going to be (Burial - 12-15k / Cremation 3-5k). The rule of thumb is to keep inflation rates in mind. Cost typically double every 15-20 yrs. So It would be good to get a few thousand over what you would need currently just to account for the inflation that going to occur and any end of life medical expenses that may pop up. Does that make sense?

Also, none of these programs require payment today, they allow you to set when your first payment will come out as long as its within the next 30 days. Sound fair?

Ok, I need you to grab some paper and a pen if you haven't already. I'm going to go ahead and give you your choices. Just let me know when you are ready.

Give Options

Ok, (client name), I always give my clients 3 options to choose from, a high - middle - and low.

The High - is for people who are smart with their money and want to not only cover expenses but leave a little extra behind as an inheritance.

The Middle- is for people that just want to make sure that the bare minimum is taken care of and also account for some inflation that may occur.

The Low- is for people that are on a budget or fixed income but love their family enough to make sure they don't burden them with their final expenses.



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- All of these options gain cash value, which is like getting an extra little savings account and you start generating cash value from day 1.
- All of these plans are also rate locked, meaning whatever the price is today will be the price you pay 10 years from now.
- (skip if GI plan)- All of these plans also have a terminally ill advancement, meaning if you are ever diagnosed terminally ill you can advance the funds to go ahead and arrange your final affairs while you are still here.
- Best part about all of these options is once approved, you have the coverage for life, meaning it will never expire. Sound Fair?

So your options are:

30k(or max) - \$\$ I don't really recommend this plan because it too pricey for most of my clients.

20k(or middle)- \$\$

10k(or lowest) - \$\$ This is the plan that most of my clients go with because it is usually fits comfortably in the budget and covers the bare minimum so my clients can rest knowing they aren't being irresponsible in making someone else cover their funeral expenses.

Which check do you want to leave behind? (Overcome any objections and go into app)