

Tier 1 Lead Script

Introduction (Say the entire introduction before allowing your client to say anything)

Hi *{first_name}*, how's everything going today?

My name is *[Agent First Name]*, and it looks like you requested quotes for final expense life insurance.

And how much will your family need to cover everything, \$25,000, \$20,000 or more like \$15,000?

(That's our most popular choice)

Get to Know the Customer (start with basic 1st level questions then get personal, with 2nd level questions)

{first_name}, are you still working, or are you now retired?* What do (did) you do?* What do you like to spend your free time doing?* (Hobbies, interests) *{first_name}*, are you married?* (How long?)* How many children do you have?* How many grandchildren?*

Qualifying the Prospect

{first_name}, to qualify you for these plans I just have a few questions that will help me select the right company for you. Do you currently take medications for anything? Have you taken medications in the last 5 years that you've stopped? (Note any medications given) How tall are you? How much do you weigh? Do you smoke cigarettes or use any tobacco products?

Have you ever had a heart attack, stroke, congestive heart failure, cancer, diabetes or COPD?

(If yes to any illness, ask for more details including date of diagnosis and any medications taken)

{first_name}, these are whole-life plans that will last your entire life and never expire as long as the premium payments are made. People use the benefits to cover their final expenses, including burial costs, but benefits can also help with medical bills, any unpaid debt, or money you'd like to leave loved ones, like your kids or grandkids.

Understand the Buying Reason (Here you can continue to build rapport by digging deep. Ask 2nd level questions that follow up on the initial response)

Tell me **{first_name}**, is covering your burial expense the main reason for your interest in a policy?

Is there a need for money beyond the cost of a funeral?* Like money for kids, grandkids, donations, or bills?*

Do you prefer a traditional burial or a cremation? (You know, that's what a lot of people go with)

Do you currently have a burial plan?*

Has Existing Coverage: It's great that you already have some coverage. You're well ahead of most people I speak with. That means you know how important it is and you're already protecting your family. Many of my old clients are calling me to increase their coverage, because they've recently attended a funeral and they've been shocked by how much funerals and cremations cost today.

How much coverage do you have now? Is it term life or whole life? How will this additional coverage fit into your plans? **{first_name}**, **how will it impact your family if you don't pick up any additional coverage?***

No Existing Coverage: Well, that's a problem, and I'm sure you already know that. I'm sure you've seen people who died without life insurance and the burden it created for their family. They often must resort to bake sales and GoFundme pages to handle burial expenses, and they rarely raise enough money.

{first_name}, **how will it impact your family if you don't have a burial plan in place when you die, what will they do?***

Now, based on everything you want to include we should look at policy between,

(Cremation) (\$5,000 - \$7,000 for cremation services) plus \$ _____ for (other needs),

or

(Traditional Burial) (\$10,000 - \$20,000 for burial expenses) plus \$ _____ for (other needs),

Does that sound about right?

Features & Benefits

{first_name}, I want you to know that it's my job as your agent to help your family when the time comes, I'll work with them to get the claim filed with the insurance company as quickly as possible and make sure the funeral home knows THAT YOU ARE COVERED! **Ok?**

{first_name}, let me tell you about a few of the key features of these policies. (Read #1 or 1.1 based on the health evaluation)

1. Our level plans pay an immediate death benefit whenever death occurs, even in the first two policy years. So, you don't have to own the policy for 2 years for your beneficiary to receive the death benefit. **{first_name}**, many of the plans you see on TV or receive in the mail have a 2-year wait, and most people don't even realize it, so you can imagine how their families feel when they find out that they'll only receive what the client has paid in because they died within 2 years. With a level plan, you don't have to worry about that, you're covered from day one.

(If there is a history of Cancer in the last 2 years, HIV/Aids, kidney dialysis, oxygen use, history of heart attack, stroke, or circulatory surgery < 1 year ago, congestive heart failure or Dementia/Alzheimer's 1.1)

1. 1 Our Guaranteed Issue plans don't ask any health questions and pay out immediately for accidental death, and after 2 years for a natural cause death. You're guaranteed to qualify for a plan without the headache of answering health questions and having a medical exam. Isn't that much easier?
2. Also, your premiums are guaranteed to remain the same as long as you have the policy. They will never increase for any reason, not because you get older or your health changes. So, the premium you start with is the premium you'll end with and your life insurance budget will never change.
3. And the last thing I'll tell you is very important. These plans are approved by the state of **{state}**, so they're affordable and designed for people on a fixed income. And because it's whole life insurance, it has cash value that can be used in times of emergency or any other need you may have.

Tie-down ★

So **{first_name}**, do these sound like the kind of features you want in a plan? (Answer any question and acknowledge their response)

Create Urgency by Painting the Picture with Emotional Statements and Stories

{first_name}, the advantage of these policies, is the position it puts your family in when they're sitting down with the funeral home to make your arrangements. This policy is like cash to a funeral director, and when they see your policy in your families hands, they are going to roll out the red carpet. Your family will be in control! They'll be welcome at any funeral home, and **isn't that what you want?**

Because, when you don't have a life insurance policy, the tables are turned, and the funeral home is in control. They really jack up the prices because they know you have no choice but to pay it or even worse, finance it through them at a very high interest rate that takes years to pay off. This is the biggest concern for most of my clients, making sure their family doesn't have to pay for their funeral out of their own pocket. **Is this important to you also?**

Quoting ★ ★ (No earlier than 10 minutes into the call)

Grab that pen again, because I want to give you the prices for a policy with all the features we just talked about. Because I'm giving you a quote specifically based on your age and health and not just general numbers, like the ads you see on TV, I'm required to give you my insurance license number. Are you ready? My name again is **[Agent First Name] [Agent Last Name]**, and my agent number in the state of **{state}** is **[Agent NPN]**.

{first_name}, we're an insurance broker, so that means we carry more than 30 of the top final expense companies available. So, give me a minute as I look through our carriers to see which has the best prices for you. **Ok?**

Earlier you said that coverage between \$_____ and \$_____ sounded like it would handle everything you wanted. **Is that right?** (Tie this amount to their choice of a traditional burial or cremation and any other needs.)

Ok, I have the prices, are you ready to take them down?

For ages 60 and less that qualify "Level", start the quoting at \$25,000 and work back. Above age 60 qualifying "Level" start at \$20,000 to avoid sticker shock, and work back. For those qualifying "Graded", Modified, or Guaranteed Issue start at \$15,000. Quote 3 prices only to avoid confusion.

Whole Life Level	\$10,000	\$15,000	\$20,000	\$25,000
Female	\$39.95	\$57.75	\$75.55	\$93.35
Non-Tobacco				
60	Product: Simplified Issue Whole Life			

Whole Life Level	\$10,000	\$15,000	\$20,000
Female	\$46.35	\$67.35	\$88.35
Non-Tobacco			
65	Product: Simplified Issue Whole		

What I have is: \$20,000 is \$_____ per month, \$15,000 is \$_____ per month and \$10,000 is \$_____ per month per month. Let me repeat those to make sure you have them correctly. (Repeat, slowly)

Which one of these would you like your family to receive a check for, \$20,000, \$15,000 or \$10,000? (wait for a response, if prospect is unsure or there is no answer continue with the script) *{first_name}*, which one will do everything you want (burial, cremation, grandkids, bills...)? (Focus on choosing a death benefit rather than a price.)

Overcome Buyer Objections

(Acknowledge that the objection is valid, remind them of their buying reason, Close the sale)

[Objection Handling Script](#)

Trial Close ★ ★ ★

{first_name}, paying for this policy today will mean you are covered immediately. You can also set it up to come out of your bank account when you receive your next social security or pension deposit. Would you like to be covered immediately, or would you like to set up your 1st payment to match your social security deposit?

Immediately: Ok. We'll use today's date. That means you'll probably see the actual payment withdrawn in the next 2-3 days.

Match SS/Pension Deposit: Ok, on what day do you receive your next social security deposit? (Repeat the date for clarity)

You'll provide your banking information to the insurance carrier and your first premium will be drafted on your selected draft date, **OK?**

Close the Phone Sale ★ ★ ★ ★

{first_name}, now I'm going to review with you the medical questions that are part of the insurance carrier's application. (Begin completing the carrier worksheet or e-app)

Once a coverage amount has been chosen and the preferred draft date has been answered begin the telesales process with the chosen carrier by asking the medical questions of the life insurance application (POS). (Transition as smoothly as possible, without directly asking the client if they're ready to move forward, ASSUME THE SALE)