



Telesales FEX Appointment Script

Hi [Prospect]? I'm [Your Name] and I'm getting back with you on your request for information on the new state-approved burial programs. You mentioned that your favorite hobby is [Hobby], does that ring a bell?

****START HERE IF ANSWERING INBOUND****

- Like I **said**, I'm [Your Name] and I'm a [YOUR STATE]-licensed field underwriter.
- My job is to go over the features of the programs, determine what you're eligible for, and show you how to apply if you're interested.
- All I do is ask a series of health questions to determine which discounts and benefits you may qualify for. Then I compare rates from several dozen A-rated carriers, some of whom you've heard of, and give you the options with the best value for you.
- See, I don't work for any one company - my job is to save you the time and hassle of having to shop around for coverage, does that sound good?

Build Rapport – Location/Geography || Working/Retired || Spouse/Single || Children / Grandchildren ...PRAISE/HOPE/EMPATHY

FINAL WISHES

- Who is the one [Beneficiary] who will be picking up the pieces when you pass away?
- Now will this be the first money that [Beneficiary] sees when you pass, or do you already have something else in place?
- And that's what we help people with, we help give themselves and their family peace of mind. So what we do here for our clients is give them a Final Wishes Planning guide so you can lay everything out step by step for [Beneficiary] to make it as easy as possible, ok? That will include what flowers you want to have at your services, who you want to invite, who you may NOT want to invite, what hymns to play, things of that nature.

FACT FINDING

- Now [Prospect], how tall are you? And how much do you want to weigh today?
- In the last 12 months have you used tobacco or nicotine replacement?

Ok! And do you have a history of any:

- Cancer – more than one instance? How long ago? Are they on medication for it?
- Heart Attack – How long ago? Are they on any medication for their heart?
- Stroke –Do they need assistance from a walker or wheelchair? Do they take any medications?

THE BENEFITS SHEET

All of our clients are on a fixed income, so these programs are tailored to their needs!

- **Living Benefits** – If the doctor deems you terminally ill, you can get advanced the benefit before you pass! This is great because you can decide how every dollar is spent. And if you end up not passing, you just have to keep making your monthly payment.
- **Cash Value** - Over the life of the policy, the cash value will increase so that if you're ever in a jam for cash, you can borrow against the policy's death benefit and then slowly pay it back over time, or let the loan come out of the death benefit
- **This is a whole life policy** - meaning that your rate will never increase due to age or health and the company can NEVER cancel your coverage. Some companies raise rates every 5 years or cancel coverage by age 85, so it's important to know that you will have this when your family needs it most, no matter what, does that make sense?
- **IMMEDIATE BENEFIT (IF APPLICABLE)**

TRIAL CLOSE

- On a scale of 1-10, how do you think this program and these features and benefits will help [BENEFICIARY] when you pass?
- Would it make sense to get a program like this in place if it fits your budget?

SERVICE WALK

- The last thing I want you to do while I'm crunching these numbers is take out a pen and a piece of paper.
- My personal phone number for my clients is (YOUR NUMBER). Please write that down and I'm also going to send you an email and a text message with my contact information.
- If we are able to get a program in place today, I would love to reach out to [Beneficiary] with your permission and go over the details. And in addition I will send out the final wishes planning guide in the welcome kit and help you set it up however you'd like

WRITE UP/ NEGOTIATION

- So considering you were thinking of a [cremation/standard burial] I will give you a range of rates and you can let me know which option is best
- Quote around \$100/mo, \$70/mo, and \$40 per mo OR \$10k, \$15k, \$25k, etc
- Then ask, "Which of these benefits would best fit your needs?"

At this point you will have to handle whatever objection, if any, they throw at you. If they are indecisive about a benefit amount, suggest the lowest one and let them know they can always add coverage in the future. Ask for the last name and start writing the app.

CLOSE

If they agree to any amount, start asking the medical questions and start writing the application. Don't ask permission, just start writing it and ASSUME THEY WANT IT/NEED IT.

GETTING BANK INFO:

- Now what day of the month do you typically receive your benefits or pay your bills?
- Now do you bank locally or nationally? (Big national bank or a local credit union).
- What is the name of the bank? I want to make sure their information is in our system. (Take the name and google the banks name, the state, and "routing number" i.e. "Wells Fargo Virginia routing number").
- It appears we do have them, which is great. I have the routing number as xxx-xxxxxx, can you grab a blank check to confirm that with me? Some states have multiple routing numbers, I need to make sure we have the right one.
- Have them read the routing number then ask for the next set of numbers, that's the account #.

DELIVERY / FOLLOW UP

- When you get a copy of the policy in your Agent Portal, get a copy of it and email it to the client.
- Email them a copy of the FINAL WISHES PLANNING GUIDE and also mail one out.
- Make sure you follow up with their beneficiaries, and see if you can get them covered as well.