



# VIRTUAL SALES TRAINING

FFLVIRTUALSALES.COM

## Final Expense Live Transfer A-Z Presentation

### THE INTRO -

Good Morning/Afternoon, (Customer FIRST NAME) , This is (YOUR FIRST NAME), a licensed broker from (STATE). How is your day going so far? Great, and before we go over all of the state-regulated programs you qualify for, I want to briefly go over who I am, what I do, and all of the plans and benefits you qualify for and you can tell me what to do next. Okay?

\*PROVIDE THEM YOUR NECESSARY INFO TO HOOK THEM UP\*

Now, I am the state-regulated benefit coordinator for the state of \_\_\_\_\_, and what that means is that I am actually the decision-maker who will help you identify all of the discounts and programs you qualify for.

\*COMMUNICATE AND BUILD RAPPORT AS IF HE IS A FRIEND YOU KNOW\*

I would love to let you know how this policy works and how this plan can benefit you and your family.

These new state regulated plans are designed to cover 100% cost of burials, funerals, cremations or any other debts or obligations that you may leave, God forbid if you die tonight, tomorrow or the day after.

Since we are specialized in end of life planning such as burials, funerals, cremations or retirement plans, we are appointed with 40 different companies all over the US such as AIG, American Amicable, Mutual of Omaha, just to name a few.

I will try to find the cheapest rates with best coverage for you on this call. This will be a whole life insurance policy that will never expire on you and the rates will never go up regardless of your age or health conditions.

Do you already have a life insurance policy in place?

**If "Yes":** So, how much coverage are you looking to add on?

**If "No":** So let me ask you a fair question, a lot of folks would use this coverage for 3 different reasons;

- To take care of the cost of the burial or funeral
- Cremation
- To leave some money over for their loved ones

Which of the following situations fits best into your need; burial, cremation or to leave something over?

**Burial** - The average cost of burial is \$\$\$

**Cremation** - The average cost of cremation is \$\$\$

**Leave some money** - So how much coverage you want me to pull out

**BUILDING VALUE -**

Our State approved plans are designed to cover 100% of your burial, cremation, or any other final expenses.

These plans are usually paid out within 24-48 hours of notification which takes the burden off of your family - COMPLETELY, when they are trying to figure out where the funds are going to come from.

Now, as a Licensed Broker in your state, my job is to ask you some basic questions that will allow me to determine which plan is best for you.

And unlike conventional Insurance agents who are working for specific companies, I'm actually authorized to show the best carriers and lowest rates available across the entire marketplace, so we can choose which company is the best fit for you - together.

This will save you the headache of having to do all of the research yourself!

**1ST TIE DOWN -**

If you don't mind me asking, have you ever experienced any close family member or a friend passing and you had to deal with the funeral or final arrangements?

**If YES:** Was it someone close? Oh I am so sorry to hear that.. (carry on with the conversation and it's the best time to create urgency sympathize with them)

**If NO:** I am glad you have not had to deal with that. But would it be safe to say that neither of us would want to leave that burden on our families or loved ones. Would you agree?

Let me ask you, in the event of your passing, who will end up taking care of your funeral and final affairs?

**SET UP FOR THE HEALTH QUESTIONS -**

Now I would like to help get you the best program available, so I will ask some basic health questions and get you the best options available, Okay?

Before we continue, I would like to let you know that all personal and health-related information collected is completely confidential and protected under federal HIPPA laws.

I'm letting you know this for your personal security and I like to make sure that I let everyone know that protecting their personal information is my top priority.

### **HEALTH QUESTIONS -**

-Can you please verify your birthdate for me?

-In the past two years have you used any tobacco or nicotine products?

-And what is your height and weight?

-Ok, what medical conditions are you currently being treated for?

-Ok, in the past 5 years have you had a heart attack, heart surgery, or a stroke?

-Are you on oxygen?

- COPD?

-Anxiety or Depression?

-Complications with diabetes or high blood pressure?

-In the past 12 months have you been hospitalized or in a medical care facility such as a nursing home?

-Are there any other medical conditions, that I did not mention, that your currently being treated for?

**\*\*Get a full list of current medications and ask how long they've been taking it.**

### **2ND TIE DOWN -**

OK, we are looking good so far.

Now, (Name of Client), Do you have any funds or savings set aside to take care of your final expenses or other needs when you pass away?

**If No:** Gotcha. So, if you die without Life Insurance, would (INSERT BENEFICIARY'S NAME) have to come up with the money of pocket to pay your final expenses? (wait for response)

- Ok well, let's make sure we get this taken care of so (INSERT BENEFICIARY'S NAME) won't be burdened with those costs.

**If Yes:** Ok, how much do you have set aside? That could play into how much insurance you will need.

- Should we take these savings into consideration when we're determining the face value of your policy?

### **PLAN OVERVIEW -**

Ok so let me go over the benefits that you will get with these plans first and we can customize the plan as per your need...

1. The plan is guaranteed for the rest of your life.
2. Your plan can never be canceled once we lock your rate in and get you approved.
3. Both the Benefit and the Premium stay the same. You don't have to worry about the payment going up or the Benefit ever going down.
4. The program doesn't require any Physical Exam, No blood testing, and we don't need to send you to the doctor for any reason or have a nurse come out to your house.
5. Because this is a state-regulated program, you will not have to pay for this plan today, as a matter of fact we can wait until the next time you get paid. Do you typically get paid on the 1st, the 3rd or every other Wednesday?
6. This plan also will work as a savings account that will generate cash value tax free which can be accessed for any emergencies.
7. Best of all, the program will provide you with Living Benefits at no additional cost. Have you ever heard of Living Benefits?

**IF YES:** Ok perfect, so with this one if God forbid you ever suffer from a terminal illness or become seriously ill, the insurance company will send you a check for up to half your policy while you are alive.

**IF NO:** Ok perfect, Living Benefits are going to be included so if God forbid you ever suffer from a terminal illness or become seriously ill, the insurance company will send you a check for up to half your policy while you are alive.

8. And of course this program ensures your family will receive a check within 24-48 hours after the notice of your passing.

**\*\*Get a full list of the health questions of the specific CARRIERS that you want to quote the customer.**

**PRICING -**

Sir/Ma'am, I have generated 3 different plans for you, we can go up or down as per your need.

Now, because this program is state-regulated and most of our clients are seniors or on a fixed income, we are going to start off at the minimum amount of coverage needed to pay for your funeral and final expenses, and then we can go up in coverage.

Again, the idea here is to keep your insurance as affordable as possible.

**BRONZE (FIRST PLAN)**

\$30-\$60

So we will start with our bronze plan with a benefit amount of \$\_\_\_\_\_, and we will need to set aside \$ \_\_\_ per month.

**SILVER (SECOND PLAN)**

\$60-\$90

Our Silver plan with a benefit amount of \$\_\_\_\_\_, and we will need to set aside \$\_\_\_\_\_ per month.

**GOLD (THIRD PLAN)**

\$90-\$120

Lastly our gold plan, with a benefit amount of \$\_\_\_\_\_, and we will need to set aside \$ \_\_\_ per month.

Now which one of these last gifts of love would you like to leave to your loved ones and best fits your need and budget? (wait for response)

**\*\*ACKNOWLEDGE THE ANSWER THEN TAKE THE APPLICATION**