**OWN (get them to own the fact that they wanted this information)**

Hi, this is (First AND Last name – required in some states). I'm a supervisor for the Senior Benefits Center, and an independent agent (the fact that you’re an independent agent is required in some states). and I'm calling to follow-up on the call that you had with Brent (the telemarketer) the other day and he said your favorite color is (color, of favorite hobby etc), that was so you would know that I was the agent assigned to call you. (wait for answer – WFA)

So I'm following up regarding your final expense or life benefits that you were interested in, and I just need to verify a few items so I can get you the information that you requested.

**VERIFY (gain credibility)**

OBJECTIONS:

"No, I'm not interested in that."

* "Okay. Well, when you talked to <telemarketer>, what were you thinking that you needed to have taken care of or that you needed to do?"

"No, I didn’t talk to anybody."

* “Well, they even put down here that your favorite color is green. Is your favorite color green?"

Is your address...? WFA

Is your age …?

Is your <other verifiable info>?

**REMIND THEM OF THEIR WHY**

* (Client first name) when people fill out these forms and send them back to us, it’s usually because of one of three things:
  + They have no life insurance
  + They have some life insurance but it’s not enough
  + They want to leave a legacy to their kids or grandkids
  + Which one are you?
* Paint me a picture – you die tomorrow, who has to pick up the pieces?

**ENGAGE THEM (get them to talk about themselves)**

Okay, for me to find the right program for you so we can get (name of beneficiary) protected, I need to ask a few short questions, is that okay with you? …

* Are you currently taking any medications?
* Are you being treated for any type of physical condition?
* What’s your height & weight?
* Do you use any Nicotine Products?
* Anything Major like:
  + Heart Attack, Diabetes, Stroke, Mini Stroke, Cancer, or Hepatitis for either of you?
  + Any family history of these health issues?
* Do you have a checking or savings account? (will determine which product you choose)
* Do you have an email address? (will determine the product you choose for e-signature)
* Are you a US Citizen? (will determine the product you choose)

When asking the health questions:

* Make them feel like anything they mention is not a big deal – we can take care of them
* Use phrases like “okay, that’s not a problem”
* Or “perfect, we can handle that” etc.
* This will increase your show rate.

**PROCESS** (***Present options on the first contact – see other options in appendix A below to book a 2nd appointment***)

* So here’s what happens next:
  + Now, you're more than welcome, if you want to, to get on your computer and Google 20 different insurance companies, call them, go through talking to 20 different people, have them ask you a series of questions and then they just continue to blow up your phone and go through all that. That’s not what you want to do right? WFA
  + Or I have access to a 18 different insurance companies, so I can actually go do all that work for you.
  + I'll review based on everything that you've told me, the options that there are out in the industry. This will take a few minutes as I pull up my underwriting guidelines so please hang on a minute, I may have to call my chief underwriter to get a better idea where you fit. So while I’m doing that, if you could please grab a piece of paper and pen so you can write down the three options I will get for you, okay? (WFA)

Question: “What companies do you work with?”

* You ever hear of Mutual of Omaha, AIG or Transamerica?

**HOW THE PLAN WORKS**

Okay so let me explain what this product will do for you:

* The death benefit will be good until the day you die, it does not end when you hit 80 years old.
* The rate never goes up.
* The death benefit stays the same – won’t decrease (in the case of graded benefit, explain the terms of the graded benefit plan)
* Have you heard these things on the radio or tv where you can get $100,000 for $10 a month? Don’t be fooled, that’s accidental insurance, this program pays no matter what cause of death.

**GET RID OF THE “THINK ABOUT IT”**

Okay, this is what happens next. In order to make sure we get you qualified for the lowest cost program I will:

* Show you three different premium options that will take care of your need.
* You will pick the most affordable one.
* Now I would love to be able to approve your plan right here on the spot, but I cannot. We will have to fill out a request for coverage form online in order to have the insurance company think about you – whether you qualify for the plan or not.
* They will then give us the notification within a week of whether you are approved or declined.
* So now is not the right time to tell me you want to “think about it”.
* If you’re approved, then you will receive your policy in the mail within a couple of weeks, and when you do I will call you to go over it with you and when that happens, then you can “think about it” – whether you want to increase coverage or decrease coverage, whatever you want to do at that point. And I will help you with any modifications. Is that good with you? WFA
* Now if you get declined, I will come back and find another program that will fit your health condition and we can apply again. Cool? WFA

**PRESENT THE OPTIONS AND CLOSE**

* Okay, I found the best program for you, do you have your pen ready?
* Write down option 1 (then explain option 1 and then give them the prem price)
* (do this for the next two options)
* Okay, now which option will best meet your needs and your budget?
* Close the sale, do the e-app, tie down the sale, get referrals, schedule the next call to give them status updates on their policy (within a week).

**APPENDIX A**

**IF THEY DON’T HAVE TIME TO COMPLETE THE SALE ON THE FIRST CALL . . .**

**PROCESS**

* Okay, so you don’t have a lot of time right now to take care of this? Okay we can schedule a time later today where I'll come back to you having done all that research, and then you and I can talk about what I found and what the possibilities are for getting these needs taken care of.
* So it’s 10:15 am right now, looks like I can call you back at 2 pm or 2:30 pm today, which time is better for you?
* Tie Down
  + So what I'm going to do is I'm going to go out and I'm going to do the shopping for you so you don't have to deal with all those sales guys out there who just want to get your name signed on a dotted line. So I'm going to give you a call back later today at (agreed upon time). Now, my schedule is really filling up fast. And I've got just a short window of time that I can get you in.
  + So what I need you (and <spouse>) to do, if there is anything that's going to come up that you're not going to be able to make our appointment at (agreed upon time), could you please give me a call back and give me the courtesy of letting me know so we can get you rescheduled on the books as soon as possible, but then that also frees up that time space that I can go help someone else. Here is my phone number …

**IF YOU ARE NEW AND NEED TIME TO COME UP WITH OPTIONS FOR THE CLIENT . . .**

**PROCESS**

* So here’s what happens next:
  + Now, you're more than welcome, if you want to, to get on your computer and Google 20 different insurance companies, call them, go through talking to 20 different people, have them ask you a series of questions and then they just continue to blow up your phone and go through all that. That’s not what you want to do right? WFA
  + Or I have access to a 18 different insurance companies, so I can actually go do all that work for you. It usually takes me a few hours to do the research and come up with the perfect plan based on your health and what you need.
  + So let’s schedule a time that I'll come back to you having done all that research, and then you and I can talk about what I found and what the possibilities are for getting these needs taken care of.
  + So it’s 10:15 am right now, looks like I can call you back at 2 pm or 2:30 pm today, which time is better for you? (book as soon as you can within 12 hours to 18 hours)
  + Tie Down
    - So what I'm going to do is I'm going to go out and I'm going to do the shopping for you so you don't have to deal with all those sales guys out there who just want to get your name signed on a dotted line. So I'm going to give you a call back later today at (agreed upon time). Now, my schedule is really filling up fast. And I've got just a short window of time that I can get you in.
    - So what I need you (and <spouse>) to do, if there is anything that's going to come up that you're not going to be able to make our appointment at (agreed upon time), could you please give me a call back and give me the courtesy of letting me know so we can get you rescheduled on the books as soon as possible, but then that also frees up that time space that I can go help someone else. Here is my phone number …