**Tele Sale Appointment ATM – TLP Leads Pre-Check List**

* Print multiple copies of Green Sheets and “Your Quote” Pages & have at the ready.
* Have your quoting tabs/software up & running.
* Have your E-Application Web-Pages Ready to Go.
* Send Text to new leads: “Hi, my name is (your name), & I’m about to call you regarding your request for final expense life insurance information. You spoke with (telemarketer name) on (date) at (time).
* Text Credentials/Virtual Business Card
  + Video on how to create your credentials:
    - https://youtu.be/faNn2-V7VQA
  + Template download link: <https://bit.ly/3bNbhNm>

**Intro – Establish Credibility**

Ring Ring….. [Client says Hello & you say:]

“(Their 1st Name), (Wait for Response) Hey (their name), my name is (your name) & I’m getting back to you because you recently spoke to someone (use their name if available) from senior benefits, and he told you that a licensed agent would be giving you a call about final expense insurance – that would be me! Now you’re in (City, State)? (Wait for Answer – WFA) And you mentioned to them that your favorite color is (their color in the lead info) or your favorite hobby is (their hobby in the lead info)” WFA

Client: “Yes”

Okay great, I just need to take a minute to verify some of your information you gave us. I see here that:

* Your address is (address), is that correct?
* Your age is (age), is that correct?
* Your beneficiary is (beneficiary), is that correct?
* And you were interested in $(coverage) amount of coverage?

**Up Front Contract Pre-qualifying Questions**

So I can truly understand exactly what you need:

* First, I’m going to ask you some additional questions about your situation and…
* Second, I’m going to ask you some basic health questions so that I can determine the best programs you might QUALIFY for.
* Does that Sound Reasonable? (WFA)

**Begin the “Pain Finding” Process**

So tell me what you were kind of thinking about when you filled out this form out. Were you thinking about you kids, grand kids, your spouse, or something else? WFA

* What are their name(s)? (of your beneficiary(s)? WFA
* (If Married) Are you looking to cover both of you, or just yourself? WFA
  + Can you put me on speaker phone so that your spouse can hear me? WFA
* Now do you want to be buried or cremated? WFA
* Have you had anyone close to you or your family go through a burial or cremation? WFA
* Do you happen to know how much it cost the family? WFA
* If something happened to you last Tuesday, who would be making all the arrangements today? WFA

**Modified Green Sheet & Why Summary**

* Do you have any life insurance in place to help (beneficiary name(s))?
* Do you have any liquid assets that they could use instead, anything like: Retirement, IRA’s, 401Ks, Brokerage Accounts, Mutual Funds, Any thing like that?
* Do you own or rent? (Get details if Own)
* Do you have any Debt that they may be responsible for, Credit Card, Car Loans….?
* So with all that said, if you had died last Tuesday, would it be financially hard on (beneficiary name) to take care of everything? (WFA) We’re Going To Fix That!

**E-App Pre-qualifying Questions**

* Now are you a US Citizen? WFA
* Do you have access to a iPhone, Smart Phone, or Computer? WFA
* Will you be paying for this or will (beneficiary)? WFA
* Do you have a Checking/Savings Account or do you ONLY use a Social Security Direct Express Master Card? WFA

**Health Pre-qualifying Questions**

* What’s your Ht. & Wt.?
* Do you use any Nicotine Products?
* Anything Major like Heart Attack, Stroke, Mini Stroke, Cancer, or Hepatitis for either of you?
* What Medications have you been prescribed in the past 10yrs?
* Any overnight stays in the hospital or surgeries for either of you?

**Explain the Process**

Perfect - So here’s how the process works:

* I’m going take a moment and do everything I can to help you find something that is in your budget & something that will make a difference for (beneficiary) – and we’ll be done super fast if we don’t find something that you can afford.
* As long as we find something that fits your needs and budget, the only thing we do next is take the next step of the process and because of COVID, we’ll be electronically submitting your information to the Insurance Company.
* It will take them about 7 days to make a decision. If you get approved, they’ll mail you a package that will take about 10days to get to your doorstep. And the State of (state) gives you 20 to 30 days to review your coverage and to make sure it’s exactly what we covered today & your able to make any changes you like because it’s your policy.
* Does that process sound reasonable to you?

**Final Expense Program Explained**

So Real Quick - before we go over the rates, here’s how the program works:

* The coverage is permanent, so it’s good until they day you die.
* Your rate never increases and your benefits never decrease.
* Have you ever heard of these ads on TV or radio where you can get $100,000 of life insurance for $10 a month? WFA That is accidental insurance, this program pays no matter what cause of death.
* And it has a cash accumulating account that can temporarily cover missed payments you may have in the future.
* Now please be patient with me as I pull up the rates & now would be a good time for you to grab a notepad & pen as I contact the underwriter.
* [STOP and CALL your Mgr if you need help and let the Client know if you are – Clients love Honesty and Transparency]

**Quote (calculate three premium options)**

* So far you’re seeing a range between XX and XX, so far are we within range of your budget? WFA
* Which one do you like best so far, the Basic or giving (Beneficiary) a little bit more with the 2nd or 3rd Option? WFA
* That’s a great place to start, let’s see if there’s anything that would stop you from qualifying, please be patient with me as I pull up the online application. WFA

**Client E-Signature Process By Carrier (active links)**

* CFG:
  + [CA Telesale Guide](https://www.dropbox.com/s/p8zjbkexvixsue7/CFG%20CA%20Telesale%20Procedure%206085CL-CA.pdf?dl=0)
  + [DE/SD Telesale Guide](https://www.dropbox.com/s/s11jkzppk6l2ib4/CFG%206085CL-DE-SD%20Telesales%20Procedure%20Guide%20-%20Delaware%20_%20South%20Dakota.pdf?dl=0)
  + [FL Telesale Guide](https://www.dropbox.com/s/7ujk24ubc24ulk0/CFG%206085CL-FL%20Telesales%20Procedure%20Guide%20-%20Florida.pdf?dl=0)
  + [All other states](https://www.dropbox.com/s/0q0eou5fuugbajk/CFG%20Telesale%20Procedure%20Form%20No.%206085-CL.pdf?dl=0)
* Foresters: [E-Application E-Signature](https://drive.google.com/open?id=1-A5H6m7yraoBv9ncUmZ0ZHbPkAkQVouz)
* Mutual of Omaha: [HIPPA & Application E-Signature](https://drive.google.com/open?id=1DXCFzr-ftVesz_c2yVZy3Lhs5y4Lz7JU)
* TransAmerica:
  + [HIPPA ESignature](https://drive.google.com/open?id=15VaOzwVenHIIWyiccFc0-k7M3TfvVvD6)
  + [E-Application E-Signature](https://drive.google.com/open?id=1dE8qVMBQi7UkjokaC1Tr3C-1xSuoosPo)

**Wrap Up**

* I’ve really have enjoyed working with you today & I’ll be personally emailing you a copy of your completed application for your records and to hold you over till the full package gets there.
* As we wrap up, do you have any last questions for me?
* Now they want me to ask you one last thing:
  + Are you Satisfied with the Service that you received?
  + Do you have any suggestions that can make me better for my next client?
* Book NEXT FOLLOW UP Meeting to go over ERS.
* Ask them if there are any additional services that they may like more information on from the Survey Sheet?

