

Sales Script Guideline

Open your call with a very friendly hello as if you are a close friend calling. Such as... "Hey Jim, how are you?" This statement will breakdown the immediate impression that you might be a telemarketer. Keep it friendly and move directly into the reason for your call.

Remember: this call is **not** a call to provide a quote. This is a call to understand the need and fulfill the need.

A great question you can ask that will help identify the reason for the need is...

"Now what was it about the burial insurance that has you concerned the most?" **Be sure to get the real answer!!**

Folks typically fall into one of two categories;

No Coverage: That's Ok. We'll make sure we assist you the best way we can to take care of that for you today.

Some coverage: Great! I am glad you have something in place because there are so many people out there with nothing in place at all.

How long have you had it?

How much coverage is it?

Let me also ask you.... Do you have your Funeral, Burial and Final Arrangements Planned out yet?

The Process

Now____Clients name_____ the process we use is very simple. We work with 30 different companies that specialize in Final Expense Life Insurance. Today I am going to do 2 things. First, I am going to ask you some qualification questions to see what plans you're eligible for. Secondly, I am going to explain how that program will work specifically for you, your needs and most importantly your budget. If I can help you out today then Great! If I can't then we both will be on each other's way.

Fair Enough?

Ok Great! Now let's start with some discount questions.

Cremation: Ok the average cost for a cremation with a small service in your town is between 4 and 8 thousand dollars. Is that about what you were expecting?

Of course our main goal is to make sure we get you something in place that you can afford. Right? Your family shouldn't be left with a financial burden when you're gone so they can do the proper thing at that time, which is grieve instead of worrying about finances.

Health Questions: Ok. Now let's talk about your health. All 30 companies treat health conditions different than others and I want to match you up with the right carrier. So tell me about your current health.

This would be a great time to grab all the medication you take. Please take a minute and grab the bottles.

(It's a great idea to write down everything they tell you.)

You don't need to ask these questions but essentially we want to find out the answers to the questions below, in order to formulate an idea of which carriers might be the best in this case.

Any other medications? Because when we're done here we are going to get underwriting on the phone and they're going to run an electronic prescription check which will pull all the medication you've had filled in the past 12 months. Let's make sure we have them all ahead of time.

Ok. Thank you for that information.

Let's go over a few health conditions to see if we missed anything. **(Be sure to find out when they were diagnosed?)**

Do you use any form of tobacco?

Do you have any circulatory issues?

Any Heart issues?

Any Lung Issues

Do you have diabetes?

Do you have any mobility issues?

Do you have any blood issues?

Are you terminally ill?

Do you have cancer?

Do you use drugs or alcohol?

Before we make the call to the underwriter, is there anything else you can think of regarding your health I should know about?

Ok let's call the underwriter and see if you qualify.