

Dr. Troy Clark's

FINAL EXPENSE Life Insurance
SALES PRESENTATION ©

Agent Selling Script Manual

www.FinalExpenseSuccess.com ©

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Other publications by Dr. Troy G. Clark at www.TroyClark.net

The secret to selling is to *sell the secret.* ©

(Explaining your product should sound like the
“best kept secret”
in the entire insurance industry.
Make qualifying for one of your plans a
“mystery of anticipation”.)

Troy G. Clark, Ph.D.

Life ♦ Insurance

1809, Noun

Providing payment of a stipulated sum
to a designated beneficiary
upon death of the insured.

Merriam-Webster's Dictionary
11th Collegiate Version 3.0, 2003

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All-Important TIE DOWNS Explained

**Each Page in this Sales Presentation is “One Step Forward to Closing One Sale”.*

*** “Tie Downs” indicated in **Blue** are a critical, series of steps for both agent and customer together. A huge step forward to making a buying decision (for the customer), and closing one sale (for the agent), is made up of several small steps called “Tie Downs”.*

A “tie-down” is a mutual agreement, or decision, between a customer and an agent toward purchasing final expense insurance coverage. If an agent desires a customer to make an instant buying decision at the close of a Sales Presentation, several “tie-downs” between a customer and agent **must proceed the close.**

“Tie-downs” actually “nip in the bud” a smattering of customer objections that potentially arise at the close of a Sales Presentation. By eliminating objections one-at-a-time throughout the Sales Presentation Script, an instant buying decision at the close becomes more apparent, and much easier!, for both customer **and** agent.

Below are examples of customer objections “nipped in the bud” on each page of the Sales Script by the all-important “tie-down” question on each page. **NEVER MOVE FORWARD** to the next page in the Sales Script without an agreement between agent and customer from the “tie-down” question.

VERIFY CUSTOMER INFORMATION PAGE

> Potential Customer Objection – *“I never mailed a card in, or made an inquiry.” “I was checking on benefits for my _____, and not for me”.*

> **Tie-Down Question** – (After verifying the card with customer) *“Now, were you checking into benefits for yourself, or for someone else?”*

WHY I AM CALLING Page

> Potential Customer Objection – *“I do not know who you are, or where you are calling from.” “I need information in writing before I make a decision.” “I do not have any money today. – Or – I thought it was free.”*

> **Tie-Down Questions** – *“May I share with you in ONE MINUTE who I am, what these benefits are exactly, and how you can apply for them here at my department?” “You do not have to spend any money with me today, in order to apply for the benefits that you want for you and your family permanently.” “If you see something that you want today, and if I feel comfortable qualifying you for it, my secretary will mail you out a Welcome Packet. This Welcome Packet will include.....Also, your actual policy will arrive in the mail within 10 business days. Now, Mr. Customer, is this what you were wanting my help with for funeral & burial protection?”*

CUSTOMER WARM UP Page

> Potential Customer Objection – (Understood in the mind of a customer) *This person does not care about me or my family. They just want my money.*

> **Tie-Down Question** – *“Mr. Customer, I want to be sure that I am on the same page as you, going in the same direction. So, may I get to know your situation a little better? How long have you been living in.....?”*

IDENTIFY CUSTOMER NEED Page

> Potential Customer Objection – *“I already have enough coverage.” “I have no need for what you are offering to me today.”*

> **Tie-Down Question** – *“Mr. Customer, tell me what you feel your needs are. What were your thoughts and concerns **about your family**, when you sent the card into my department?”*

DECISION MAKER Page

> Potential Customer Objection – “I need to talk this over with _____, before I make a decision.”

> **Tie-Down Question** – “Mr. Customer, I always ask this question at this point: AM I TALKING TO THE CORRECT PERSON? Are you your own financial decision maker? Is there a son, daughter, Power of Attorney, or anyone else that we need to have on the phone with us, in order for you to make a decision, if these benefits are right for you?”

FINAL EXPENSE SELLING POINTERS

**Because this “selling” script is to be adapted to field or phone sales for salesmen/women, please consider the following additional pointers to owning a superior scripted Selling Manual:*

- A customer’s reaction to an agent typically equals the agent’s own selling disposition. That is, what an agent transfers over the phone, or in person, to a customer, is mostly how a customer treats an agent. If an agent exudes an unenthusiastic, low voice volume, or frustrated disposition, the customer will react to the agent with a low interest level of enthusiasm, or negative disinterest. If an agent treats his/her customer to enthusiastic, professional, upbeat, positivity, and authoritative cheer, the customer will more likely “perk up”, pay attention, and listen with interest.
- RECORD YOURSELF giving a sales presentation to a “pretend customer”. Listen to your recording. Would you buy a policy from YOU? If not, why should your customer? Always improve **how you sound** while delivering a sales presentation!
- This Sales Script Manual works best if your prospect customer previously responded to some type of lead inquiry (Ex: Mailer, Telemarketer, TV, etc.) giving the customer an opportunity to respond and request more information on final expense coverage.
- Because many people need professional assistance to overcome procrastination, seniors without any, or little, life insurance coverage put their family at risk of a burden of approx. \$7,000-\$12,000 immediate funeral bill, if they should pass away at any moment.
- Many people living on savings, Social Security, or Disability, are unable to afford large, expensive-type life insurance plans. Helping these folks to make a right decision that would fit into their individual lifestyle, and budget, is important. A large funeral bill, outstanding credit card debt, nursing care bills, etc., puts financial stress on a surviving spouse or children of the deceased. Final Expense Insurance is a wonderful way to individually eliminate this burden on an entire family.
- In this Sales Script Manual, the term “Licensed Field Underwriter” should only be applied to an agent who has previously secured permission from an insurance carrier to do so, while selling their product. Otherwise, replace the term “Licensed Field Underwriter” with “Final Expense Representative”.

Selling Techniques to Avoid

1. **Twisting** involves convincing a client to replace an existing policy, or switch insurance companies, through misrepresenting the existing policy's terms and values. Never tell a prospective client that your policy benefits will do something, knowing that it will not do it. Never tell a prospective client that their existing policy will not do something without reviewing their actual policy first.
2. A **Rebate** is illegal for both the agent and the consumer. An inducement offered (anything of value) not specified in the agent's policy contract within an insurance purchase agreement is a rebate. It is illegal for any person to offer or accept such an inducement.
3. An agent may not charge in excess of the policy premium for the performance of the agent's service.
4. It is also a misdemeanor to the agent in most states to transact a contract that is unlawfully executed. That is, soliciting and transacting business with a non-licensed company.
5. Knowingly making false statements on an application is punishable in most states as a Class I felony. This includes insurance agents, physicians in charge of medical checks, or applicants of life insurance. A blank application cannot be signed legally by an agent. Exceptions may be travel accident insurance, or a baggage loss policy, intended for issuance through a coin-operated machine.
6. Refrain from "hustling" or "badgering" a customer with untrue or unkind remarks, i.e.: "This is your last chance to ever qualify for these benefits", "Don't be a fool, sign up today", "If you wait another day to apply for this coverage, your chance will be lost forever."
7. Inherent within the insurance industry, unfortunately, are licensed agents whose only concern is to position a potential client to "sign on the dotted line" at all cost. To do so, a dishonest agent may withhold important, deal breaking information from the customer about a certain policy feature that may influence the customer's decision one way or another. For example, if a plan for coverage has a 2-3 year "waiting period" before 100% of the natural death benefits goes into full force, the customer should know this up front during the initial explanation of the benefits. If the "waiting period" is not properly and thoroughly explained at the time of purchase by the sales agent, a family may get surprised by the sting of having a fraction or zero coverage they were counting on, if the client passes away during the 2-3 year "waiting/elimination period". Up front honesty by the agent always wins more success in the long run.
8. Misrepresenting your product, or the product of another company that a customer is currently insured with, is detrimental to both parties involved and is no way to begin a lifelong, trusting business relationship. A customer is more likely to buy from a forthright, honest agent, who holds nothing back from the customer. There must be no "surprises" later to the customer or agent. On the flip side of this coin is manipulating a customer to buy insurance based upon untrue or over-the-top explanations of policy benefits. An agent must never promise a customer that their policy will do something that it will not do. We officially term this "twisting" of the facts in insurance terminology. If a professional agent is unsure how to explain policy benefits, or how to answer a customer's question about benefits, a correct response would be:

"That's a good question. Let me make sure I can give you an accurate answer by looking it up for you. Because I am a professional, I do not want either of us to be surprised later by giving you a guess answer. We'll come back to that later, I promise."

An Insurance Commissioner may revoke, suspend, or deny licensure to any individual for:

- ⊗ Cheating on the State Licensing Exam.
- ⊗ Fraud.
- ⊗ Misrepresentation of policy terms.
- ⊗ Violation of any insurance law.
- ⊗ Misappropriation of funds.
- ⊗ Conviction involving moral turpitude or any felony.
- ⊗ Violation of the Unfair Trade Practice.
- ⊗ Coercive or dishonest practices.
- ⊗ Forging names on an application.
- ⊗ Failure to comply with continuing education requirements.

Answering Machine Agent Phone Messages

(If your prospect customer is not home. Leave a message to prompt a return phone call!)

** When leaving a message, pronounce your *name/phone number* s-l-o-w-l-y and clearly!

1st Answering Machine Phone Message:

Hi, this is (Agent Name) at a “final benefits department” leaving a message for Mr.,Ms. (Customer Name). Mr.,Ms. (Customer Name), you requested our (current year, Ex: 2013) Senior Benefit Update that we are trying to get out to you. You gave us your Date of Birth as, M/D/YYYY,...or YYYY, I’m not sure which it is, but this does affect the level of benefits you may qualify for there in (Customer City). Please, contact us as soon as you can, so we can get the correct information out to you today.

The direct line to my desk is ---.---.---. Again, this is (Agent Name). Have a good day.

**Note: Mention both a correct & incorrect year of the customer’s D.O.B. in your message.*

2nd Answering Machine Phone Message: *Approx. 2-5 business days between leaving phone messages.

Hi, this message is for (Customer Name). I am (Agent Name) with benefits information you requested here at my department available right now in (Customer City). The Date of Birth you gave us is either M/D/YYYY, or YYYY. Please, let my secretary know which one is correct, so that we can get the correct information out to you as soon as possible.

Our direct Toll Free number is ---.---.---. Have a blessed day!

3rd Answering Machine Phone Message: *This message should only be utilized as a very last resort.

Hi, this is (Agent Name) at a “final benefits department” with a final message. I have left several phone messages for (Customer Name). Our records indicate he/she has not responded to the No-cost information requested here at my department. There are state-regulated cash benefits available for folks who respond and qualify. This is my final offer, if I do not hear back immediately from (Customer Name).

---.---.--- is the number to my desk. Thank you. Again, this is my final offer.

Steps To The Sale

Script Page	Step	Tie Downs	Tips
	Call Customer	Set appointment (Field Sales). Read Script (Phone Sales)	Nothing happens until you DO THIS!
Leave a Message	<i>If no answer...</i> Leave a Message	Express confusion over D.O.B. year Call out the wrong year, then the correct year	Emphasize benefit requested is provided TODAY, if your call is returned with CORRECT info. today!
Verify Customer Information	Greet the Customer	<i>"Were you checking into benefits for yourself or someone else?"</i>	Common Objections/Concerns: 1. <i>I don't remember my inquiry.</i> 2. <i>Send me something in the mail.</i> Have your rebuttals ready. Respond confidently .
Why I Am Calling	Tell Customer Who You Are	<i>"Is this what you were needing my help with today?"</i>	If they don't WANT your services, they are not a buyer. Listen for "Yes" answer to Tie Down – Buyer!
Customer Warm Up	Instant Rapport	Customer must FEEL your care for their family/situation. Ask Questions-LISTEN!! Share things you have in common together.	Get the customer to like & trust you. If they do not "buy you" , they will not buy your product!
Identify Customer Need	Determine Need	<i>"What were your thoughts and concerns <u>about your family</u> when you made the inquiry into our benefits."</i>	The customer's need is the "Anchor to the Sale". <u>They</u> must express their need in their own words. If <u>you</u> tell them, you're selling, and <u>they're</u> not buying.
Pre-Qualify: Customer Health	Health Picture	This determines the level of benefits a customer qualifies for. If they do not QUALIFY , they cannot buy. <i>"Is this what you are looking for?"</i> (Tie Down)	If Health Issues – Express concern/suspense over their ability to qualify anywhere else. If Good Health – Express urgency over applying for the top plan & No-cost benefits available TODAY.
Decision Maker	Who is the <u>REAL</u> Decision-Maker?	<i>"Are YOU your own financial decision maker?"</i>	The person who write the checks, and pays the bills is the REAL buyer. The sale is dead without them.
Customer Plan / Benefits Explained	Insurance Company Name & Plan Benefits	Bring the insurance company and product to the table. Have customer write down: Agent contact info, Insurance company info, Plan name, Main benefits.	Emotion sells. Build emotion with...Free Benefits. Special Benefits (can't get elsewhere). I always manage it.
Additional No-cost Benefits	FREE !!!!	Connect FREE Benefits to the customer's situation. Use info. customer volunteered at the Warm Up.	Riders also available.
Quotes	Give the Quotes	Start low with premiums: \$30\$40\$50 range is a safe place to begin for a 3-Option Quote. It's easier to go up, than to start the quotes high and come down! Have customer <u>write down</u> the quotes.	Reiterate the all benefits after your initial 3-Option Quote. Cover riders after that.
Ask For The Sale	Choose the Plan	<i>"Which plan looks more comfortable for you on a monthly basis RIGHT NOW?"</i>	Insist on an answer, while you have approval today. Sometimes a "Yes" is made of several "No's" first.
Collecting Payment Information	Get Customer Bank Information	Read the script VERBATIM with CONFIDENCE .. Keep the conversation moving forward. Refer to Objection/Rebuttal pgs of the Sales Script, if a customer "balks" at providing payment info.	Figure out when the customer gets paid each month. Set premiums to be paid on or shortly thereafter that day.
3 Way Underwriter Call	Prepare for 3-Way Phone Call	Explain the process is a bit "formal". Answers with the underwriter become a legal basis for their policy benefits. Important to answer correctly!	SUMMARIZE the meanings of the Disclosure Statements in plain English.
Seal The Sale	After 3-Way Call	<i>"Do you feel good about the decision that YOU made today?" "Can we count on you to fund the premiums?"</i>	Remind customer what is coming in the mail – Welcome Packet / Actual Policy.
Referrals	Get Referrals	Collect Name, City, State, Relationship to Customer, and Phone Number for each referral.	Normally, it is best if the customer calls ahead to the referral to give them a "heads-up" before an agent calls them. Utilize "Calling A Referral" Sales Script to contact a referral.
CONGRATULATIONS	YOU	CLOSED THE	SALE !!!

Final Expense Sales Presentation Script

Verify Customer Information

**Phone Sales Agent: The goal here is to build immediate rapport with a customer. A wise agent “chit-chats” with a customer first, before launching into “business talk” about death benefits. It pays to Google local news events in the customer’s area or state before placing a call, to gain common ground of conversation upfront. Most people are aware of headline news topics.*

***Field Sale Agent: Begin by setting appointment (See Pg.40,41).*

(Customer First Name)?

Hi, (Customer First Name). This is Licensed Field Underwriter (Agent Full Name) here at my final expense department with benefits information you requested recently in (Customer City). How are you today? Great! Glad to hear it / Sorry to hear...

The reason for my call, we received your - 1)card in the mail, 2)inquiry – requesting more information on the (Year, Ex: 2013) Final Expense programs approved in (Customer’s State). I am the Licensed Field Underwriter, assigned to work with you in receiving all the benefits you are entitled to, AS SOON AS I verify the information you gave us.

- Your full name is.....and it is spelled -----.
- The correct mailing address you gave us is -----. Is that you? Ok.
- The correct date of birth you gave us is -----. Is this correct? Ok, so that means you are _____ years young. *I always tell my customers, “It doesn’t matter how old you get, as long as you are getting better, right?..Right on!”
- Ok, super! Looks like I have right person here.

☞ **If No D.O.B:**

(Customer First Name), these state approved benefits are available for folks who can qualify by age. What is your date of birth, or correct age, please?

😊 **TIE DOWN:** Now, were you checking into benefits for yourself or for someone else? *** (Find out who the “real buyer” is! Get them on the phone, or set a call-back appointment.)*

**If customer is married, or if a couple is checking into benefits for BOTH husband and wife:*

(Mr.Ms. Customer Name), am I assuming correctly that you make most of your financial decisions together? Super! Let’s find out what you both qualify for, while we’ve got each other on the phone here.

It is wise to have **BOTH husband and wife on the phone together, before proceeding forward to the next page in the Sales Presentation Script, **even if** one spouse says it is not necessary.*

Why I Am Calling

(Customer Name), May I share with you in ONE MINUTE, who I am, what these benefits are exactly, how you may apply for them here at my department, and then you tell me what do after that, ok?

Great. My name is (Agent Full Name). I am not in a call center, or in a sales department. I am a state Licensed Field Underwriter here at my final expense department. I am the actual decision maker of who qualifies for our benefits. It is my job to do 3 things for you today:

1. Determine the exact level of benefits for you, even if you've been turned down before.
2. Identify the absolute, bottom-line, lowest premiums for the BEST plan.
3. Secure your Cash Benefits into place permanently without having to spend any money today.

(Customer First Name), this (Year, Ex: 2013) state-regulated program pays out 100% **CASH** to your beneficiary – listen very carefully – usually within 48 hours after death, to cover all funeral and final expenses. THIS MAY BE THE VERY FIRST MONEY THAT YOUR FAMILY SEES AT THAT TIME to cover all burial costs, and final expenses. Sound good?

These **CASH** benefits go through small, affordable, whole life insurance policies that are regulated by the state of (Customer State) for folks who live on a limited income each month. These are not your real big expensive-type plans, just small, affordable, permanent plans, that never change and payout as quickly as 48 hours. Make sense, (Customer Name)?

Now, I do not send out any salesman to bother you. You do not have to go anywhere. I simply give a free quote right over the phone, which is the important information you requested here. This includes the coverage amounts, the lowest premium rates, and all the additional No-cost benefits that are available in (Customer City) right now!

I'll give you about 3 options to look at, only for what a decent, basic funeral in your area cost. I will start LOW when I give you my quotes, because, (Customer First Name), this is not going to do anybody any good, if it is not affordable. That is #1.

So, I'll start low and give you 3 options to look at. Now, if you see something that you want for you and your family, here is how this works. I will simply help you to apply for the benefits right over the phone. It only takes about 5 minutes for us to complete your application. Now (Customer First Name), YOU DO NOT HAVE TO SPEND ANY MONEY with us today, in order to apply for the benefits! I do not want this gnawing at the back of your mind, while I am talking with you. Everyone I speak with is living on a certain budget every month. I realize everyone gets paid at different times of the month. I have the authority to

set your plan into place to begin at the price, and on the day of the month, that suits you. Does that sound good so far? Good.

Next, my secretary will send you a Welcome Packet tonight in the mail. You should get your Welcome Packet by (Day of week, 3-4 days out). In your Welcome Packet, you'll have all of my contact information, which I will give to you in just a moment, all the information about the program you select, and our FREE gift called our Memorial Guide (this is a professional booklet for end-of-life planning). After the Welcome Packet, your actual policy will arrive in the mail within 10 business days. I make sure we get the policies sent right out to you. I want every word that I tell you to be validated on paper in front of you in black-n-white in your Welcome Packet by (Day of week), and in your actual policy within 10 business days. Then, you are set for life!

Your plan is permanent. It never changes, and goes with you the whole way. It will pay out 100% with 48 hours to 5 business days at the end of your life. I realize, (Customer First Name), that I am jumping ahead a little bit, but I just wanted you to know the process of how this works, if you see something that you want, OK?

😊 **TIE DOWN:** Now, (Customer First Name) is this what you are needing my help with today for funeral and burial protection?

**If customer answers a solid, "Yes", you have a BUYER on the phone! Proceed to next paragraph...*

(Customer First Name), is there anywhere you need to be this morning/afternoon? Do you have any appointments coming up soon? If I clear out my schedule to spend some quality with you now, can you share a few moments with me to see what you qualify for?

> A customer's response should give an agent a firm assessment to either proceed forward to the next page in Sales Script, or set a callback appointment. Stress to the customer it is best to proceed now!

*** If a customer's answer is unsure after the "Tie Down" Question, ask further questions about the customer's actual need for coverage.*

***OPTIONAL, if you have a "buyer" on the phone:**

May I ask you to jot down my license number? I want you to feel secure with me. Because I am not a telemarketer, I want you to be able to verify at anytime, that I am a state licensed insurance professional with your state department. Would you like me to contact them now together with you on the phone to verify it?

**If customer says, "Yes", have the 800# to the Department of Insurance in the customer's state handy. Simply place a 3-way call to the Department of Insurance to verify your agent's license number.*

Customer Warm Up

** The goal here is to further strengthen rapport with a “buyer” customer. Help them FEEL YOUR CARE for their family situation at this point.*

(Customer First Name), I build meaningful, life-long relationships with all of my personal clients. I’d like to know something about who our cash benefits are going out to. So, I want to know something about your situation, what you feel your needs are, and who I will be working with in the future to pay out the cash benefits. I want to be on the same page as you are, going in the same direction. So, **(Customer First Name)**, how long have you been living there in **(Customer City)**?

- Are you originally from there?
- Did you raise a family, there, in **(Customer State)**?
- Do your children live close by now, to keep an eye on you? My family is a close-knit family. I believe that your family is your greatest treasure on Earth.
- Who would I working with in the future to pay out the cash benefits? Which one in your family would be your beneficiary – someone you could trust to handle your funeral arrangements and final expense?
- Any G-children? How often do you get to see them? Are you the “built-in babysitter”?
- How do you keep up with everyone’s birthday in your family? Christmas gifts?
- Are you disabled, or retired? What was your previous occupation? **If a customer worked several years in one vocation, commend them on being the “backbone of America”.*
- Did you serve in the military? I have relatives who served/are serving in the military. I appreciate your service to our country, THANK YOU. I especially love to help veterans.
- What do you do now for fun? Any hobbies? Do you travel much? Visit relatives?
- Do you attend church anywhere? Volunteer in charity work/public service? Bingo?

I certainly want to commend you for sending in your request here. Most people wait until it’s too late. You’re smart, because it’s very hard to get coverage when your age changes, as your health grows worse. You are wise to reach out for my help now. I promise to do everything in my power to take care of you and your family today, so that you never have to worry about this again the rest of your life, OK? Thank you for sharing a little bit about yourself with me.

Identify Customer Need

The customer's need for coverage is the "Anchor to the Sale". When a customer expresses what they feel their needs are, the customer is actually **selling themselves on an agent's product.*

(Customer First Name), It is expensive to live. It is also expensive to die. It's not something that "might" happen. It's something that is GOING to happen. The most common need of my customers is to be sure that their family does not have to "dig into their pockets" to pay for YOUR funeral. There is usually a story, or a reason, for what motivates people to reach out for my help. I want to be on the same page as you are, going in the same direction.

☺ **TIE DOWN:** So tell me, what you feel your needs are? What were your thoughts & concerns about your family, when the request was made for benefits here? *(Listen to the customer!!!)*

** If the customer is not talkative, pull more information out of them by asking more questions:*

- Did someone close to you recently go into the hospital or nursing home?
- Have you ever had to help pay for anyone's funeral?
- If something, God forbid, should happen to you tonight, who would get stuck with the burden to pay your funeral bill?
- Do you feel that taking care of your final expenses is an individual responsibility, or your children's responsibility?
- Tell me more about that...
- Do you see our permanent, final expense cash benefits as a necessity, or a luxury?
- Are you counting on the U.S. Government's \$255 death benefit to cover your funeral bill and final expenses?

We expect you to live another 20, 30 years. But if not, do I hear you saying that a funeral is a big expense on a family, and that it is easier to pay a little bit at a time, than thousands all at once? So, you just want a small, affordable plan that is permanent, never changes, and pays out immediately - no matter what - to protect your family/spouse.

☺ **TIE DOWN:** Does that sound like you? Perfect!

Pre – Qualify: Customer Health

As a Licensed Field Underwriter, I do not require a physical exam, or medical test (we're not going to come out and chase you around the house with a needle – ha, ha). However, this is a state-regulated program, so I have a few Guideline Health Questions to determine the level of benefits available to you today.

Please answer each question honestly and truthfully, as we do an M.I.B. check. To save you a lot of time and trouble, I take care of everything right over the phone. We simply verify your answers with the Medical Information Bureau.

**If a customer wants M.I.B. explained to them:*

The Medical Information Bureau is kinda' like the DMV where you get your driver's license. If there is anything on your driving record, the Division of Motor Vehicles has a record of it. The Medical Information Bureau, Inc. is the same way. It is regulated under the federal Fair Credit Reporting Act and "HIPPA" Laws. It is a consumer reporting agency. Every time a person applies for insurance, health conditions get reported to them. So, if you have anything on your health record, it is logged there. We just do a standard check with the M.I.B. to verify your answers.

So long as your answers match the information we get from M.I.B., everything is fine.

HEALTH QUESTIONS:

1. What is your height / weight? Are you a tobacco user?
2. Let's put all our "cards down on the table" first, ok? Please, tell me anything I need to know about your physical condition in the past or present. What is the WORSE THING on your health record? Go ahead and tell me. *(List personal health information a customer volunteers.)*
3. List all prescriptions that you are currently taking. *(Have your customer s-p-e-l-l out each prescription.) *To get the best idea why your customer is taking a prescription, go to www.webmd.com to look up the physical condition connected to each prescription.*
4. Ask Health Questions. *(Go to your insurance company website to print out an application in your customer's state, including health questions. Print it out and insert into your selling notebook for future reference.)*

Thank you so much for your honesty, (Customer First Name). Because this program is state-regulated, we can't apply for more than your funeral needs, like \$100,000 - or anything like that. Most people I talk to already have some type of insurance. And, they just want a small, affordable plan that's permanent, and pays in addition - immediately, no matter what!

☺ **TIE DOWN:** Is this what you were looking for?

Many companies are now doing *credit checks* in addition, to determine eligibility. We don't have to do that. We simply go by the honor system at my department. We only want to be sure that you have not bounced any checks in the past 15 days. So, do you have an account in good standing? Perfect! **Optional, if customer rapport is **great**: Is it checking or savings?*

Decision Maker

Now, because this program is state regulated, let's make sure that I am speaking to the correct person.

☺ **TIE DOWN: (Customer First Name), Are you your own "Financial Decision Maker"?**

> *(Pause for customer response.)*

In order for you, (Customer First Name), to make a rational decision with me today, is there anyone else that we need to have on the phone with us – a son, a daughter, Power of Attorney, sister/brother, or anyone else, for you to be able to make a final decision, if these benefits are right for you?

*** OPTIONAL:**

- Are you the "financial secretary" in your home? – Is there someone else who pays your bills / writes checks for you?
- Do you handle your own purchases? – Who picked out and paid for your vehicle/house? So, could you make a rational decision today about life insurance?
- *OPTIONAL: Tell me more about that...

So, what I hear you saying, is that, if you see something you want from what I show you in a moment, and if I feel comfortable qualifying you for it, you can make this decision today on your own, all by yourself, without needing to discuss it with anyone else.

> *(Pause for Customer Response.)*

If a customer expresses a need to include another person in their decision process, it is wise to **not proceed forward in your Sales Presentation, until both parties are on the phone with the agent. A callback appointment is recommended, if a 3-way call to the "3rd party person" is not possible now.*

**If a customer does not need to include anyone else in their decision:*

***OPTIONAL:** May I ask one courtesy? I see that it has been (Ex: A Week) since you requested this information. The demand is high for our benefits. We try to follow up as quickly as we can. There are a lot of people reaching out for my help every day! So, can you simply give me a "Yes" or "No" answer, after I provide all the information, and answer all of your questions? It won't hurt my feelings, if you say "No". Can you, please, give me a courtesy answer either way today?

Ok, (Customer First Name), I do feel comfortable moving forward with you, because you obviously care about your family, and you can make a decision by yourself. So I'll do everything I can now to qualify you for the top, approved plan, so that you may also take advantage of the No-cost benefits available in (Customer City) right now.

Customer Plan/Benefits Explained

(Customer First Name), I am going to submit your information real quick to make sure we can still get the lowest premium rates, and all the top benefits, before anything changes.

While we wait a few moments for that, let's get your paper and pencil ready to write down some important numbers. I am going to walk you step-by-step through your plan, because I want you to know exactly what you are getting, ok?

At the top of your paper let's write my name _____. The number to my desk ---.---.----. I will be your "Contact Representative for Life". I have enjoyed protecting families futures here at my department for about ___ years. I deal with grieving families almost daily, and I take a lot of pride in making sure cash benefits are paid out immediately, during the worst week of a family's life – when everybody has their hand stuck out – the funeral home, medical bills, nursing home bills, credit cards, etc. That would be a blessing for you.

Everything that I share with you from this point forward is going to be in your Welcome Packet that my secretary will send out to you in the mail today. So, you do not have to write down everything I say, just the "highlights" that I ask you write down, ok?

The name of the insurance company is _____. They are located in _____. Their plans are approved by the state of **(Customer State)**, here at my department. The name of your plan is **(Customer Plan)**. **(Insurance Company)** has been specializing in protecting families with Final Expense Plans for ___ years. They have a top rating of ___ (*Check AM Best Rating for your Insurance Company*). In my opinion, there is no better company experienced to protect your family. You can visit them online anytime at (www.InsuranceCompanyWebsite.com).

Your plan benefits are as follows...

*(*Benefits described below are typically inherent to most, not all, final expense plans.)*

- **Whole Life Insurance:** It stays the same for life. The coverage you sign up for is the coverage your beneficiary gets. Premiums NEVER go up. Coverage NEVER goes down. Even if your health/age changes, your policy never changes, unless you call me for more coverage, or to change a beneficiary. ONLY you have control over your policy.
- **No Waiting Period** (**Preferred/Immediate Issue Plans*): Your coverage begins on Day 1, 100%.
- **Benefits are Tax Free:** "Uncle Sam" can't touch it. It does not go through estate probate.
- **Cash Value:** This is similar to a little "savings account" inside your plan. A small portion of your monthly premiums goes into your Cash Value every month. Over time, your Cash Value builds to the point of being able to pay for your premium, in case of a financial emergency, so you never lose your protection. This is your "Safety Net". A 20 year projection of your Cash Value is included within your policy mailed to you.

Additional No-Cost Benefits

**Note: Now share with your customer additional No-cost Benefits. No-cost Benefits described in the list below are typical. Please, check the Agent Guide of your insurance company product to be exact. Riders will be shared later in the Sales Script.*

(Customer First Name), there are addition No-cost Benefits that we may apply to your plan, if we can get something done today. These will not make your premiums go up one penny – ever! We also have small-cost riders available that I will share with you later.

- **ADB, Accidental Death Benefit:** Coverage automatically **DOUBLES** in case of an accident. Example: \$5,000 goes to \$10,000 without having to apply for it!
- **Terminal Illness Benefit:** If you are ever diagnosed with a terminal illness (6-12 months left to live), your policy pays you *(typically up to 90-100%) of your total coverage, **GET THIS - while YOU ARE STILL LIVING**, to take care your own funeral ahead of time, pay off any bills/debts, etc. Have you ever had a life insurance plan that **PAYS YOU**, while you're still living?
- **Confined Care / Accelerated Benefit:** If you become a fulltime resident in a Nursing Care facility *(typically 60-90 days), your policy will **PAY YOU** *(typically 5%) of your face amount of coverage each month! Another "Living Benefit"!
- **Grandchild Benefit:** All eligible grandchildren *(typically age 17 & below), are covered for up to \$5,000 coverage *(if the face amount is at least \$5,000) for **FREE**. The death benefit pays out only once. Eligible grandchildren are covered up to age *(typically 22).
- **Cash Draft Option:** Usually families need immediate cash to take care of immediate expenses. Your policy pays \$1,000 immediately to your beneficiary, until the full claim is paid with 5 business days. Your beneficiary simply takes a death certificate and your policy to **ANY LOCAL bank**. Their bank will call (Insurance Company) to verify the policy, then cut a \$1,000 check immediately. It's that simple.

Now, I did just get your plans back, and I've got to congratulate you on this. It looks like....Yes, all of the free benefits are available right now in (Customer State). And, I will be able to lock-in these **LOWEST** rates before anything changes.

Do you still have your paper & pencil handy, so we can go over the numbers together?

Remember, we don't come out weekly, or monthly, to collect payments, like they did in the old days. For consumer safety reasons, we simply allow your bank to send in payments for you by "Automatic Deduction" on whatever day you choose. Make sense?

Best of all, we pay claims **IMMEDIATELY**, usually within 48 hours, because when you leave this world (Customer First Name) – (*PAUSE*) – it will be one of the worst days in your family's life. Mom/Dad, G-ma/G-Pa, is gone; they're not coming back. We take a lot of pride to provide this money to them, the same way **YOU** would, if you were still there for them.

Quotes

**Give your customer 3 options to look at first (\$30 \$40 \$50 premium range is recommended to start). If an agent needs to “buy some more time” to generate a 3 Option Quote:*

Now folks, I am a professional. I am very good at what I do. So, I want to be sure that the numbers that were just given to me for your plan(s) are very accurate. I don't want there to be any “surprises” later on your part, or on my part. Would you, please, give me just a moment to look everything over to make sure it is correct? Thank you. ----- Generate your 3 Option Quote now!

I promised to start low with your premiums, so here we go:

Option 1 is: \$\$\$ Coverage at \$\$ per month - That's only \$ per day!

**If Accidental Death Benefit applies:*

\$\$\$ Coverage will DOUBLE to \$\$\$\$\$ Coverage, in case of any accident.

So, that is \$\$\$\$\$ **TOTAL COVERAGE** for only \$\$ per month.

Option 2 is: Same verbiage as Option 1.

Option 3 is: Same verbiage as Option 1&2.

Now, ALL THREE of these plans include: (Briefly recap No-cost Benefits). Also, another FREE Gift is our First Class “Memorial Guide” in your Welcome Packet, as it goes out today. This is an “end-of-life” planning guide to direct your final wishes to your family, so that they will know what to do for you at that time. It makes it easier on them, when you plan things out ahead of time. (Also mention any Funeral Home Network, if available through your insurance company) It's our way of saying “thank you” for allowing us to serve your family today.

You also have available some Riders you may apply to your plan for little additional cost.

**Fully detail each rider and additional costs. Typical Riders Include:*

- Child Rider
- Grandchild Rider
- Spouse Rider
- Waiver of Premium Rider

(Customer First Name), do you want me to stop right here, or do you want to look at anything higher?

Remember, all of the information about the plan you choose will be in your Welcome Packet that will arrive in the mail within 3-4 business days. Then, your actual policy arrives within 10 business days. Then, you're finished. And, you never have to worry about this again for the rest of your life!

Ask For The Sale

There are more expensive plans that you may qualify for, but in my professional opinion, these plans should cover what you need now, and the future. Funeral cost go up 5% every year. If your family ever wants you to have more later, you can always call my desk direct. **MOST IMPORTANTLY**, I want to feel sure that we find something comfortable and affordable for you right now. These lowest rates are not going to get any cheaper than they are today. You may not even qualify later, especially if you get sick/hurt, for all the additional benefits.

☺ **TIE DOWN:** So, tell me (Customer Name), which plan looks more comfortable for you, on a monthly basis **RIGHT NOW?**

(Pause...Do not talk, until after the customer responds, even if there is an awkward silence...)

**A customer may have additional questions, concerns, or objections. After answering each one, ALWAYS "follow up" your answer by asking for the sale again. Such as:*

- Which plan looks like a smart way to start for you?
- Which of these three plans fit best into your lifestyle and budget?
- If you knew that you would pass away this week, which plan would you choose?
- Which one appeals to you the most?
- Out of the three plans, which benefit would you feel good about leaving your family?
- Which one of these plans would take care of your family, if, God forbid, something should happen to you, tonight?

**After a customer chooses a plan, the application process is next. Depending on the insurance company, there may be different steps involved. The most cutting-edge E-applications include a "Voice Signature" from the customer recorded by the agent right over the telephone. Some processes require a paper application to be faxed into the insurance company. Other processes require an agent to "burn a CD" of the application to be mailed in. And, of course, the old-fashioned way of mailing a paper application to the customer for their signature is still around.*

*Regardless of the exact method, usually there is **almost always** a step to include a 3-way call with the customer into the underwriting department of the insurance company to verify the customer's application information, as well as collect the customer's answers to the medical questions. Many insurance carriers utilize the 3-way call to collect the "Voice Signature" of the customer.*

Because a customer's payment information typically must be collected by an agent before placing the 3-way call to the underwriting department, the next page in the Sales Script lends scripted verbiage into how to collect personal information without "spooking" the customer.

Collecting Payment Information

Let's make sure we activate your plan on the day of the month that works best for you. To do so, we need to secure your rates and benefits on my secure phone line. To make your policy a legal document, and the **ONLY** way to lock-in these lowest premiums, and all the extra benefits, is to bring my "assistant" on the phone with us. This is a 3-way call to the Underwriting Department of (Insurance Company). Over a secure line, my "assistant" there will go over your name, address, etc – to make sure I have everything spelled right – and get your answers to those medical questions one last time, and collect your "Voice Signature". We have the technology to electronically record your signature, so that nobody has to come out to your home to bother you, and you don't have to go anywhere. Most seniors appreciate this convenient service. Isn't that great?!

Your application will then be submitted to the final department for approval.

(Customer First Name), your plan is activated when your bank sends in the first premium payment, and the soonest we can set it up for you is (Day of week – approx. 2 days from now). Is that a good time for YOU to make your first payment of (\$Exact Premium Amount)?

**If a customer does not want to start their plan immediately, it is a good idea to ask, "When do you get paid each month?" Most final expense customers are on Social Security or Disability. Their check arrives either in the mail, or direct deposit into their bank account, on virtually the same day each month. Try to set the FIRST payment date on the same day they get paid, or shortly thereafter. Ex: If a senior has their SS check direct deposited on the 3rd each month, it will go into the customer's bank account at midnight on the 2nd, so that it is in there, even before the customer wakes up in the morning on the 3rd. If the 3rd falls on a weekend, or holiday, their check always goes into the bank account the day BEFORE the weekend, or holiday. After establishing the first payment date that your customer wants for their plan to begin, proceed...*

Ok then, what is the best day each month to have your payments sent in? *(Pause for customer to provide an exact date.)* **Ok, so we'll keep it on this day (Ex: 3rd) each month. Sound good?**

For consumer safety reasons, your payments are set up on a Bank Service Plan by "Automatic Deduction". There is no extra fee at all for this service. Because you trust your local bank, this FREE service is provided for people who normally keep their account in good standing. I feel sure that's what you do...correct?

You already let me know that you haven't bounced any checks lately. Are you with a bank, or a credit union? What is their name? Are they local for you there in (Customer City)? Because we are a state license department here, we have great relations with (Customer Bank). We enjoy working with them. They always send in every payment on time.

**Agent look up customer's bank routing number at www.gregthatcher.com.*

(Customer First Name), for your payment information, I have some numbers here that I would like to confirm with you. It's a nine digit Routing Number to (Customer Bank). Let's make sure that YOU have the correct numbers, so your payments will always be made on time. So, go ahead and open up your checkbook, and I'm going to read the correct Routing Number to you. Is your checkbook handy? I'll wait for you...

Ok, at the bottom left corner of your check is your Routing Number. It's the first nine digits at the bottom, left hand corner. It should read as follows ... Is this correct? Fine. Now, there are some more numbers right after that, read those numbers to me, please. *(Pause for Customer)*. Ok, now let me read the numbers back to you one last time to confirm. Your Routing Number is.....Is this correct? And, your account number after that is....Is this correct? Perfect!

3-Way Underwriter Call

Ok, one last thing we are going to do together is a 3-way call that I mentioned earlier to finalize your policy contract. This legal document permanently seals the benefits in your favor. It'll be about 5 minutes or so, but then you're done, and I want you to get back to enjoying your day with a brand new outlook.

Here is what my "assistant" is going to ask you, so let's make sure we have everything ready:

- You will first be asked permission to complete your application over the telephone on a secure recorded line.
- Your full name. What is your middle initial?
- Your contact info: address, phone number, etc.
- Who is your beneficiary – Primary? Secondary(contingent)?
- To make this is a legally accurate document, so the benefits get paid to the correct person, what is your Social? (social security number)
- The name of your plan. How much coverage you are applying for. Any Riders.
- The date of your payment. The name & city of your bank. Payment information.
- Cash Value Option – Yes or No.
- Medical/Health Questions.
- Are you "Replacing" any policy with this new policy?
- Disclosure Statements.

An agent must briefly read the Disclosure Statements to the customer prior to placing a 3-way call to the Underwriting Department. Disclosure Statements are typically located on an application provided by the insurance company online. Disclosure Statements are as follows for most final expense applications: **Medical Information Bureau Notice, Notice of Information Practices, Authorization to Obtain and Disclose Information, Fraud Warning.*

**An agent may likely be asked to disclose the following information to the Underwriter:*

- Agent Appointment Number.
- Agent Resident State.
- Permission to sign the application electronically, or over the telephone.
- Customer State.
- Customer Contact Information.
- Customer Beneficiary.
- Plan/Premium.
- Is the customer replacing any policy with the new policy?
- Customer Occupation.
- Customer Social Security Number / Bank Routing & Account Numbers.

Seal The Sale

**After phone interview with underwriter is completed; after underwriter hangs up the phone.*

CONGRATULATIONS, (Customer Name)! I am proud of you. Your coverage is now set for life!

My secretary is going to send out your Welcome Packet today. Here is what your Welcome Packet contains:

- 1. Thank you letter. Also, my business card contains all of my contact information.**
- 2. Sponsor Sheet. Let me know if I may assist someone you love with a free quote.**
- 3. Memorial Guide. Record your final wishes in this professional booklet, then put it together with your actual policy in a safe place, so that your family will know what to do at that time.**

Your actual policy arrives within 10 business days mailed from (Insurance Company).

We won't forget about you here either. We'll be checking in on you now-n-again, especially to remember your birthday. Do you feel good about the decision you made today? Good. (Insurance Company) and I are making a commitment to have this money available when your family needs it the most. We will fulfill our commitment. It also requires a commitment from you, to make sure the money is available for your bank to make the payments for you.

☺ TIE DOWN: Can we count on you to fund the premiums, so we can pay your family when that time comes? Will you call me if you have any financial trouble?

Perfect! It's been an honor to speak with you today. Thank you for allowing me to serve your family. Ooops, I almost forgot...

Referrals:

Before I let you go, who can you think of to share our benefits with...?

***See Referral Page (next page)*

**After agent collects referrals:*

Thank you (Customer Name) for allowing me to protect your family. Have a blessed day. Take care!

CONGRATULATIONS You Closed The Sale !!!!

Referrals

1. Unfortunately, I am not able to help anyone who is not in my system. However, you can provide the same benefits to your family and friends, without them having to make an inquiry to my department. A lot of people call in saying they were referred by someone, but they are not in my system. It's such a shame. Who can you think of to put in my system under your name, in case they call in?
2. Who would you like to share our benefits with today? We can put down on my list here up to 3 friends, and unlimited family members. They will be provided with the same professional courtesy that you received from me today, along with a free quote. I won't charge them a nickel. Is there somebody you know who may not be protected, or have good coverage, that would appreciate this valuable information?
3. We've been doing this a long time now. We realize you've probably already been thinking of someone who would also benefit from this program. Who among your family and friends might have a need for something like this? I'll put their name in my system under your name, as the person who sponsored them.

**Collect the referral name, city & state, relationship to the insured, and phone number. If the insured does not have the phone number of the referral, you can "Google" the referral's name, city & state, or access www.whitepages.com to locate the referral's phone number.*

"Calling a Referral" Script:

Hi _____. This is (Agent Name) from (Company Name).

You were sponsored by one of my policy holders. The state has approved a final expense plan for burial protection with additional no-cost benefits that (Customer Name) enrolled in. You have the ability to receive a free quote from me, a licensed field underwriter.

(Customer Name) is protected in their plan for life. I want to go over these same benefits that you may be privileged to as well, because you were sponsored. Do you have a moment?

Your age? Your relation to (Customer Name)? Your city & state?"

**Now, go to the "Why I Am Calling" page of the Sales Script.*

Customer Objections/Concerns, Agent Rebuttals

**The objection/rebuttals below represent the most common an agent faces approx. 99% of the time.*

1. Customer Objection: ***“Send Me Something In The Mail.”***

Agent Rebuttal: Sure! Which plan here at my department do you qualify for? I have several plans available that are state approved, but they are specific to your age and health. Since I do not know you, YOU TELL ME what is the name of our plan here that I can send you information on...Which one do you qualify for? *(Wait for customer response, “I don’t know.”)* Well, I don’t either. There are a few health questions to go over with you, in order for me to assess the level of benefits you are entitled to. Do have a moment...?

Agent Rebuttal: I understand. It is important to see what we’re talking about. We send those who qualify a complete packet in the mail on every benefit that is available to you for the plan you qualify for. The plans are age and health specific. What is your age...Do you have a few moments to follow our state guidelines to answer a few health questions, so that I can identify the level of benefits you are entitled to?

Agent Rebuttal: It’s nice of you to try to make my job easier. Unfortunately, if I spent all day mailing information, I wouldn’t get my job done. I have a “long line of families standing behind you” reaching out for my help today. To save us both some time, why don’t I briefly explain who I am and what I do to help folks just like you every day. That will let us both know the level of benefits you are entitled to. After I clear up your questions, you tell me what to do next, ok?

Agent Rebuttal: Absolutely. If you qualify for our state regulated benefits, my secretary will send you a Welcome Packet today in the mail with all of my contact information, all the information about the program you select, and our Free Gift, called our Memorial Guide. We offers several coverage plans that are age and health specific. As a licensed field underwriter, I do not require any medical exam, so I simply ask a few, basic health questions to determine the level of benefits you are entitled to. What is your date of birth...?

2. Customer Objection: ***“I don’t remember making any inquiry into your benefits.”***

Agent Rebuttal: I’m sorry. It’s probably my fault for getting back late to you. I see that your inquiry was made --- days/weeks ago. The demand for our benefits is high here. In fact, I have several appointments today, but I did not want you to fall through the cracks here. I apologize, if I am getting back late with you, ok? Is your full name ---? Is your correct address ----? Ok, looks like I have right person here.

Agent Rebuttal: Sure. If you’re like me, I can’t remember what I did a couple days ago. I have a stack of 50 contacts sitting on my desk every morning for people that make inquiries here at our department, and I never seem to make it through all 50. It could have been a while back, but the important thing is that we are together now. We realize every contact is important, and I’ll do everything I can to help you receive the level of benefits you are entitled to. Let’s see what you qualify for, ok?

Agent Rebuttal: What do you want me to do with your personal information that was given to us? *(Pause for customer response, "What personal information?")* Is your correct address...? Is your full name...? Is your date of birth...? Is your correct phone number...? Someone, who knows your personal information made a request for you. I wonder who that could be...? It arrived on my desk today for a free quote ASAP on state approved cash benefits available now in (Customer City) for funeral and burial protection. I'll help you and your family every way that I can, while you have me on the phone. Now is the best time for me. How about you?

3. Customer Objection: *"I already have some insurance."*

Agent Rebuttal: Super! I wish everybody could say that. Most people wait, until it's too late. I commend you for planning ahead. You're smart. What is the purpose of your current life insurance? Is it for the survivor to live on, if one of you pass away? Ok. Most people that I assist already have some type of insurance in place. However, most are not comfortable, until they have a small, affordable, permanent plan just for funeral and burial expense. Here's why: If your survivor has to watch \$10,000-\$15,000 of your current coverage "go into the ground" to pay for your funeral and final expenses, it erases your plan for the survivor to have plenty to live on. Our cash benefits pay out quickly, within the first week – this is money that can go "into the ground" – so that your current coverage remains untouched by death.

Agent Rebuttal: Excellent. I wish everybody could say that. Most people wait, until it's too late. I commend you for planning ahead. You're smart. What you may not be aware of is that when a spouse passes away, that means typically a 50% loss of income. The survivor may not be able to carry on if the life insurance you have now is used up paying off a funeral, or a mortgage. Our cash benefits create an "instant estate". They protect your assets, and provide instant income for the survivor.

4. Customer Objection: *"I do not share my bank account information" / "I only pay with a check or money order."*

Agent Rebuttal: It is in the best interest of each customer set up your payments on a bank service plan for serious reasons. Suppose you go into a hospital, or worse, a nursing care facility. Your policy will NOT lapse if your bank is sending in your premium payments each month. We've learned the hard way, if we allow customers to send in premium payments through the mail, a hospital or nursing home stay ends your ability to mail payments, causing a lapse, or DOUBLE payments, or even worse, CANCELLATION of your coverage. Some people have lost coverage that they have been paying on for 20-30 years! A bank service plan helps you to avoid this threat. We expect you to live well into your 90's! It is in light of these realities that we only allow your bank to send in your premium payments.

Agent Rebuttal: 2 Advantages to Monthly Bank Draft:

1. One of the first things a family will do when someone passes away is, they will go to your bank to close out your account. At that point, the bank manager will bring out

your bank statement. This is where your family will look at it and REALIZE that no one has to dig into their own pockets to pay for your funeral. The bank will always have a record of your payments to the insurance company. We expect you to live another 20-30 years into your 90's! By that time, you may forget you even have this coverage plan well in your 90's, but the bank will ALWAYS have a record of it.

2. If you go into the hospital or a nursing care facility in the distance future, your bank will continue to keep your death benefits in place with premium payments remaining current. This is normally a FREE service with any bank for consumer safety reasons. You will always have a record of your exact payment in your monthly bank statement recorded in black-n-white, so you know exactly what's happening.

Agent Rebuttal: Is your check direct deposited each month into your bank account? Do you know why Social Security / Disability does it this way now? Because, checks get lost or stolen through the mail. Your plan is set up for security reasons on a bank service plan to prevent this from happening. Just like Social Security, the insurance companies have trouble with payments getting stolen or lost in the mail as well. You never want your policy to lapse or terminate, because a payment did not make it to the insurance company. You could potentially lose protection coverage that you have paying on for years, if you ever go into a hospital or nursing care facility. Does that make sense to you?

Agent Rebuttal: Suppose you pulled your vehicle into a convenience store gas station to fill up with gas. On the gas pump you notice a make-shift sign that reads "No Personal Checks / Money Orders". Would you be the type of person that would fill up your vehicle with gas, knowing what the sign says, then walk inside to pay and insist on using a personal check, because you don't care what the sign at the pump reads? Our sign here reads "No Personal Checks". We prefer to allow your bank to send in the payments for consumer safety reasons. We simply do not allow personal checks through the mail, for your protection.

Besides, premium payments are higher when paid through the mail, if we allowed it, because of administrative costs. Let's move forward. Let's get the lowest premiums. Let's put this last piece of the puzzle together, then you are set for life with coverage.

Agent Rebuttal: Have you ever written a check to the pizza delivery guy? Grocery store? As you know, this never authorizes them to draw money from your bank account. YOU are the only person who can give that authorization to your bank. This is what you are doing today with your policy application. You are authorizing your bank to send in monthly payments to the insurance company. The only information required is the information that you would normally give to the pizza delivery guy / grocery store. Once we set it up through your local bank, you're set for life!

5. Customer Objection: *"I need more time to think about it". "Can I call you back?"*

Agent Rebuttal: Sure. Take all the time you need. As I am working at my desk here for 5-10 minutes, decide which plan works best for you. Take all the time you need to

discuss it among yourselves. When you decide, just pick the phone back up, and let me know which plan is right for your budget, while I have approval for your plan today.

Agent Rebuttal:

1. No Mam/Sir. I prefer that we apply for the benefits, while you've got me on the phone with you.
2. No Mam/Sir. I prefer that we decide which one is right for you, while you've got me on the phone with you.
3. No Mam/Sir. My schedule is extremely busy today. You have a long line of families "standing behind you" reaching out for my help. The demand for our benefits is high right now. My day tomorrow is even busier, and the rest of the week/month is worse in my schedule. You don't have to spend any money today. I have the authority to begin your plan on the day of the month that is comfortable for you, at the price you can afford. Which one of the 3 plans appeal to you the most?

Agent Rebuttal: Sure. You could wait another (Ex: 62) years. Makes no difference to me. But, God forbid, if something should happen tonight to you, do you want your family's last memory of you on this Earth to be that you gave your family thousands of dollars of debt? Every adult starts thinking about death at midlife. You've been thinking about it now for more than 20 years. How much more time do you need to think about it? Let's get it settled today. Let me help you, so you can leave behind a right example legacy to your family that will show them how to take care of their own final expenses. Sound good?

Agent Rebuttal: I am not allowed to "hold the benefits" open for anyone. The lowest premium rates can go up for people who wait. If you are serious about permanently protecting your family's future, I don't need any money today, so let's help you get the benefits you want, while I have approval. I can lock these benefits into place permanently, so that your plan never changes after today. I speak to two types of people. Those who say later, "*I wish I had*", and those who say "*I'm glad I did*". Which person sounds smart to you?

Agent Rebuttal: Suppose I have a big "Crystal Ball" in front of us here. We could look into the "Crystal Ball" and be able to predict the day of our death. We would then get life insurance one month before death, so that we are paying the least amount of cost and getting the most amount of benefit. Since there is no such "Crystal Ball", this is why we purchase life insurance. No one knows when death will occur. You can wait as long as you want to, but people who wait, wait too late. One trip to the doctor, or one trip down a flight of stairs, can eliminate your chances forever to qualify for life insurance. Does it sound smart to you to wait without knowing when death will occur and without being able to predict the future?

Agent Rebuttal: This is not important tomorrow. This is important today. The more you get into the habit of "putting off", the more opportunity you'll lose to take care of your future. If you go to the doctor tomorrow, and he, for example, puts you on

insulin for diabetes, the premiums you are looking at today could skyrocket up to \$10-\$40 more for the same coverage. The premiums will never be any cheaper than they are today. I realize peace of mind about death benefits is a scary step for you. So, let's take the first step forward together. Which plan works best for you?

Agent Rebuttal: In providing a solution to your worries that you had when you made the inquiry here, here's the real question. Maybe this will help you as it helped me, and my grandfather taught me this by the way. I ask myself the "Golden Question". Here it is: In my heart and soul, do I think this is the right thing to do? And that's the most important thing. If it passes that test, the clincher is always HAVE I EVER ONCE IN MY LIFE BEEN SORRY FOR DOING THE RIGHT THING? Does that make sense to you? Now, (Customer Name), in YOUR heart and soul, do you think this is the right thing to do? And have you ever ONCE been sorry for doing the RIGHT thing?

6. Customer Objection: *"I need to talk it over with ___"*.

Agent Rebuttal: Do you like apple pie? If I were to prepare, then give to you a hot, steaming, freshly baked apple pie, with a half gallon of vanilla ice cream to go with it, would you then eat the whole pie? (*Pause for customer response – "No"*) Of course not. You can take a slice of pie that is comfortable now, and always come back later for another slice. Same principle here. You take a slice of coverage that is comfortable for you now, and if your family ever wants you to get more later, you simply get another slice of the "coverage pie" by calling my desk direct. Funeral costs go up about 5% each year, so you may want to look at this again in another 3-5 years.

Agent Rebuttal: It is great that you have (children, friend, family) to bounce things off of. A lot of people do not have a support system of family/friends. Most of the time, when a senior shares their plan to get life insurance with adult children, the son/daughter most often say, *"We'll take care of it, mom/dad. Don't worry about it."* The reason why they say this, is because they don't want to think about YOU dying. However, we need to realize it is not their responsibility. It is an individual duty to remove the burden of your final expenses away from your family. Do you want your funeral expenses (\$7-12,000) to potentially take finances away from your grandchildren, because their parents had to pay your final bills? You are the Matriarch/Patriarch of your entire family! You are leaving behind a legacy, the right example, for the rest of your family to follow. Let's move forward to put your benefits in place permanently, so that your family will learn from your passing, how to take of their own responsibility of final expenses. Once your plan is in place, if your family wants you to get more coverage later, simply call my desk direct.

7. Customer Objection: *"This doesn't seem like enough coverage for the premium."*

Agent Rebuttal: I understand. You are (Ex: 64) years young now. How many years ago did you take out your (Ex: \$4,000) coverage that you already have in place? The reason why I am asking will give you a clearer picture of your insurance options at this point in your life. There are two things in insurance that determine coverage amounts and

premiums. Do you know what they are? It is your 1)age, and your 2)health. Now, I don't about where you are, but where I come from, people do not get any younger. Would you agree? And, the more we age, do we get healthier or more unhealthy? Even though you have a (Ex: Heart condition), I am still willing to qualify you at my department, whereas a lot of insurance companies would not even want to talk to you. Now, if you went to the doctor tomorrow, and he put you on insulin, your premiums for this same coverage could be (Ex: \$10-\$40) higher for the same coverage. These premiums will never get any cheaper than they are right now! You have the Top Plan in front of you that you qualify for with me. I will be your personal contact representative for life. You can always pick up the phone and talk to me direct, if your family ever wants you to get more coverage later. Which one of the 3 options will take care of your family, if something were to happen to you tonight?

Agent Rebuttal: Look at your benefits as a bucket of money. Your coverage (Ex: \$10,000) is a \$10,000 bucket of money that (Insurance Company) sets aside with your name on it. When you make ONE, small premium payment, the bucket of money becomes yours for one month. Your funeral is PAID for, if you pass away in the first month, with only one payment. You keep paying the premiums, your \$10,000 bucket of money stays the same. The \$10,000 bucket of money pays out to (Customer Beneficiary) immediately within 48 hours-5 business days after your decease. One payment. One Big Bucket of Money – an instant cash estate!

8. Customer Objection: *"My premiums over time will exceed my total coverage."*

Agent Rebuttal: You do not have to pay in more premiums than the total amount of your policy coverage, if you do not want to. Here's 2 Reasons why:

1) The Mortality Rate. The female life expectancy average is 78 years(*male – 72 years*). You are (Ex: 72) now. In 6 years at age 78, you will need to outlive 99% of all females your age to pay 4 more years of premiums up to age 82, to equal your \$6,000 coverage. And, we hope that you do! Point is, these premium payments are based on the Mortality Rate Chart, so that people do not lose money, nor outlive your policy.

2) Let's suppose you outlive the female expectancy of 78 years and live to be 100. Typically, the insurance company notifies a customer when a plan "matures" at age 100. Before you turn 100, you generally have 2 options: a) be paid your cash value that has accumulated inside of your policy, which oftentimes equals or comes close to your total coverage amount. Or, b) you may be able to keep your coverage as a paid-up policy with (Insurance Company). You are "rewarded" for being a survivor and would not lose your coverage, or premiums that you paid in.

9. Customer Objection: *"I can put these premium amounts into my bank each month, and save up for my funeral bill."*

Agent Rebuttal: I appreciate your foresight. However, you are missing the most important point to all of this. Do you have a personal banker, there at (Customer Bank)? What is his/her name? Maybe a banker who secured your mortgage or car

loan. “Marty”? Ok. What if you set an appointment to see “Marty” at (Customer Bank), there in (Customer City). At your appointment you told “Marty” that you are going to put in \$50 every month to a savings account, or CD, at (Customer Bank). In return for your \$50 deposit per month into Marty’s bank, you want the bank to give your family the sum of \$10,000 immediately when you die. Even if you pass away next month, you want Marty and (Customer Bank) to give your family \$10,000 cash immediately, because of your \$50 monthly deposit. Would they do it? Of course not. (Customer Name), you are getting (Ex: \$10,000) permanent protection for only \$50 per month here. When you make ONLY one premium payment, your funeral is paid for. Even if you pass away next month, your funeral is paid for. Does it sound smart to take care of your final expenses at a bank, or at (Insurance Company). Now, which one of these 3 options appeals the most to you? Which one would take care of your family, if something were to happen to you tonight?

10. Customer Objection: “*I do not share my Social Security number.*”

Agent Rebuttal: I understand. Tell me more about that...Did you purchase your car? Did you have to fill out an application for that? Did you purchase your home? Did you have to fill out a loan application for that home to be purchased? Ok. This is virtually the same paperwork process – only I AM DOING IT FOR YOU. This application is your contract with (Insurance Company), so that the benefits legally go to the correct person by your Social Security number. We need to be able to verify that you are who you are. Since you have filled out applications before, you realize that any legally accurate document requires a Social Security number, correct?

Agent Rebuttal: Your Social Security number makes this a legal transaction. This program is state regulated. Do you want to follow the legal guidelines? You tell me what to do.

Agent Rebuttal: Your benefits can not be processed without verifying your identify. This is the most important bit of information on your application. (Customer Beneficiary) would not receive the cash benefits without it. This must be a legally accurate document for (Customer Beneficiary) to be paid the benefits 100%. This is confidential information for your application to be submitted to the insurance carrier for proper processing. I trust you to provide correct information. What is your social?

11. Customer Objection: “*I can’t afford it.*”

Agent Rebuttal: I know what you mean. It’s expensive to live. It’s also expensive to die. When death occurs, sacrifices must be made. Two sacrifices come to mind. Emotional and Financial. Only time and God can take care of losing a loved one emotionally. What we are planning for together today is taking care of your family’s financial stress. Is it easier to pay a little bit at a time for your funeral now, or your family to have to come up with thousands all at once? I know I don’t have \$10,000 just lying around in my sock drawer! Decide that your loved ones are worth it to put your

plan in place today. You'll never have to worry about this again. It is a permanent solution to an unpredictable, unavoidable event. Does that sound like a winner?

Agent Rebuttal: Are you watching TV right now? Do you have cable TV? Is having cable TV more important to you right now, than your family's indebtedness, when you pass away? For the cost of one family restaurant meal per month, you can take care of your final funeral bill today. It is not easy on any of us to fulfill our responsibilities, but it is necessary. Let's do the right thing together!

12. Customer Objection: *"Are you sure this is for real?"*

***** THIS REBUTTAL SHOULD ONLY BE USED AS A VERY LAST RESORT OPTION WHEN ALL ELSE HAS FAILED.**

Agent Rebuttal: I assure you this is very much for real. Have you heard of our 30 Day Free Look Period? We send out your policy right away. Within 10 business days you will have your actual policy in your hands. You then have 30 days to look over your policy and the opportunity to cancel it, if you are not completely satisfied. We are simply applying for coverage now. It is not permanent unless you decide to keep it.

13. Customer Concern: *"What is the difference between term and whole life insurance?"*

Agent Rebuttal: In my humble opinion, term life insurance is a "temporary solution to a permanent problem". Term means, it's going to terminate. Somewhere between age 70-80, a term policy will expire, run out. When you have to start all over again with life insurance at a higher age, guess what else is higher? - the premiums! Most seniors want a decent whole life insurance plan that never changes, because they are living on a certain budget every month. Let's get this settled now, so you will not be scrabbling around in your 70-80's, as we don't want to have this conversation again at that time.

14. Customer Concern: *"We live in a bad economy, should I take this coverage now?"*

Agent Rebuttal: I appreciate your honesty, (Customer Name). The economy hasn't been bad just today. Think of how hard it would be on your family if they suffered your loss in the future, and then had to come up with an additional \$5-7-12,000? The funeral home does not do business for free. Think how hard it would be if your premium payments kept going up, because you waited. Your plan here will never change at the coverage amount and premium you sign up for. Then, your family will always be protected at monthly premiums you can afford.

15. Customer Concern: *"Will I be able to get more coverage later?"*

Agent Rebuttal: Do you like apple pie? If I were to prepare, then give to you a hot, steaming, freshly baked apple pie, with a half gallon of vanilla ice cream to go with it, would you eat the whole pie all at once? (Pause for customer response – "No") Of course not. You can take a slice of pie that is comfortable now, and always come back later for another slice. Same principle here. You take a slice of coverage that is comfortable for you now, and if your family ever wants you to get more later, you simply call my desk direct to get another slice of the "coverage pie" later. Funeral costs go up about 5% each year, so you may want to look at this again in another 3-5 years.

16. Read *"How YOU Can MASTER Final Expense"* to gain more effective objection/rebuttals.

“Old Leads” Intro Script

**Although an agent follows the same Sales Presentation Script for “older” leads that is normally utilized for “new” leads, the initial up front introduction is key to opening up a conversation. Because a “older” lead customer may have been contacted by a previous agent, it is important for the next agent to make a different appeal to the customer than the original agent. That is, approach the customer in a “follow up” manner, not as an original call. For example, an expert agent never says, “I received your card in the mail requesting information...”, because that is precisely how the previous agent introduced himself to the customer. Here are various, effective talking points of introduction for a “older” lead:*

Hi, (Customer First Name). This is (Agent Name) from a final expense department.

- **We are following up on your request for benefits here at my department.**
- **As supervisor of approved benefits, it is my job to follow up with your case.**
- **Our records here indicate that you have not received the benefits that you requested.**
- **Did someone contact you already about the benefits you requested? Why was the previous representative not able to help you apply for your benefits?**
- **We’d like to know - Did you want the benefits for yourself, or may we have your permission to share the benefits with someone else?**

**Always listen for the customer’s challenge, objection, or reason why they did not move forward with the original agent. Usually a customer will let an agent know what happened right up front. This is key! Now, the current agent can handle the customer’s buying obstacle right up front! Take a quick assessment. If the customer’s obstacle can be overcome, here are effective talking points for an agent to utilize:*

- **This is not a problem. I am sorry that you have not been able to move forward with the benefits that you are entitled to here. I can take care of it for you right now.**
- **Let’s see exactly what you qualify for.**
- **May I get this fixed for you right away?**
- **I apologize for the previous representative who was not able to help you. It is my job to follow up with you, and make sure you get the benefits you are entitled to here.**
- **It is a good thing you are talking to me now. I will be able to secure top benefits available right now in (Customer City).**

**Pivot to the “Verify Customer Information” page in the Sales Script. Start there! Close the Sale!!*

AGENT POST-SALE CHECKLIST

1. Verify Customer Bank Information. Call your Customer's Bank:

Verify Customer Bank Information Script:

"This is (Agent Name) with (Company Name). I just need to verify that an account is open and active. May I give you the person's name and account number please?"...Is this correct? Ok great, may I verify the routing number as well, please?...Is this correct? Thank you!"

2. Fill out Customer Application and submit to Insurance Carrier.

3. Update Customer's lead in your lead system to reflect "Sold".

4. Client Welcome Packet. Mail TODAY! *Nearest Mail "Drop Box".

- Client Thank you Letter. *Attach Business card.
- Sponsor Sheet.
- Memorial Guide. *Attach Business card.

* Business Card are FREE @ www.vistaprint.com.

Items to put on your business card:

- FINAL EXPENSE DEPARTMENT
- Agent Name
- Licensed Field Underwriter
- Agent Business Address
- Agent Phone
- Agent Fax
- Agent Website

5. Update Client Birthday on Calendar.

*An agent should have a yearly calendar to keep track of sending out Birthday Cards to your insurance clients!

Spike Questions

**To invoke curiosity throughout your sales presentation, ask additional questions that “spike” customer interest, scattered throughout your script delivery.*

***Your benefits should sound like an untold “mystery” to the customer. Intriguing. Captivating! Your final expense plan should initially come across as the “best kept secret” in the entire funeral protection industry. Interject words picture and questions that invoke curiosity:*

- **Are you aware that we have no-cost, extra benefits in your area that come to you directly by applying for one of our plans?**
- **Did you know that as a Licensed Field Underwriter, I can qualify folks who have been rejected and refused by almost everyone else?**
- **Remind me to share with you later how your entire funeral is paid for, after only one premium payment!**
- **Did you know that we have the technology at my department, so that NO PAPERWORK is required for you to fill out, if you qualify for one of our plans here?**
- **Don't let me forget to share with you how your entire family, and some friends, may also receive benefits, without having to send a card in to my department.**

****These thought-provoking questions create intrigue in the customer's mind, as never-before-heard-of benefits that an agent may explain in greater detail later, if a customer proceeds forward. Make qualifying for one of your plans a “mystery of anticipation”. This keeps the customer on the “edge of their seat” and eager to move forward with you!*

BURIAL EXPENSES

Social Security pays a death benefit of \$255 and only to the surviving spouse. The Veterans Administration death benefit for a surviving spouse of a veteran, if you qualify, is roughly \$450-\$800. (1)

Funeral Home Expenses (2)

<u>Service</u>	<u>Cost</u>
Professional Service Charge.....	\$500-1,200
Transfer of the Deceased.....	\$175-300
Casket.....	\$1,900-6,000
Use of Viewing Facility.....	\$350-900
Embalming.....	\$200-700
Cosmetology.....	\$100-300
Service Car/Van/Limo/Hearse.....	\$400-600
Memorial Service/Chapel.....	\$500-700
Flowers.....	\$250-500
Graveside.....	\$400-600
Cemetery Charges	
Plot/Vault.....	\$800-2,000
Headstone and Engraving.....	\$350-1,000
Opening/Closing of Grave.....	\$350-1,500
Special Ceremonies.....	\$200-500
Total.....	\$1,700-5,000
 Grand Total.....	 \$6,475-\$21,800
 Cremation.....	 \$1,500-\$4,000

Other Expenses Often Forgotten

- Out of town guests: travel, hotel, meals.
- Lawyer's fees.
- Unpaid medical bills: hospital, doctor, nursing care.
- Unpaid debts: loans, credit cards, business accounts.

(1) www.socialsecurity.gov

(2) Various online sources used to estimate costs. Prices subject to change and may vary from state to state. www.funeral-help.com, www.motleyfool.com, www.funeralswithlove.com, U.S. Senate Committee on Aging 2001.

30 *Important Decisions Loved Ones Must Make Immediately For Funeral Arrangements.*

- 1. Contact Doctor / Coroner.**
- 2. Contact Funeral Director.**
- 3. Contact Clergy.**
- 4. Contact Cemetery or Memorial Park.**
- 5. Notify Relatives and Friends.**
- 6. Select Pallbearers.**
- 7. Notify Insurance Agents.**
- 8. Notify Newspaper and Write Obituary.**
- 9. Select organist / Music**
- 10. Select Cemetery Plot.**
- 11. Determine Order of Funeral Service.**
- 12. Pick a Casket.**
- 13. Choose Vault or other Container.**
- 14. Select Clothing.**
- 15. Decide on Flowers.**
- 16. Make Transportation Arrangements.**
- 17. Select Announcements/Thank you Cards.**
- 18. Determine Time and Location of Funeral.**
- 19. Determine Time and Location of Viewing.**
- 20. Provide Vital statistics about the Deceased.**
- 21. Get Death Certificate.**
- 22. Provide Contact Information of all people to be notified.**
- 23. Make Arrangements for out of town Guests.**
- 24. Respond to sympathetic Phone Calls.**
- 25. Answer Cards and Letters.**
- 26. Greet Callers, Friends, and Relatives.**
- 27. Prepare and Sign Necessary Papers.**
- 28. Pay for Funeral Expenses.**
- 29. Provide Food and Meals.**
- 30. Choose Headstone.**

Agent Name
Licensed Field Underwriter
Representing XYZ Insurance Company
800.123.4567

Date

Client Name
Client Address
City, State, Zip

Dear :

CONGRATULATIONS for having the foresight to plan for your final expenses. Loved ones are important to all of us. We would never want to leave them with a financial burden if we have a choice. You have made the right choice to plan for your final expenses. I thank you for giving me the opportunity to serve your family.

Your application for coverage has been submitted to XYZ Life Insurance Company. When the final underwriting process has been completed, **your policy will be mailed directly to you.**

Also, enclosed in this "Welcome Letter" you will find a ***Sponsor Sheet***. If you feel that I have taken care of your needs, the best way to thank me is to allow me to help more of your family members and friends. If you know someone that would benefit from my professional assistance, please complete the Sponsor Sheet. Then, you may send it back to me at the address located on the top.

Again, thank you so much for the privilege of serving your family. If you have any questions at anytime, please feel free to contact me.

Sincerely,

Agent Name
Agent Insurance Company

SPONSOR SHEET

AGENT NAME

Mailing Address

City, State, Zip

800.123.4567 Office

800.987.6543 Fax

agent@companyname.com Email

CONGRATULATIONS again on your decision. If you feel that I have taken care of your needs, the best way to thank me is to allow me to take care of the needs of your family members and friends. You may sponsor up to 4 people. Each one will receive a **free quote** directly from me. Please, either email, fax it to me, or drop it in the mail. I will be glad to follow up with them. Thank you.

Referred By

Client Name: _____ Address: _____

City: _____ State: _____ Zip: _____

Referral #1:

Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone/Email: _____

Referral #2:

Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone/Email: _____

Referral #3:

Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone/Email: _____

Referral #4:

Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone/Email: _____

Appointment Setting Phone Script

(Primarily Field Sales)

Customer First Name. (When customer answers the telephone)

Hi, (Customer First Name)!

This is (Agent Name)'s office with (Company Name). The reason for my call is, you recently sent a card back/made an inquiry, into us requesting more information about our final benefit plans. The card/advertisement briefly mentioned about plans you might qualify for. So, I just wanted to call and verify the information here you have given us. Our records indicate that you have not received the free information.

Your full name is _____. You spell it ----- . Is this correct?

You gave us your date of birth as being _____. Is that correct?

Your correct mailing address is _____. Is that you?

Great.

(Customer Name), when the card/inquiry was sent back, it was filled out for (you / both of you). Were you primarily concerned with benefits on yourself, or did you have others in mind? OK, great.

(Customer Name), we do have that information available for you this week. This is a state regulated program in the state of (Customer State) with immediate benefits. Since there is no physical exam, the guidelines here ask that we see you in person to cover a few basic health questions to see what you qualify for. We have a nice representative in your area in (Customer City) all day on (Day of week) this week.

What would be better for you, mornings or afternoons? Is (time) o'clock ok? Great.

The rep. who will be visiting with you, his/her name is (Agent Name). If you have a little piece of paper, could you jot down the name, so you won't forget about him? His name is (Agent Name). You spell it ----- . He's a super nice fella', and we are looking at (time o'clock) on (Day of week) to deliver the free quote information for you. He'll show you exactly the approved benefits you may qualify for. (Agent Name) will be glad to help you every way that he can. OK?

We'll see you then at (time o'clock) on (Day of week).

Thank you (Customer Name). Have a blessed day. Bye.

**Optional :* (Agent Name) will have your card/inquiry that you sent in with him, so you can see it.

FINAL EXPENSE PLAN

Agent Name: _____ Agent Phone: _____

Client Name(s): _____

Name of Plan: _____



BRONZE

- Natural Death Benefit
- _____
- Accidental Death Benefit
- _____
- Age: _____
- Premium:
- _____



SILVER

- Natural Death Benefit
- _____
- Accidental Death Benefit
- _____
- Age: _____
- Premium:
- _____



GOLD

- Natural Death Benefit
- _____
- Accidental Death Benefit
- _____
- Age: _____
- Premium:
- _____

◆ *Peace of Mind* ◆ Whole Life Insurance ◆

- ☺ Premiums NEVER increase. Coverage NEVER decreases.
- ☺ Cannot be cancelled due to changes in health or age.
- ☺ Benefits Pay Out within 5 business days.

Agent “Starter” Selling Schedule – Field Sales

	SUN	MON	TUES	WED	THURS	FRI	SAT
8am	Optional		In Route to First Appt.	Organize Today's Appts.	Organize Today's Appts.	“Clean Up” Day	
9am		Appointment Setting	Field Sales	Field Sales	Field Sales	Follow Up MisedAppts	
10 am		Appointment Setting	Field Sales	Field Sales	Field Sales	Follow Up MisedAppts	
11 am		Appointment Setting	Field Sales	Field Sales	Field Sales	Follow Up MisedAppts	
12 pm		Lunch, Emails, Return Calls	Field Sales	Field Sales	Field Sales	Lunch Travel Home	
1pm		Appointment Setting	Field Sales	Field Sales	Field Sales	Paperwork	
2pm		Appointment Setting	Field Sales	Field Sales	Field Sales	Paperwork	
3pm		Appointment Setting	Field Sales	Field Sales	Field Sales	Paperwork Turn in Production	
4pm		Appointment Setting Appts.(Doc)	Field Sales	Field Sales	Field Sales	Open Mail Return Calls Policy Conservation Appts.(Doc)	
5pm		Supper & Emails	Supper	Supper	Supper	Supper & Emails	
6pm		Organize Appt. Sched. GPS Directions	Field Sales	Field Sales	Field Sales		
7pm		Organize Selling Notebook	Field Sales	Field Sales	Field Sales		
8pm		Secure Hotel if Needed	Field Sales	Field Sales	Field Sales		
9pm		Stop	Stop	Stop	Stop Travel Home		

**“How YOU Can MASTER Final Expense” by Dr. Troy Clark goes much more in depth into what is to be accomplished on each day of a field sales week by schedule. To gain complete, detailed analysis of a winning, lucrative weekly strategy, pls. read Chapter 2 – “Final Expense Field Sales”.*

***Lunch during Field Sales hours is a sack lunch on the way to the next appointment.*

****Friday’s “Follow Up Missed Appointments” in the Agent Schedule above is optional, as needed.*

Agent “Starter” Selling Schedule – Phone Sales

	SUN	MON	TUES	WED	THURS	FRI	SAT
8am	Optional	Mail Client Bday Cards for the Wk	Organize Phone Appts.	Organize Phone Appts.	Organize Phone Appts.	Organize Phone Appts.	Organize Next Wk PhoneAppts
9am		Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales
10 am		Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales
11 am		Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales
12 pm		Lunch, Emails, Return Calls	Lunch, Emails, Return Calls	Lunch, Emails, Return Calls	Lunch, Emails, Return Calls	Lunch, Emails, Return Calls	Lunch Emails, ReturnCalls
1pm		Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales
2pm		Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales
3pm		Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales
4pm		Pay bills Open Mail Return Calls Policy Conservation	Phone Sales	Pay bills Return Calls Policy Conservation Appts. (Doc)	Phone Sales	Open Mail Return Calls Policy Conservation Appts.(Doc)	Phone Sales
5pm		Supper & Emails	Supper & Emails	Supper & Emails	Supper & Emails	Supper & Emails	Supper & Emails
6pm		Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales
7pm		Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales
8pm		Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales	Phone Sales
9pm		Stop	Stop	Stop	Stop	Stop	Stop

**A 15-20 minute Mid-morning and Mid-afternoon break is recommended, while selling daily fulltime.*

Set Your Own Schedule

Agent Name: _____ **Week of (Date)** _____

	SUN	MON	TUES	WED	THURS	FRI	SAT
8am							
9am							
10 am							
11 am							
12 pm							
1pm							
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“People do not plan to fail; but most people fail to plan. My success was PLANNED.”

Dr. Troy Clark, Author, *“How YOU Can MASTER Final Expense”*

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