

## **TELESALE SCRIPT (VA)**

Hey (Client) this is (Agent) , I was just giving you a quick call about that form you submitted, regarding the new Final Expense and Life options for Veterans. How are you doing today sir/ma'am ?I have your

- DOB or Age listed here as \_\_\_\_\_. Is that correct?
- Marital Status?
- State?
- Other Info depending on lead

Perfect, I'm the medical underwriter assigned to you, I work with Vets 6 days a week, my job is super simple, I'm the one that's going to figure out if the VA or the Private Sector is the better option for YOU. Does that make sense?

Now, Was your main concern like most Veterans just wanted to make sure that the funeral expense doesn't fall a burden on your loved ones? Got it; and were you also looking to try and leave some extra money behind as well if possible?

Can you receive text messages on this phone? Perfect, there's a new protocol here in the state, I legally have to send over a copy of my Department of Insurance License, so that you have it for your records, due to all the fraud going on. I'm also going to attach a sheet with all of the carriers that we're contracted with and my ID so that you can match that information on the state document.

### **DIG INTO WHY!!!**

1. Have you ever thought about whether you want to be buried or cremated?

2. Now god forbid you were to pass away tomorrow who would be the beneficiary handling all of the affairs? What is their name just so I'm not rude?

3. Do you know how much that cost nowadays here in the state?

- Cremation:5-7K**
- Burial:10-15K**

So these programs were designed to be affordable for Veterans. Therefore first, we're going to spend about a minute or so on your financial situation, just to make sure everything is affordable and within the budget.

Then we'll spend about a minute going over some basic health ?'s just to help me navigate which one of the 30A rated carriers would most likely give you an approval today. Does that make sense?

Now There's a couple discounts you may qualify for

1. Smoker or Non-smoker?
2. Do you bank with a credit union or a big bank like BOA? (Try to get bank name)

### **Finding Affordability:**

Before we go into your eligibility, just so we're on the same page and we're not breaking the bank.. At the end of the month what's typically left over after all bills are paid?

### **Client Suitability Sheet:**

- If smoker: Do you plan on quitting? If Yes- (AMERICO)-Quit Smoking Adv Program

1. Have you ever had any heart attacks, Strokes or Cancers?

If Yes- heart failure, strokes, TIA, or stints in the last 5 yrs? Are you currently on any blood thinners or heart medications?

- Blood thinners: Plavix or warfarin?
- Heart Medications: Nitrostat, nitroglycerin, eliquis?

2. HBP ? Diabetes? Cholesterol?

-If Yes: HBP: Lisinopril/ Metoprolol/ Amlodipine?

Diabetes: Are You On Metformin Or Insulin?

Cholesterol: Atorvastatin? Any Statins?

3. Neuropathy? If Yes: Gabapentin?

4. Asthma? COPD ? If Yes: Inhalers/ Oxygen?

5. Anxiety Or Depression? If Yes: Prozac or seroquel?

6. Any Kidney or liver problems? If yes to Kidney: Dialysis?

7. Any hospitalizations in the last year for 48 hours or more?

What's your height and approximate weight?

(Check the built chart for guidelines, if you think they're not w/in average weight)

### **Only for Agent:**

Till you gain experience, text **YOUR UPLINE For EACH CLIENT!**

## **BEFORE Presenting Numbers:**

Now the way this works (client name) With Life Insurance, it's not as simple as going to your local grocery store, where you just see it, like it, buy it.

With this kind of thing we have to get qualified for it. So the carriers will look at what's called the medical information bureau, it's the MIB. It's a compilation of your medical records, hospitalizations, prescriptions over the last few years.

Unfortunately, We can't make our final decision today because it's up to the carrier if they want to approve you. You customize the entire plan, I'm just the one that guides you through the process and helps you send in the request for coverage.

## **Educate your Client! if you educate them the next person can't rewrite you!**

Now (client name) how much do you know about Life Insurance if anything at all?

OK so there's Accidental, Term & Whole Life.

-Accidental: you'll find it at a Bank or Credit Union. IT ONLY PAYS OUT in case of an ACCIDENT.

-Term: It's good for 10,20, or 30 years then once it's done you don't get anything from it.

-Anything over the age of 50 you should have a Whole Life Policy.

Now grab your paper and pen. I need you to write down a few things for me in regards to your plan.

1. **Permanent Coverage:**This Coverage Will Never Expire. It's forever.
2. **Locked In:**Premium never increases and coverage never decreases!
3. **Immediate Coverage:**That means as soon as you make your first premium, and god forbid you were to pass away the next day (BENEFICIARY NAME) would receive the entire face value there's no 2 year wait period like most carriers!
4. **Living Benefit:** If you get a terminal illness, and the doctor tells you that you have 12-24 months to live you'll have access to 80% of the benefit tax free while you're still alive !
5. **TAX-FREE:**The Death Benefit,living benefit,and cash value are one of the few things we don't have to pay Uncle Sam for!
6. **Cash Value:**Your policy will accumulate \$. It's not IF it pays out its WHEN.
7. **Double Accidental:**If your cause of death is from choking,drowning, slip & fall, or die in a car accident your coverage would double.

## **QUOTING THE CLIENT: (Carrier Based on Health and Age)**

**Do you have any questions so far? Perfect and what's your physical address again?**

### **Giving numbers to the client... (always show 3 options)**

Based on what you've told me I've built 3 packages of coverage and you can decide which one makes the most sense but keep in mind I can adjust as you please. I do legally have to show you all of your options. However, the goal here is to find the right amount of coverage, for the best price because my job is to work with you not against you. .Does that make sense? Can you write down for me GOLD, SILVER, AND BRONZE.

- The GOLD option here is going to be the max you can apply for. It covers the FULL COST of the funeral and leave some money behind for (Beneficiary), and that will be 40k for \_\_\_\_/month (CHECK GUIDE CHART FOR AGE)
- The SILVER option, this is the option most people lean towards and that will cover the FULL COST + cover inflation in the future . The SILVER option is 20K for \_\_month.
- The BRONZE option will cover a basic funeral expense that is 10k \_\_\_\_/month. And that would be once a month.

**Golden Question:** Now (Client Name) **IF** you were to qualify, since nothing is guaranteed, which of those 3 options would make the most sense for you to leave behind for **USE BEN NAME!**

**Wait for them to talk first.**

Okay perfect, Is that comfortable for you? The reason why I ask is sometimes we have a bigger heart than budget & want to make sure your family is in the best possible position financially.

Now we'll submit a request for coverage but keep in mind they don't approve everyone but I will do my best to get you the coverage ok.

**-If Rebuttal on choosing one:** Well (client name) what most of my clients do is they submit a request for coverage bc we can go over premiums all day but if we can't get you qualified it's all pointless and we already established that (Ben Name) wouldn't be able to cover your funeral. IF you do qualify you'll get the policy in the mail and we have 30 days to modify. (NEVER SAY CANCEL!)

### **START APP:**

**Always ask this question when going into the application...** Now, is this something you've been thinking about for awhile?

### **First page of application:**

1. Confirm spelling first/Middle Initial/ last name
2. Height/weight
3. Confirm Mailing address (house or apartment?!)

4. Phone number on file
5. Email on file
6. State you were born in?
7. And, your social again (client first name)?
  - **Social Security Objection:** I completely understand, that's the reason why I sent you my credential from the beginning, so you can verify me. Also I will send the state link where you can verify that you are speaking to an active and licensed professional appointed by the state.
  - I can show you better than I can tell you for better transparency.. (send pic of app). Do you see the carrier name and your name?  
Perfect... Now what they are gonna do is just validate your identity and make sure you're not a robot or anything... \*laugh\* Obviously you're not, we are on the phone right now!

### **Process with application:**

### **Lining Up Banking:**

Hey (client name) now the next part here is the States Anti-money Laundering verification. Have you ever heard of that before?

It just means that they need to verify that you've never committed any kind of insurance fraud, such as fake your death. And that you'll be the one paying for your policy and not some crazy person trying to kill you.

Now if we were able to get you approved, do you want this to go into effect immediately too like most families?

Perfect that means that they will process the initial hold within the next 24-48 hours. Then you'll receive a full policy in the mail within a week after that. Does that make sense?

Now do you use online banking or do you use a checkbook like my grandparents?

Okay perfect go ahead and grab that info so I can verify the routing # that the state system generates. **\*\*Google that bank/states routing #?\***

Read it off to them. And the account # again? And is this a checking or saving account? Perfect, give me one moment while the system verifies that information is linked to your name. For your safety and the safety of others.

### **Bank Objection:**

Push back: Why do I have to give you that now?

I completely understand. Now really quick ? (Client Name) have you ever given or

received a check from anyone in your life? Perfect if you've noticed at the bottom of every check there is the routing and acc #.

Reason being is because that information can't be used to buy something online or go on a shopping spree at Walmart. What would be weird is if I would have asked you for a Debit/Credit card which is an unsecured payment method. Does that make sense? This is why they require routing and acc # bc this is a form of secure payment method.

I'm gonna send you a picture of my screen for further transparency.

**\*\*Send a pic of the application with carrier name and their name\*\***

Do you see your name there? And the name of the carrier on the screen?

Now I have the routing as ..... and what's that acc # again?

### **After Closing Policy:**

(IF APPROVED) Okay (client name), now do you want the good or bad news? The bad news is that you're stuck with me for the rest of your life and the good news is that we were able to get you pre-approved for this policy. They need to make sure we submitted everything correctly. Now anything going fw I will be your point of contact. Now this is my personal cell if you ever need me. I'm always phone call or text away! Or leave a voicemail if my line is busy.

How does it feel to get that done today? Do you have any questions or concerns I left unanswered for you (client name)? Now, look out for that policy in the mail; typically it takes 5-7 business days. Also, I'll be sending you a text message so you can save my number! Have a blessed rest of your day! It was a pleasure helping you and your family out.

### **Text to send when you close the deal:**

Hey (client name),

Save this number as my personal cell. Please let me know once you receive your policy. Feel free to contact me anytime! If you know anyone that could benefit from our services please feel free to share my number or digital card. Referrals are much appreciated! Thank you. God bless. -(Your name)

**Client Suitability Sheet:**

**Client Info:**

**Client Health:**

<b><u>Name:</u></b>		<b><u>Smoker:</u></b>	
<b><u>Phone#:</u></b>		<b><u>Height</u></b>	
<b><u>BOD:</u></b>		<b><u>Weight:</u></b>	
<b><u>W/R/D:</u></b>		<b><u>Heart:</u></b>	
<b><u>State Born:</u></b>		<b><u>Cancer:</u></b>	
<b><u>Address:</u></b>		<b><u>HBP:</u></b>	
<b><u>SSN:</u></b>		<b><u>Diabetes/ Neuropathy</u></b>	
<b><u>ID#:</u></b>		<b><u>Cholesterol:</u></b>	
<b><u>ID State:</u></b>		<b><u>Asthma/ COPD:</u></b>	
<b><u>Ben Name:</u></b>		<b><u>Anxiety/ Pain Meds:</u></b>	
<b><u>Ben Relation:</u></b>		<b><u>HEP/HIV:</u></b>	

<b><u>Bank Name:</u></b>	<b><u>Routing:</u></b>	<b><u>Checking/Savings:</u></b>
<b><u>Gold:</u></b>	<b><u>Silver:</u></b>	<b><u>Bronze:</u></b>
\$ /month	\$ /month	\$ /month

