

FINAL EXPENSE SETTING APPOINTMENTS

TIPS:

1. Assume the right person answered the phone. If the lead says "Betty Smith," and a female answers the phone, then say "Hello, Betty." However if a guy answers the phone, then say "Hello, Mr. Smith." By asking or looking for someone it appears that you are a telemarketer or salesperson.
2. Use your first name only. There is no reason to say your last name or company name as this will only create problems. This will either prompt them to ask "Who is YOUR COMPANY?" And they won't remember your information anyway.
3. Don't ask "How are you?" This is a way for them to insert an objection and we never really care how they are doing anyway.
4. Do not PAUSE! Pausing creates an awkward silence, and by doing this you are giving them permission to insert an objection here. Also, pausing shows a lack of confidence in you and your product. The only correct time to pause and not speak is after you've asked them a question.
5. Sell a "Drop-Off" Time. Your only objective when you are calling leads is to get in front of them. You shouldn't ask age, date of birth, health questions, give quotes, gauge interest, etc because this won't be a good gauge of interest level anyway since they are naturally going to object to whatever you say. FYI, the prospect will forget about you only "dropping" something off...

SCRIPT

Hello (lead's first name). [wait for confirmation]

Hey, this is (your name). I am getting back to you about your request for the new (Final

Expense, Medicare, Mortgage Protection, Life Ins) information. I am the local field underwriter and I'll be out in your area on (insert day), should I drop this information off in the morning or in the afternoon? [set within the next 48 hours]

Is (insert time) or (insert time) better?

And, are you still at ____? (if not, okay let me update your address. Where is that?)

Now (leads first name), I need some help from you. Describe your house for me, what color is it? Is it a house, trailer, or apartment? Any other special details so I can spot it...? Do I need any special directions? Or will I be able to use Google maps?

Hey do me a favor, grab a pen and paper real quick. I am putting you in my calendar now, so please go ahead and write down my name and (insert appt time). Thank you.

Well thank you for being so nice and for your time. I will see you __ @ __.

Have a great rest of your day. Goodbye.

REBUTTALS

Already Have Insurance

- OK great. Oh, you have life insurance already? Oh perfect. Actually most of the people that I call on already have insurance so what I do is a free policy review to see how much money we can save you. For example, if I can offer you the same amount of insurance or more than you already have for a lower price.... Well, that would save you some money and help you right??? They always say yeah, and I say so is 9:45 am or 3:30 pm better for you?
- OK great. Oh, you have life insurance already? Oh perfect. Actually, then that's even better that you have life insurance because what we can do is provide a free view of your policy. When he looks at that, you are going to learn some stuff that you didn't know and I'm sure that he can save you some money too. You know no one is against saving money right _____? Is ____ am or ____ pm better for you?
- Great! This is a new state approved program that will enhance your existing coverage and may cut your final expense costs in half! Is ____ am or ____ pm better for you?
- Great! Let me ask you, do you have the old kind or the new kind? (*prospect what do you mean?*) There are many new state approved life insurance plans now available, some that include free benefits, lower your rates substantially as well as provide you with venues on how to cut your funeral expenses in half. Is ____ am or ____ pm better for you?

I have too much Insurance already

- Wow, sounds like you're paying an awful lot for insurance, money that you shouldn't be spending.

- I'm glad to hear that and the truth is, everybody I speak with already has life insurance. This is something totally different and all Wendell needs is 5 minutes to show you what it is all about. Is ____ am or ____ pm better for you?

I'm not really interested

- I know. That's why we are calling _____. Most people were interested when they spoke to out associate and asked for Wendell to call back. Then they get to thinking about it and they think it's too expensive. Unfortunately, they never really learn how affordable it is to make sure their family doesn't have a financial burden. (Prospect Name), is that why you were interested in the first place, to protect your family? If yes: I thought so. Is ____ am or ____ pm better for you?
- Hey that is fine and exactly why we need to meet! All our advocate needs is about 10 minutes to show you this information and then what you do with the information is up to you.
- That's fine _____, and many people I speak with tell me the same thing as well. As they learn more about this though and see what this can really do for them, they were glad they took a few minutes to learn more about the programs. Is ____ am or ____ pm better for you?

How much does this cost

- This is a great question _____, I can tell you this is designed for people on fixed incomes like most seniors. Is ____ am or ____ pm better for you?

Send me something in the mail

- Sure! What 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, can you tell me the name of the plan you are interested in so I can send you the information? (*wait for customer response I don't know*). Well I don't either There are over 200 plans available. Is ____ am or ____ pm better for you?

Too Expensive

- I understand _____. Our job is to get you the most coverage for the least amount of money and that is what we have with the State Approved programs. Is _____ am or _____ pm better for you?
 - I don't work for one company, I work for you and we are constantly shopping around for the best coverage, benefits and prices so we know what the best programs are available in the marketplace. Is _____ am or _____ pm better for you?
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THANK YOU FOR YOUR LEAD ORDER

We understand the importance of providing agents with prospects that have expressed a true desire in learning more about insurance. We have very strict rules that every caller working for us must follow the same script. Each and every lead goes through our quality control department to make sure the questions were asked and answered and that the prospect confirmed they wanted to be contacted by the agent about insurance. Once we have determined that the lead is valid, it is emailed to the agent and deposited in the agent's exclusive lead website. We have no control over what happens after we have generated the lead and it passed quality control. This is the reason we do not offer refunds or replacements.

What To Expect: National averages indicate that you will schedule

50% of the leads purchased into an appointment. Agents using this the proven appointment setting script typically have a higher appointment to lead ratio than agents just "winging" it.

25% of the leads will tell you they said they weren't interested, they already have insurance, or they changed their minds. Some will even say they never spoke with our caller. We provide these very effective objection rebuttals to help convert these objections into appointments. Some prospects will say these things because they think they won't qualify for the insurance or feel it may be too expensive. As agents, we need to pull the true objection out of them, overcome it, and schedule the appointment.

These are averages and in no way are they guarantees. Every agent will have different results from the leads. Our goal is to provide you with quality leads so you will make money and order additional leads.