

FINAL EXPENSE SETTING APPOINTMENTS

Agent: Hi _____, my name is _____ and I was giving you a quick call because you spoke with someone (name of TM if you have it) from our office the other day about burial insurance and I was calling to verify the information that we have. _____, is this coverage just for you or you and someone else? **(This is where we usually find out if there is a significant other)**

Prospect: Just me. **(if for someone else too, get info)**

Agent: It says here that you are (age), but they forgot to get your date of birth. What's your date of birth?

Prospect: __/__/__

Agent: Ok. _____, are you a smoker or a non-smoker?

Prospect: No

Agent: Great! _____, have you give any thought to how much insurance you need to make sure your family won't experience a financial burden?

Prospect: \$_____

Agent: Great _____, One of the reasons for my call is I saw that you live in _____ and I'm going to be out your way tomorrow and the next day **(give 2 choices and try to see them as soon as possible)**, and I **NEED** to set a time to get together with you for about 10 or 15 minutes to review your options. Which day works best for you, Monday or Tuesday? **(Or, which day works best for BOTH of you, Monday or Tuesday? This is to make sure all decision makers are present)**

Prospect: Tuesday.

Agent: Ok. I still have a couple times available on Tuesday, are mornings or afternoons better for you? **(or for you both?)**

Prospect: Mornings.

Agent: I have a 9:30 and 11:00 available, which would you prefer?

Prospect: 9:30

Agent: _____, I have your address as 1234 Main St. Is that right?

Prospect: Yes

Agent: Is that a single family home?

Prospect: Yes

Agent: Ok. I have you down for 9:30 on Tuesday. If you would do me a favor and mark it on your calander, that would be great. Now _____, so that I'm better prepared when I come out, do you take medications for any medical conditions? I don't need to know what medications you're on, just what they're for.

Prospect: The conditions

Agent: Ok, I have everything I need and I look forward to meeting you Tuesday at 9:30.
Bye

Phone Objections

When purchasing leads it is realistic to expect an average of 20%-25% closing ratio on the leads you have purchased over time. It is unrealistic to expect these kinds of results on one lead order. The reason for this is because it will take time to build a backlog of leads for which you should gauge your results.

Our most popular lead is the telemarketed lead. The telemarketers job is to create enough interest so the prospect will provide enough information for an agent to call back. Below are the most common objections with suggestions on how to handle them. It is important not to put the prospect on the defensive or ask them questions they may not know the answer to, such as, what kind of insurance do you have now? A lot of our prospects have insurance but have no idea if it's term, universal life or whole life.

Objection: I already have insurance.

Suggestion: That's great. In fact, that's why I called. One of the services my agency provides is making sure you have the policy that's right for you and your family. It only takes about 5-10 minutes and 80% of the time we tell people that they have great insurance and they did a good job protecting their family. But 20% of the time we show people how to save money on what they have or show them how to get more insurance for what they're already spending. (Prospect Name), I'm sure you're like most of the people I speak with and you want to get the biggest bang for your buck. Right? Great! (Prospect Name), One of the reasons I was calling today is because I'm going to be in your area tomorrow and the next day and I **NEED** to schedule a 5-10 minute get together with you to show you your options. (Prospect Name), which day is better for you, tomorrow or the next day?

Objection: I'm not interested.

Suggestion: I know. That's why I called. (Prospect Name), most people are interested when they speak to my associate and give them all their information. 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. One of the reasons I was calling today is because I'm going to be in your area tomorrow and the next day and I **NEED** to schedule a 5-10 minute get together with you to show you your options. (Prospect Name), which day is better for you, tomorrow or the next day?

If no: Next call.

Objection: I can't afford anything.

Suggestion: Actually, that's why I called. A lot of people think it's really expensive to protect their family and it really isn't. (Prospect Name), who would be your beneficiary if you were able to get a policy at this time?

Answer: (Beneficiary Name)

So that probably means (Beneficiary Name) is also the one that's going to be responsible for all your final expenses, right?

If yes: well maybe it would be a good idea if you, (Beneficiary Name), and I got together for a couple minutes so I can show you how to make sure (Beneficiary Name) doesn't have to pay thousands of dollars for your final expenses. **(don't pause)** In fact, I'm going to be out your way tomorrow and the next day. Which day would be better for both of you?

Objection: I thought they were going to send me something.

Why can't we handle this on the phone?

Suggestion: I know. That's why I called. I know it's important to you to protect your family or you would have never given all your information to my associate. We represent all the top companies in the industry and the ones that have the lowest premiums insist that we meet you face to face. We're not like the commercials on TV that charge high premiums and if you die in the first 2 or 3 years, your family get very little. (Prospect Name), you probably want the best policy that money can buy. Right?

If yes: great! One of the reasons I was calling today is because I'm going to be in your area tomorrow and the next day and I **NEED** to schedule a 5-10 minute get together with you to show you your options. (Prospect Name), which day is better for you, tomorrow or the next day?

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 you will not be able to contact (we recommend door knocking these leads to maximize your profits).

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.

Territory: Provide us with as much territory as possible upon ordering. Telemarketing for leads is very different from direct mail, we need a lot of territory to be able to effectively generate you leads because 80% of the population is on the Do Not Call list. Even though you may think you're providing a large enough area, most times it is not. We ask that you provide 5 counties listed in the order you would like us to call for you. We will add the next preferred county when necessary. In some areas we will need to start with all 5 counties to provide enough numbers to call.