

National Sales Script

You are on a recorded line

Why Our Script Works

We get to know our customers. “Make a Friend”.

We Give and Take.... “Creating Trust”.

We provide 4 options:

The first three are “*Affordable Pricing Options*”.

The fourth option is the *MAX* they qualify for.

We use “Assumptive Selling” – assuming the customer wants what we have to offer because they are listening!

We overcome objections –they are only excuses!

Helpful Hints

Keep your script *in front of you* during the call whether on your screen or printed off. **WORDS IN RED – DON'T READ ALOUD.**

WORDS IN BLACK – SCRIPT TO READ ALOUD TO CUSTOMER.

Keep your Go to “*Power Objection Overcomer*” RIGHT in front of you!
If you get frustrated – walk away. Take a break. Go work out. Walk away! Don't waste your leads.

Follow up. Not every sale is going to happen on the first call. Customers don't always have their checkbooks or account numbers readily handy.

FOLLOW the script. It works. Regardless of how the beginning of the calls goes... use the script. It's meant to get people to "open up" and create urgency.

Be Nice, Have Fun, and MAKE A FRIEND! That is the most important part of your job. Enjoy it!

Earn Their Trust by giving them information about you.

DIG Ask more questions about the current question. Examples:
Oh, you're widowed! I'm sorry to hear that. How long were you married? Oh wow. And how long ago did he/she pass? I'm sorry to hear that. How did you meet? Bless your heart. I've been married for 10 years now and we met in High School.

Find a common ground. (Veteran loves the casino, fishing, hunting, etc. sewing something.)

Get details if they like to fish. (Ex. What type of fish do you like to catch? Do you have a boat or do you fish on the pier? Oh, great! That brings back memories! You are truly blessed, Mr. Jones. etc.)

The Process

- Step 1. **Gain their Trust.** GIVE THEM information.
- Step 2. **Make A Friend.** You MUST learn this and get good at it.
- Step 3. **Qualify them** to see which plan and company to place them with.
- Step 4. **Go over the Benefits** of the plan.
- Step 5. **Present the 4 Plans.** (We don't give "Quotes".)
- Step 6. **Enroll them** (Ink the Application). Get as much info as possible.
- Step 7. **Complete the Phone Interview.** (Input app if necessary).

TELL THEM WHAT TO DO

Presentation – The Intro

(If a Callback)

Hello (First Name), this is _____, with The Senior Benefits for the State of (Insert State your customer is located in). How are you doing today? Great!

I'm following up with the call from my assistant and they had reached out to you in regard to the new plans available in (customer's state). They let you know I'd be following up with you.

(If a Warm Transfer Lead - Go straight to the script.)

Hey! Good Morning/Afternoon, Mr./Mrs./Ms. (Customer's First Name). How are you today? GREAT! Before we get into the plans, Mr./Mrs./Ms. (Customer's First Name) I want to go over who I am, what I do, and the programs you qualify for then you can tell me what to do next, ok? Great!

My Name is _____, I am a Licensed Field Underwriter and what that means is that I am the decision maker who will determine which plans you can qualify for and hopefully help you get the protection you need to protect you need for you and your family. Our state approved plans are usually paid out within 48 hours of notification which takes a huge burden off of your family. Now, all I do as a licensed field underwriter is ask you some basic questions that will allow me to determine which plan is best for you.

Now, these policies are small, affordable policies that are meant to help people who live on a fixed income such as: social security, disability or even disabled veterans.

If you are able to qualify for these programs, we will also be able to extend these plans to your family members as well.

Now, before we get started Mr./Mrs./Ms. (*Customer's First Name*), I want you to write down my information. I'm going to give you my license number as well as my phone number. That way you will feel comfortable with me and reach out to me at any time. And at any time, if you feel the need to contact the state department, you will have the information to do so. Also these phone calls are recorded. Let me know when you have a piece of paper and a pen ready.

OK, my name is: _____.

My PRODUCER is __1627913_____ is:_____.

And my phone number is: _____.

Warming Up

Now Mr./Mrs./Ms. (*Customer's First Name*), I like to get to know my customers a little better before we dive into the insurance part.... One, it makes my job a little more interesting, and two it helps me understand which program is the best for you:

1. Are you Married, Widowed, Divorced, or Single? (*Dig - Ask 3 questions then tell about yourself.*)
2. Do you have children? (*Dig - Ask 3 questions, then tell about yourself.*)
3. Do you have any grandchildren? Oh great, you are blessed, (*First Name*).
4. What are some of your hobbies? What do you like to do for fun? (*Dig – Ask 3 questions and then tell about yourself.*)
5. Do you still work? Retired? Oh, where from? (*Dig more*)
6. *Ask things about their state. The weather... If a holiday is coming up do they have any plans? If the weekend is coming up, any plans?*
7. by the way? Have you ever experienced a close family member or friend passing

and having to deal with taking care of their funeral or final arrangements? *(If so, listen and ask questions -DIG)*

Oh, I'm sorry. Was it someone close?

How long ago?

Did you have to go to the funeral home and make the arrangements?

Do you remember what that was like?

Did they have insurance hopefully?

If not, how did you pay for everything?

8. *Tell your story. Paint the picture of what it's like to go down to the funeral*

home, make the arrangements, worry about the cost, trying to remember

important dates, trying to get along with all the other relatives trying to put

in their two cents.

Transitioning to Qualifying

Well, Mr./Mrs./Ms. *(Customer First Name)*, Thank you for sharing that with me.

All final expense plans are based off of your age and your health. The reason is because you should not have to pay the same premium as someone who is older or that is not in as good of health as you are. That is why we ask you some basic questions to get you the lowest rate that YOU qualify for:

START FILLING OUT INTIAL CALL SHEET!

1. Now, what is your date of birth? And how old does that make you AS OF TODAY?
2. And What is your approximate height?
3. And your weight?
4. Do you have any major health issues at this time such as Heart, Lung, Liver Kidney, Brain, Alzheimers, Dementia, or COPD?
6. When was the last time you had to spend the night at a hospital?
7. Do you use any form of tobacco? What kind? How Long?
8. What kind of medications are you using currently?
(Right now just get what they use them for.... Not too concerned with the names right now).

Mr./Mrs./Ms. (Customer's First Name) Some companies require different things in order to get their lowest prices and discounts:

Do you have an email account that you use?

Do you exercise daily, this could include walking up stairs, walking outside to get the mail.

Do you have a membership to a local gym, YMCA or better living group.

Are you a Veteran

Are you on Social Security (Does this hit on the first or the third) (Does yours go straight into your checking or savings account.

** Skip the next question if they told you they have a checking or savings account. From above.

Mr./Mrs./Ms. (Customer's First Name) Some companies offer a discount if you have a checking or savings account –do you have one or both? **

*(If they don't have a checking or savings account and ONLY have a DEBIT EXPRESS CARD.... The only companies you can write them with are
AIG and
GERBER! (And let them know this!)*

Mr./Mrs./Ms. (Customer's First Name), you're lucky! I represent the only company that I know of that accepts the Debit Express Card.

****Some carriers WILL use a credit card! We try to get a bank account number so that when the card expires, the policy doesn't lapse....
Know which carriers will use the bank card or a credit card! (Prosperity, AIG, Gerber, are a few)**

If you are new you may want to text or call a manager and have them help you with a quote.

If you are experienced, put them on hold for a minute. Remember you are looking at different companies trying to find the best rates for them. They will be listening to soft music so relax and find the best plan.

Put them oh hold get 3 quotes

BREATHE – DOING GREAT!

Finding the Right Options

Once You Find the Right Plan

Mr./Mrs./Ms. (Customer's First Name), I believe I have found the right company and plan for you. I want to read their health questions to you and make sure that we can answer these questions correctly and also make sure that we haven't missed anything. This increases our chance for approval

1. Read all health questions. I WILL ANSWER ALL THE Q'S SO THAT YOU DON'T HAVE ENTER THEM IN Might as well make sure they qualify for the correct plan NOW rather than spending a lot of time and misquoting them and having to fix it later. Click on the Carrier Links on the Script Tab. This has the carriers health questions.

2. Make sure you go over the medications now. If the meds are not serious and for BP, or CHOL, or anxiety, or depression and they don't know the name...it's ok. We need to know the MAJOR meds they are taking.

1. Now, what is your date of birth? And how old does that make you AS OF TODAY?

Mr./Mrs./Ms. (Customer's First Name), Give me a minute here, I want to submit your answers to the carrier and hopefully I can get you approved! I'm going to put you on a brief hold while I figure out which company is best for you. Thanks for your patience.

GET THE THREE QUOTES

(Check the rate calculator and go ahead and figure out which 4 rates to offer them) USE FEX Quotes on the agent portal or the carrier rates.

Option 1: Keep between \$35 -\$45

Option 2: Keep between \$46-\$65

Option 3: Keep between \$66-\$99

Option 4: Give them THE MAX they rate!

FIGURE OUT FOUR OPTIONS – DO NOT GIVE THEM THE RATES YET!

Review Benefits

While I'm waiting to see if they approve you (my computer will let me know at any moment here, let me go over the BENEFITS of the Plan that you qualify for as well as the company we have identified as the best for your situation.

Americo eagle premier series

Accidental Death Rider

Accelerator Benefit Rider (eligible to have access) living benefits

Child and Grandchild Rider

These are not things that we wake up and think about but we have awareness and opp

Go over The Benefits of the company you have chosen for them. Your homework is to learn the benefits of the companies you represent. Make a note card or put something on your desk or on this sheet to go over the benefits of the company you have chosen for your customer.

This plan is guaranteed for the rest of your life.

Your plan can never be cancelled once we lock your rate in and get you approved.

Both the Benefit and the Premium stay the same. You don't have to worry about the payment going up or the Benefit going down. We do not require any Physical Exam, No blood testing, and we don't need to send you to the doctor for any reason or have a nurse come out to your house(ONCE WE HAVE YOU LOCKED IN).

Our Plans come with an Accidental Rider. This means that whichever plan you choose, it will double if you die from an accident.

We can set the payment up for the date that is comfortable for you. Your policy will go into effect on the first payment.

Most importantly, we pay most claims within 24-48 hours. The reason this is important is because your family WILL NEED THESE FUNDS to pay the funeral home. The last thing anyone wants is to have to worry about where the funds are going to come from!

You also will receive a free membership to ePlot. ePlot is an online final expense planning site that allows you to pre plan your final wishes in the comfort of your own home. We won't do this today- but you will get this information with your plan if we can get you approval.

The Options

Now, MY APPROVAL SCREEN JUST CAME AND LOOKS LIKE WE ABLE TO APPROVE, Mr./Mrs./Ms. *(Customer's First Name)*, despite the fact that you (all medical issues), I was able to get you qualified!

Mr./Mrs/Ms. *(Customer's First Name)* I have ___ plans that have been generated for you. You can increase or decrease the plans but these are the plans we can start with. (lock in that rate)

Option 1 is \$_____ of final expense coverage and will double to

\$_____ if you're ever in an accident and is ONLY \$_____/mo.

Option 2 is \$_____ of final expense coverage and will double to \$_____ if you're ever in an accident and is ONLY \$_____/mo.

Option 3 is \$_____ of final expense coverage and will double to \$_____ if you're ever in an accident and is ONLY \$_____/mo.

Option 4 is \$_____ of final expense coverage and will double to \$_____ if you're ever in an accident and is ONLY \$_____/mo.

Which one of these plans would you like to lock in for your family?

looks able to get you approval at those rates! All we need to do is lock it in! and we are done you don't have to even think about it

Completing the Application

ONCE THEY GIVE THE ANSWER, NO PAUSE.

That is a **GREAT** Choice!

Now who would you like to be the beneficiary on the policy?

What is your middle initial Mr./Mrs./Ms. (*Customer's First Name*)

Now Mr./Mrs./Ms.(First Name), I am going to put your information into the system, so if you hear me typing or if I'm going a little slow that's why, ok? What address would you like us to mail the policy to?

What is your Doctor's name? or the nearest Hospital? (Google Address)

I have your height as _____ and your Weight as _____

.

I have your Date of Birth as _____ which makes you _____

.

The Plan type is _____ and the premium is

_____.

What State were you born in?

What is your social –it goes right on your policy?

Now the easiest way to set this up is with a checking or savings account. Who do you do your banking with (*Customer's First Name*)?

Oh ok, we do a LOT of business with that bank. Do you use the one located in (*the city they live*)?

Give me a second while I pull them up in our system (*google their routing number*).

After you have it pulled up. Mr./Mrs./Ms./ (*Customer's First Name*) I was able to find their routing number. Can you do me a favor and confirm I have the correct number?

Great, if you look at the bottom of your check book you'll see the first 9 digits at the bottom left hand corner. This is your routing number. I have the following as your routing number. _____ Is that what you have?

(It could be different if they opened their account in another state.)

Keep Your Pace – Stay Calm

(If not right) So Mr/Mrs/Ms (*Customer's First Name*), that's the routing number that comes up for the bank there in (*city*). Yours may be different if you opened it somewhere else.

And Mr./Mrs./Ms. (*Customer's First Name*), the numbers to the right after that would be your account number, can you verify those for me as well?

Now Mr./Mrs./Ms. (Customer's First Name), we will set this up to draft within the next 48 hours to ensure your coverage starts immediately so make sure the funds will be available, ok? Yes, great!

When would you like the future drafts to be set. We can do the 1, 3, 5th, 10th, 20th, 25th. Most of our customers set the draft date up for the day their SS hits.

(IF NO) What date is most comfortable for you to start your plan....(Oh next week?) Great! And all future drafts?

The Finish Line

- 1. Complete the sale depending on which carrier you went with.*
- 2. Explain the process to the customer prior to making the apptical call.
(Be specific)*
- 3. After the Apptical... do a COOL Down... spend about 3-5 minutes and go
back to talking about some things you discussed during the "Cool Down".*
- 4. Enroll in One Legacy.*
- 5. Enter customer info in the CRM.*
- 6. Make sure you make yourself the "owner" in the CRM.*
- 7. Make sure you "tag" the customer appropriately.*

NICE JOB! PROUD OF YOU! Complete the Sale with the Carrier.

SS ONLY pays 250 dollars towards BURIAL