

(Greeting)

Agent Says: Hello, _____ (First Name), this is _____ (Agent First Name), I am an insurance specialist with Senior Life Insurance Company. The reason for my call today is because you _____ (their action and lead type) and requested information about *LOW-COST LIFE INSURANCE*. Were you wanting that for yourself or a loved one?

(Remember you MUST get an answer to every question you ask, and you cannot move forward until you do.)

Customer Says - Myself.

- **Agent Says:** Great, I can help you with that today.
 - o (Go to Intention and Price)

Customer Says - A loved one.

- **Agent Says:** Great, I can help you with that today.
 - o (Go to Intention and Price)

Customer Says - Both.

- **Agent Says:** Great, I can help you with that today.
 - o (Go to Intention and Price)

Customer Says - I don't remember.

- **Agent Says:** I understand that you may not remember, the _____ (Type of lead) spoke of *LOW-COST LIFE INSURANCE*. Would you have wanted that for yourself or a loved one?
 - o Customer Says - Myself.
 - **Agent Says:** Great, I can help you with that today.
 - (Go to Intention and Price)
 - o Customer Says - A loved one.
 - **Agent Says:** Great, I can help you with that today.
 - (Go to Intention and Price)
 - o Customer Says - Both.
 - **Agent Says:** Great, I can help you with that today.

- (Go to Intention and Price)

Customer Says - I'm not interested anymore.

- **Agent Says:** I understand that you may have changed your mind. Our plans are no like any other insurance companies. It will only take just a few minutes. Did you want that for yourself or a loved one?
 - **Customer Says - Myself.**
 - Great, I can help you with that today.
 - (Go to Intention and Price)
 - **Customer Says - A loved one.**
 - Great, I can help you with that today.
 - (Go to Intention and Price)
 - **Customer Says - Both.**
 - Great, I can help you with that today.
 - (Go to Intention and Price)

Customer Says - I already took care of it.

- **Agent Says:** Excellent, that tells me that you love your family. Our plans are no like any other insurance companies. It will only take just a few minutes. Did you want that for yourself or a loved one?
 - **Customer Says - Myself.**
 - Great, I can help you with that today.
 - (Go to Intention and Price)
 - **Customer Says - A loved one.**
 - Great, I can help you with that today.
 - (Go to Intention and Price)
 - **Customer Says - Both.**

- Great, I can help you with that today.
 - (Go to Intention and Price)

Customer Says - That wasn't me.

Agent Says: I understand, if you were to have responded to our advertisement, do you think you would have been interested in a plan for yourself or a loved one.

- **Customer Says - Myself.**
 - **Agent Says:** Great, I can help you with that today.
 - (Go to Intention and Price)
- **Customer Says - A Loved One.**
 - **Agent Says:** Great, I can help you with that today.
 - (Go to Intention and Price)
- **Customer Says - Both.**
 - **Agent Says:** Great, I can help you with that today.
 - (Go to Intention and Price)

I don't have any money.

- **Agent Says:** I understand, we almost exclusively deal with seniors on fixed income. Did you want that for yourself or a loved one?
 - **Customer Says - Myself.**
 - **Agent Says:** Great, I can help you with that today.
 - (Go to Intention and Price)
 - **Customer Says - A Loved One**
 - **Agent Says:** Great, I can help you with that today.
 - (Go to Intention and Price)

- **Customer Says - Both.**
 - **Agent Says:** Great, I can help you with that today.
 - (Go to Intention and Price)

Customer Says - I don't have any time.

- **Agent Says:** I understand that you are busy, I promise this will just take a few minutes. Did you want that for yourself or a loved one?

- **Customer Says - Myself.**
 - **Agent Says:** Great, I can help you with that today.
 - (Go to Intention and Price)
- **Customer Says - A Loved One**
 - **Agent Says:** Great, I can help you with that today.
 - (Go to Intention and Price)
- **Customer Says - Both.**
 - **Agent Says:** Great, I can help you with that today.
 - (Go to Intention and Price)

(Intention and Price)

Agent Says: _____ (Prospect Name) If you're like most of the people I speak to you would like to know the price upfront.

Our basic plans start as low as \$30-\$40 a month, but most people choose plans in the \$60-\$80 range.

My goal today is to help you make sense of the money, provide you with all the plan features and benefits, take an application over the phone, and put a policy in place to protect your family. OK?

Customer Says - OK.

- Move to fact-finding/power questions.

Customer Says - I'm not doing anything today.

- **Agent Says:** I understand that and the last thing we will do is rush into anything.
- Move to fact finding / power questions.

Customer Says - What do I get for \$-----?

- **Agent Says:** Yes, I am going to share that with you. In addition to the exact price, I will share with you all the plans' features, benefits, and anything that you may need to help you make a well-informed decision and I plan to do that as quickly as I possibly can. OK.
- Move to fact finding / power questions.

Customer Says - I'm just shopping around.

- **Agent Says:** I understand that and in addition to the exact price, I will share with you all the plans' features, benefits, and anything that you may need to help you make a well-informed decision and I plan to do that as quickly as I possibly can. OK.
- Move to fact finding / power questions.

(Power Questions / Fact Finding)

You MUST ask all power questions AND get answers to them. Be sure to dive deep and not just get simple yes and no answers. The other questions are designed to give you some talking points to build rapport, trust and identify the dominate buying motive and or problem to solve.

Power Questions:

1. What prompted you to respond to our advertisement?
2. Who will oversee your final affairs one day?
3. Do you prefer Cremation or Burial?
4. How much to you feel a Cremation or Burial will cost?

Other Questions:

5. Other than yourself is there any others that will be influencing your decision?
6. Why haven't you purchased a life insurance policy yet?
7. What exactly are you looking for?
8. What do you NOT want?
9. What would a perfect policy look like for you?
10. Why do you feel that you need more coverage?
11. What type of Burial or Cremation do you want?
12. Are you a veteran?
13. Tell me more?
14. What do you exactly mean?
15. Why is that?
16. When you say that what exactly do you mean?
17. Why do you feel you need coverage?
18. Do you make all your own decisions?
19. Is there anyone else that influences your decisions?
20. Is there any reason why you wouldn't decide today?
21. On a scale of 1-10, how important is it for you to have life insurance in place?
22. Do you have any major health conditions?
23. Have you applied for coverage in the past and got declined?

24. Can you make an educated guess as to how much this will cost you?
25. How long have you been thinking about this?
26. Who is ultimately responsible for your final affairs?
27. Have you spoke to your family/kids about this?
28. What has made you want to investigate this now?
29. What are 3 outcomes you want from this policy?
30. What is most important to you?
31. What alternates have your considered?
32. What else should I know?
33. Did we miss anything?
34. Have I asked you about every detail that's important?
35. Have you ever had someone close to you pass away and not have any coverage?
36. Have you ever had someone close to you pass away and they did have coverage?
37. In 1 word what is the most important thing to you?
38. How many kids do you have? Grandkids? Great Grandkids?
39. What was the first thing you thought of when you saw our advertisement?
40. When you think of the word burden, what comes to mind?
41. Have you ever seen a family collect money through GoFundMe for a funeral?
42. Do you want a traditional funeral service or just a grave side service?
43. Do you have a family plot?
44. If you died last night, what would your family be doing today?
45. How fast do you think that it should take insurance companies to pay out?
46. What would you consider to be a fast payout?
47. What would you consider to be a slow payout?
48. Who is the most important person to you?
49. Would 10,000 help your family if you died unexpectedly?
50. What is your date of birth?
51. What is your date of death?
52. Do you know the difference between term and whole life?
53. Do you know what an accidental death benefit is?
54. Would you like to ensure your kids/grandkids under this policy?
55. Would you like to donate anything from your policy to a charity or church?

(Qualify)

Agent Says: We have several discount questions so I can help lower your monthly premium. I'm going to ask you a few questions to determine just how much I can save you.

Ask Health Questions and use the SLICE App to qualify and continue. You must fill out all sections that have *.

Be sure to document as much as you can. Remember you must ask all health questions and depending on the plan type get all medications taken, prescribed in a certain time frame.

- Ultimate Preferred (10 Years)
- Super Preferred (5 Years)
- Preferred (3 Years)
- Standard (2 Years)
- Modified (2 Years)
- Easy Issue (2 Years)
- GI (2 Years)
- Term to 100/90 (3 Years)
- Platinum (10 Years)

(Presentation)

Agent Says: _____ (Prospect Name), based off what you told me so far it appears that you qualify for one of our best plans.

_____ (Prospect Name) I am sure you can agree with me when I say that everybody's wants and needs are a little different. Correct?

I am going to share with you all about YOUR policy. At any time, please stop me and ask a question if you need to.

(Policy)

- Your policy is a permanent whole life plan, this means that you have guaranteed protection for the rest of your life.
- Your premium will NEVER increase, and your benefits will never decrease. If you die in an accident, it doubles the face amount of your policy.
- You can add your children and/or grandchildren to this policy so if something would happen to them you would receive a death benefit.
- You can leave a portion of your policy to a charitable organization or a church.
- You can donate up to \$1,000 to any charity off your choosing. You will be covered from day 1, with no waiting period (Only if Immediate benefit plans)
- We don't do any medical exams to get you qualified we just ask a few health questions directly over the phone here for the home office.
- Most importantly, we pay our claims in 24 hours.

Do you know why we pay our claims so fast?

(Pause)

Well, it's simple when you leave this world you are gone and not coming back....

(Pause)

It WILL be one of the toughest days of your family's life...

(Pause)

So, we want to provide these funds to your family the same way you would if you were still alive. And don't you think that is just the right way to do business?

- Trial Close #1

How do you feel about what you heard so far?
Do you think this will help you and your family?
How?

(Legacy Assurance)

Your plan comes with an enrollment to Legacy Assurance. Legacy Assurance is a company committed to reducing the financial and emotional stress of planning a funeral.

We are going to help you be prepared by providing you with a memorial guide to help you with pre-planning your funeral and any last wishes you may have. You will be able to write down all the desires and wishes that you want such as songs to be sung, casket selection, pall bearers, obituary wording, or maybe even a favorite scripture to be read during your service and so on.

Legacy will negotiate funeral prices and price shopping for you and your family at a time when they need the most help.

You will also be able to lock in the price of funeral merchandise at a fraction of what it costs today. These items include caskets, burial vaults, headstones, or markers and even urns for cremation.

- 1- Caskets \$2,000
- 2- Burial Vaults \$750
- 3- Headstones \$750
- 4- Urns \$99

- Trial Close #2

What are your thoughts on Legacy Assurance?
Do you think this will help you and your family?
How?

(Living Benefits)

In addition to all these benefits we also have a few more that you can use while you are still alive.

Discount Prescription Card you will receive a 10% or more savings on prescriptions at most all pharmacies.

MEMD (Tele Doc) (24/7 Doctor Care), you will be able to call a doctor 24/7 without leaving the comfort of your home.

Diabetic Supplies (15% DISCOUNT)

- Trial Close #3

What are your thoughts on the living benefits?

Do you think this will help you and your family?

How?

How much of what I told you so far do you believe?

What is your favorite part so far?

(Choice Close)

_____ (Prospect Name), I am going to share with you 3 different protection amounts.

(Have them get a pen and paper and write it down and be descriptive)

Good

Better

Best

Be sure to add the (Accidental Protection + Child / Grandchild Rider / Donation Rider)

Now, while you look these over, let me get just a little more information to ensure that you are qualified. GO TO THE APP.

(Fill out the app on SLICE)

Agent Says:

- What is your mailing address to mail everything to?
- What's is your middle name?
- OK, provided I can qualify you who do you want to have listed as your primary beneficiary to receive these benefits?
- Continue to fill out the application and follow the steps through SLICE.

(Banking and Close)

When you filled out everything and you get to the banking information you say:

Agent Says: So, Mr./Ms. _____, Congratulations you qualify today!

What of the 3 plans would you like to start with and leave to _____ (Beneficiary)?

How we set this up is on our bank service plan.

Would you be using your checking or savings account?

What bank?

(Wait for Answer)

I have the routing number here from our database, all I need is for you to please get you checkbook and read to me your account number.

Each month you get to pick your due date what day would you like: 1st, 3rd, 5th, 10th, 15th, 20th, or 25th?

Customer Says - I don't have a bank account.

Agent Says:

- No problem _____ (Prospect Name), where does your SSI and/or Disability get deposited?
- If on a Direct Express card take it.
- If not get the routing and account number.

Go to Recording

Customer Says - I have a debit card.

Agent Says:

- No problem _____ (Prospect Name), where does your SSI and/or Disability get deposited?
- If on a Direct Express card take it.
- If not get the routing and account number.

Go to Recording

Customer Says - I don't feel comfortable giving that over the phone.

Agent Says:

- I understand that _____ (Prospect Name), other than you not feeling comfortable giving that information on the phone. What else concerns you?

- Whatever they say next is the real objection.
- Please refer to the rebuttal and objection handbook
- Our goal is to get on the real objection. It is more likely certainty / trust that is holding them back at this point.

Customer Says - I don't remember it.

Agent Says:

- No problem, can you find a statement? Do you have online banking? Let's call the bank.
- Basically, call their bluff.
- **Agent Says:**
- Other than you not remembering that information. What else concerns you?
- Whatever they say next is the real objection.
- Please refer to the rebuttal and objection handbook

Customer Says - I want to mail in the payments.

Agent Says:

- I understand that you want to mail in the payments, Other than you wanting to mail in the payments. What else concerns you?
- Whatever they say next is the real objection, in this instance the real issue their commitment and certainty. We must be clear that they have to wrap their head around that they will make this payment until they die. NO MATTER WHAT.
- Please refer to the rebuttal and objection handbook

Customer Says - I have to Think About it...

Agent Says:

I get that Mr/Mrs _____, other than you wanting to think about it what else concerns you?

- Whatever they say next is the real objection, in this instance the real issue their commitment and certainty. We must be clear that they have to wrap their head around that they will make this payment until they die. NO MATTER WHAT.
- Please refer to the rebuttal and objection handbook

Customer Says - I have to talk to _____.

Agent Says:

I get that Mr/Mrs _____, other than you wanting to talk to _____ what else concerns you?

- Whatever they say next is the real objection, in this instance the real issue their commitment and certainty. We must be clear that they have to wrap their head around that they will make this payment until they die. NO MATTER WHAT.
- Please refer to the rebuttal and objection handbook

Agent Says:

If _____ were to object to anything, what part would it be?

- Whatever they say next is the real objection, in this instance the real issue their commitment and certainty. We must be clear that they have to wrap their head around that they will make this payment until they die. NO MATTER WHAT.
- Please refer to the rebuttal and objection handbook

Agent Says:

When was the last time you spent _____ (Premium) without talking to _____

Agent Says:

Lets just do it...

- Whatever they say next is the real objection, in this instance the real issue their commitment and certainty. We must be clear that they have to wrap their head around that they will make this payment until they die. NO MATTER WHAT.
- Please refer to the rebuttal and objection handbook

(Recording)

Start recording and read it all verbatim. Do not abbreviate anything.

Lastly just like you did a warmup do a warm down and explain to them when they will receive a policy, what to expect next.

(Salt Down the Sale / Referrals)

Make sure that you do not treat this like a 1 night-stand. Do not get the money and run. Take the time to ensure they understand what they purchased.

Agent Says:

_____ (Customer's Name), I want to thank you very much for your trust and faith that Senior Life Insurance Company. Today Senior Life has made a commitment to pay _____ (Beneficiary) _____ (Amount) when you pass away. Rest assured we will make good on that promise. The only way we can hold up our end of the bargain is that you make sure the _____ is in the bank every month. Can you make that commitment and be sure that your premium is paid every month?

I also want to let you know that if you fall on some tough times, we can always lower the premium if need be. I'm just a phone call away. OK?

I have a few questions for you and then I will let you go.

Are you completely satisfied with your decision today?

Did I do a good job in explaining to you all the features and benefits?

What did you purchase today? Face Amount? Monthly Premium? Due Date?

Do you understand Legacy Assurance and how it works?

You must get good answers from all these questions. If they don't understand what they purchased it is not a good sign. Make them repeat the benefits back to you if necessary.

Referrals are a key to unlocking extra profits.

Legacy Assurance gives \$25 p/referral store credit up to \$100.

If they answered yes to all above questions it should be less painful to get referrals.

Start with the beneficiaries and go from there.

Agent Says:

Who calls you on your birthday?

Who do you sit next to at church?

Who is your neighbors?