**F1** Thank you for calling. My name is on a recorded line. How can I help you today?

Client: I saw your TV commercial and I’m looking for some information.

**F2** Well, I’m glad you caught our commercial. Before we dive in, can I get your first and last name?

{Have them spell their name out loud.}

**F3 Thank you for that – it’s** Nice to meet you, I am going to do the best I can to find the perfect solution that works for you – ok?

It looks like you’re calling in from \_\_\_\_\_\_\_\_\_\_\_\_ , is that correct? Perfect

And what’s your email address?

**F4** Thank you, now In case we get disconnected, can I text you my direct contact information to this phone number? {text profile}

**F5** Great, you should receive it in just a bit. Now, is this coverage just for yourself or for you AND a loved one?

**F6**  Here’s what we’ll do over the next few minutes. I need to Ask you some questions to determine what you might qualify for, Let you know exactly how these plans work, Answer any questions you have, Go over pricing, And then YOU decide if this is something you would like to move forward with. Is that fair enough?

**F7** Perfect. Let me give a quick overview of who we are so you can understand how we can help. Again, my name is (Name) , and I’m one of the licensed life insurance advisors here at Senior Benefits. We help 10's of thousands of people every year secure affordable coverage to protect their families and we've been awarded an A+ rating by the Better Business Bureau. Now, have you called in anywhere before about life insurance?

**F8** Well what makes us different is that unlike companies like Colonial Penn, Globe Life or AARP, we don't offer just one carrier. We have the ability to offer plans from over 20 of the top life insurance companies in to ensure we can always make the best recommendation for you. Companies like Mutual of Omaha, American Amicable, Gerber, Aflac, Foresters —just to name a few. Have you heard of some of those companies before?

**F10** Perfect, The great thing about these plans is they’re very straightforward and easy to understand: • There’s NO medical exam. {1-second pause} • Payments will never go up and coverage always stays the same. {1-second pause} • As long as you make your payments, coverage will never expire. {1-second pause} • And the good news is the benefits will pay out tax-free to your family. {1-second pause} Pretty straightforward, right?

**F11** Now , I have a couple of questions to determine your eligibility. 1. What is your date of birth?

**F9** Most carriers will give you a discount if you have an active checking or savings account? Does that apply to you?

**Shift F1** Perfect. That’s going to keep all our options open to us. • So, tell me a little about yourself, are you still working or are you retired?

Ask two follow-up questions: • If retired: ask about previous occupation and if they miss it. Find a way to relate. Show an interest in their life. • If working: ask where, what they do and if they love it. Find a way to relate. •

How much life insurance do you have now? • None:

Have you ever applied for life insurance before or owned a policy? •

What’s held you back from getting something in place? • Ask a follow up question to overcome a future objection. For example: If it's too expensive..”what do you mean it’s too expensive?” If they never got around to it …“what prompted you to call in today?” • Some: • Excellent. I’m glad you’ve got some coverage in place. • How much do you have currently? • What company is your current policy with? • What made you decide to go with them? • Is there anything you like or don’t like about your policy? • Are you looking to add to this or replace it? {pivot to Policy Review if needed} •

Who's your beneficiary going to be on this policy? {Get name and relationship.

WOULD you want the cash payment of this policy to go fully to them?

**Shift F2** It sounds like you’re really close to them and from what I’m hearing is that you don’t want your final expenses to come out of their pocket for these expenses if they didn’t have to. Is that right?

**Shift F3** That makes complete sense. Nowadays, most people have a hard enough time keeping up with their own day-to-day expenses, much less have to stress over unexpected costs like a funeral. It’s really thoughtful of you to do this for them.

Have you ever been involved in planning a funeral for someone? If yes: What was your experience? Do you remember the costs? Did they have insurance?

**Shift F4** {Share your story} (At the end of your story put “I guess we both understand how important it is to not leave this burden on our loved ones, which is why we are talking about Life Insurance right now”

**Shift F5** “Well, that’s what I love about my job. Every day I get to help people like you protect their family from the burden of final expenses so their family doesn’t have to rely on a GoFundMe or a collection plate at church. The last thing you want is for your family and friends to worry about, who's going to pay for this.”

**Shift F6** Now, you might be able to qualify for up to $50,000 in life insurance coverage. But, my average client typically buys between $20,000 and $25,000. And this is to cover not only the cost of their funeral arrangements, whether that be burial or cremation. But, they realize… • They have debt and bills due that someone's going to have to pay; • Many of them want to leave a little money behind for their spouse, children, or grandchildren; • But most importantly, they just don’t want to leave a burden for others when they pass. Have you thought about how much coverage you need to take care of your family when you're gone?

**Shift F7**  Before we can look at costs, we need to determine what you’re eligible for based on your health history. Every life insurance company will look at your health differently, some more favorably than others. My job is to understand your health profile in order to find the plan that will offer you the best policy. Does that make sense?

**Shift F8** Great. Now, as I mentioned, there are no medical exams to qualify, just some health questions and a simple application we can complete over the phone. We’ve got policies for everyone; it doesn’t matter your health. I’m going to ask you some health questions, so please be open and honest so I can find the coverage that makes the most sense for you. Question number one is: Have you used any tobacco or nicotine products in the past 12 months?

What is your height and weight?

Do you have or have you ever been treated for any kind of cancer?

Have you ever had a heart attack or stroke? Or do you have any stents, a pacemaker or defibrillator implanted?

Do you have High or Low blood pressure?

Do you have diabetes? (if yes: Any complications of diabetes such as neuropathy?)

Any kidney or liver issues?

Any lung disorders like asthma or COPD?

Do you have any trouble moving around, like needing a wheelchair?

Have you been hospitalized in the past 2 years?

Any type of brain disorder like Dementia, bi-polar, depression, seizures, parkinsons, Schizophrenia?

Now, all of these plans will be verifying your prescription medications in real-time to determine eligibility. Can you please grab your list of medications or the actual medications themselves as I'll also need the dosage and I want to make sure we don’t miss any medications. Take your time, I can wait…

Thank you for sharing this with me. I’m using my software to run through all the plans to find the best one that you’re eligible for.

**Shift F9** Ok, I'm really glad we're talking about this because it's one thing to just buy a life insurance policy for peace of mind, but it's another thing to make sure that money gets to your family quickly. Many life insurance companies take the full six months before paying out, but we've identified the carriers that will get your family their benefit within one week and typically within 48 hours of notification—so your family doesn't have to foot any bills while waiting for the benefit payment to get Does that make sense?

**Shift F10** Now, included with these state-approved plans we offer is a “Terminal Illness Benefit”. This is very powerful. It means that if a doctor ever says you have 12 months or less to live, the insurance company will give you the option to take the entire benefit amount immediately. So you can take care of everything and make all the decisions yourself or together with your family. Isn’t that great?

**Shift F11** Lastly, anyone who secures coverage with us gets a free final wishes plan. This allows your voice and choices to be heard after you've passed on. It's perfect to attach to your physical policy that you'll receive in the mail. Would you like us to send this to you?

**Shift F12** Great! I'm running the rates with the highly rated final expense carriers based on the health information you provided. We know these carriers (1) pay claims quickly, (2) have the terminal illness benefit, and (3) have solid financials. I'll present you with the best option. One moment please…

**Cntrl 1** WOW! Great news. It looks like we were able to get you approved for the best plan in relation to your age and health so that’s awesome.

The company that came back with the best plan for you is: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Cntrl 2** They’ve been in business for over 100 years. • They’ve got an A+ rating with the Better Business Bureau. • And their policyholders love working with them. The plan I’m about to show you pricing for will be: 1. Permanent. The policy won’t ever expire as long as payments are made. 2. The payments are guaranteed to remain level. They’ll never increase. 3. And your coverage will NEVER decrease as well

Ok, the application process is very quick.

Give Options.

**Cntrl F1** So out of those options, if the good lord were to call you home today which one of those would you like to leave to your family?

That’s a great choice.

Before we get started, can you confirm for me:

The spelling of your first and last name.

I have your DOB as , correct?

What is the address you would like me to mail the policy to?

Can you confirm with me the spelling of your beneficiary’s name?

And your Social Security Number please so we can assign this policy to you?

What day do you receive your social security? (wait for response)

Perfect, Most of our clients have their payments taken out on the day they get their social security to make sure this coverage never gets canceled.

And what is the name of the bank that you use?

Is that a checking of savings account?

**Cntrl F3** I can help you obtain your routing number …it’s public info. I just need your account number; you can get that off your check or bank statement. Please take your time, I will be right here if you need to go grab that.

**Cntrl F4** Now, most of my clients want the coverage to start as soon as possible,” {1 second pause} “but the earliest I can start yours is two business days from today. This is when your bank would send in the first payment. Your following payments would be on the day you receive your Social Security benefits. This will allow for you to be covered immediately.

**Cntrl F5** Well, you are all set! It was a privilege and a pleasure to work with you today. I want to thank you for your time, trust, and business here with us. Remember, our customer service team is here for you if you need anything and you'll hear from them after your policy goes active to confirm you received your policy and have everything you need. I’m also going to send you a thank you letter in the mail today with a magnet you can put up on your fridge in case you ever need anything. I also am a Medicare Expert so if you ever want to review your Medicare plan just give me a call…. Thank you again – do you have any other questions for me?

**Cntrl F6** Perfect. Thank you again and have a great rest of your day.

**OBJECTIONS: (print these off and have next to you or pulled up on another screen!!!!!**

**Cntrl F7** **I want to think about it:** (Absolutely, I understand….. insert how you overcome this)

**Cntrl F8** **I’d like to talk this over with my son, daughter, kids…..**

**Cntrl F9** **I can’t really afford anything right now.**