

## WELCOME

\*\*\*I'M ON YOUR SIDE AND I'M HERE TO HELP YOU\*\*\*

1). Thank you for calling the Open Care Final Expense Plan, My name is *(First Name)*, How may I help you?

2). Can you please spell your first and last name?

3) If we were to get disconnected, what would be the best number to call you back on?

3). Can you please get a pen and a piece of paper, you will want to write some of this down:

-My name name is *(First Last)*. *(then spell it out)*

- I have been a licensed agent in the state of *(State)* for \_\_\_ years, and my national lic# is: \_\_\_\_\_.

-I'm located here in *(City)*, and what I do, is **HELP** people find small, affordable life insurance policies to help cover their final expenses. All of the policies we deal with are permanent coverage; where the premium never goes up, and the benefit never goes down. Now, **IF** we are able to get you **QUALIFIED** for a policy today, what will happen is that we will contact the insurance carrier directly and we will able to get your coverage in force immediately. It's a very **SIMPLE** process, and our goal is to make it as **EASY** as possible for you to find coverage that fits your needs.

4). Now where are you located at *((Name))*?

-Did you grow up there, or where are you from originally?

- Do you have a lot of family around there? Kids? Grandkids?

- What do they do?

- How are things in your area with all of the craziness that been going on right now surrounding the CoronaVirus?

5) Now *((Name))*, I promise that I'm going to do everything in my power to get you approved for a program that fits your needs today, the only thing that I ask from you, is that **IF I AM** able to get you qualified, is that you give me a yes or no when we are finished, is that fair enough?

## NEEDS

\*\*\*HAVE TO GET THEM TO FEEL IT!\*\*\*

- 1) ((Name)) what do you have in place already to help take care of funeral or final expenses?
- 2) Have you had to take care of any funerals lately for family or friends?
- 3) Are you aware of what funerals cost these days?
- 4) Have you ever know any one who passed away without life insurance? How was that experience?
- 5) Who would be in charge of your funeral arrangements when you pass away? (beneficiary)

“I know personally, when my father passed away.....”

## QUALIFY

\*\*\*BUILD URGENCY BASED ON QUALIFICATION!\*\*\*

- 1) ((Name)) the first thing that I am going to do is run through a few health questions with you to see which programs we can get you qualified for, is that OK with you?
- 2) How old are you?
- 3) Still working or retired? Just on Social Security?  
Do you use the green Direct Express debit card from Social security?  
-or-  
Oh, so you just have your own checking or savings then?
- 4) **General Health Questions**
  - Do you smoke or use tobacco?
  - What is your HT and WT?
  - Have you been diagnosed or treated for.....?
- 5) **Prescriptions**
  - Will you please grab a list or the bottles so you can read off the name and dosage for me?
  - insulin? Inhalers?

## FEATURES & BENEFITS

\*\*\* THIS IS WHAT SETS YOU APART FROM THE OTHERS \*\*\*

- 1) **Congratulations ((Name))!** Even though you are being treated for *(conditions)*, which usually throws up a red flag with insurance companies, we are still able to get you qualified for a PREFERRED program through *(XYZ Insurance Company)* !
- 2) What does that mean for you? #1-You get the best rates that are available, and #2-You qualify for a full and immediate benefit. What I mean by that is you are fully covered from day one, so for example if you set up a \$20,000 death benefit, and **god forbid** you pass away next month, *((beneficiary))* will receive the full \$20,000 death benefit, even though you've only paid one payment!
- 3) GUARANTEES-
  - Rates
  - Death Benefit
  - Cause of Death
  - Riders (NH Waiver, Critical Illness, Terminal Illness, Living Benefits)
- 4) *((Name))* do you think this sounds like a program that would be helpful for *((beneficiary))* when you pass away?
- 4) Now *((Name))*, because of these Features & Benefits, and due to your health, *(XYZ Insurance Company)* is going to be one of the few companies that is going to take care of your family after you pass away, but also take care of YOU while you're still alive!!!

## PRE-CLOSE

Alright *((Name))*, I just want to recap a few things before we move forward:

- 1) *((Name))* you stated that you do not have any coverage in place at this time.
- 2) That you are being treated for *(health conditions)*.
- 3) And that you felt that the features and benefits offered to you by *(XYZ Company)*, and the check that they would write to *((beneficiary))* when you pass away would be of great help. Is that correct??
  
- 4) Great! Bear with me here as I am going to go ahead and figure up 3 different benefit levels through *(XYZ Insurance Company)* so that you can make a decision as to which one fits best for you:
  - 1)
  - 2)
  - 3)

## CLOSE

-Now *((Name))*, when you pass away, do you want XYZ to write *((beneficiary))* a check for \$X, \$X, or \$X THOUSAND DOLLARS? **THEN SHUT UP and WAIT!!!**

-If they pick an amount: Great! Now *((Name))*, please confirm that your first name is spelled...., and your last name is spelled....**and continue filling out the application.**

-If they don't pick an amount, then pick the lowest amount for them, and continue filling out the application.

## COLLECTING PAYMENT INFORMATION

1) *((Name))*, I'm going to get a little more information from you, then when we are finished we will make a 3-way call directly into the home office so they can confirm your information.

2) You do not have to pay anything today; what they require is the monthly payment be set up to run through your bank electronically so you don't have to send a payment in every month. You can pick any date that you want. The standard date is the 3rd of the month, but if you would like a different date, for instance the 2nd or 3rd Wednesday of every month, I can put it on here? Do you want to stay with the 3rd of every month?

3) Great. Is that a check or savings acct? What bank do you use?  
-Do a Google search: "Routing number for XYZ Bank in City, State"  
Now *((Name))*, I need to verify some information with you, please grab your checkbook then let me know when you are ready.

4) *((Name))* if you look at the bottom left hand corner of your check, from left to right the numbers should read "xxx xxx xxx", is that correct? Great, can you go ahead and read off the rest of the numbers following that?

## **COOL DOWN**

- They will always remember how you made them feel, and the last thing that you talked to them about.
- Cool down with light conversation; sport, jokes, food, hobbies, etc.

