

Telesales Phone Script

Hi is this Mary (lead name)? Hi Mary this is Thad Michael (your name) and the reason for my call is you had contacted me on Facebook regarding the low cost burial and final expense plans, you had mentioned your dream vacation spot is Hawaii and that you wanted the beneficiary to be Jane Smith (beneficiary name). How are you today?

1. Mary have you been looking for a Final Expense Burial Plan for a while now? (shut up and listen)
2. How is that search going so far? (listen more)
3. Is there any particular reason why you want a final expense plan now? (listen more)
4. By any chance, do you have anything currently in place for this type of thing – any life insurance, pre-paid plans, or money set aside? (shut up and listen)

(YOU CAN AND SHOULD BE ASKING MORE APPLICABLE QUESTIONS. THIS IS THE PART OF THE CALL WHERE YOU, AS A CONSULTANT, GET FAMILIAR WITH THEIR SITUATION. THE GOAL IS TO LEARN ABOUT THEM AND UNDERSTAND THEIR NEEDS (AKA THE MOTIVE)).

Well Mary. I have talked to many people in your position, and I am very confident I can help you out.

First of all, let me tell you a little bit about what I do. The company I work for has been doing this for about 14 years and we represent about 15 different companies that are available in your area. So, what I can do is take down a little bit of information about you, submit it into a search engine that will kick back to me all the plans and prices available in your area. (this is where you will probably get “I thought it was free”) They will be specific to your age, and your needs and wants. This way you get all the information you need very quickly from 15 or so different final expense plan companies without having to do all the work yourself. It really makes getting the final expense plan process very easy.

Does that sound ok to you? Great. I just need to ask you a few questions, so I know what to look for...

(PLEASE DO NOT ASK TOO MANY QUESTIONS, YOU HAVE NOT EARNED THE RIGHT YET TO DIG TOO DEEP).

1. How old are you as of today?
2. Have you used any tobacco products within the last 12 months?
3. By any chance, within the last 2 years, have you had anything major like heart attack, cancer, stroke, or have you ever been treated for COPD or emphysema?

4. What type of funeral were you thinking you wanted – cremation or traditional burial? (shut up and listen)
5. How much do you think a _____ (their answer to previous question) would cost in your area? (you need to get an answer is they don't know quote national averages and ask them if they agree)
6. (ask this if they gave an answer to question 5) What made you come up with that number if you don't mind me asking? (this is part of the motive so listen and verify their answer)
7. Do you have a monthly budget set aside for this type of program? (they will rarely have an answer to this question, if they don't have an answer, I would try to prompt them by asking the question again and then saying, "you know like \$35, \$45 or \$55 a month"? It is not imperative to get an answer)

Ok great Mary well that is all the information I need, let me punch this information in and see what we can come up with. OK?

(AT THIS POINT YOU ARE DEALING WITH 1 OF 2 TYPES OF CLIENTS. THEY WILL BE A PERSON WHO HAS BEEN ACTIVELY RESEARCHING LIFE INSURANCE AND A PERSON WHO HAS NOT. IF A PERSON HAS BEEN INVESTIGATING THIS YOU DON'T NEED TO READ THE PARTS ABOUT THE DIFFERENT WAYS TO PAY FOR A BURIAL. CLEARLY, THEY HAVE ALREADY BOUGHT INTO THE CONCEPT OF LIFE INSURANCE; IT'S JUST A MATTER OF WHO WILL CLOSE THEM ON A POLICY).

3 MAIN WAYS TO PAY FOR A FUNERAL

Mary while we are waiting for the results, I would like to go over a few things. Is that OK? Great. Well there are about 3 main ways to pay for a funeral.

1. This first option is you do nothing, and you have your kids or relatives pay for it. After it's all said and done, they would need to come up with the \$7,000 to \$12,000 it costs for your funeral. Is that something you are comfortable with? (if this is a yes then I would assume you know how to hang up on them)
2. The next avenue you could pursue would be to work directly with a funeral home. The process with them is very similar to that of buying a car. You would simply go in and pick out everything you want down to every detail. At which point, they would tell you the total cost of the funeral you selected. Now, they will give you 2 ways to pay. First, you can simply pay cash. You would cut a check in full for \$7,000 to \$12,000 and be done with it. By any chance, is paying cash up front something you are able to do? (99% of the time the answer is NO, when they say NO you repeat it). NO? Well they will offer you the second payment option. Just like when you buy a car you can make payments to them, and slowly pay down the balance of your funeral. They generally put you on a payment plan to pay it off within 10 to 15 years. Now there is one thing I want to point out here about this payment option. It is something most funeral homes don't disclose,

and most people aren't aware of. As I stated before, you are paying a balance down overtime period your funeral isn't paid for until you complete all the payments after 10 to 15 years. That means that if something happens to you before that time, someone would have to pay the remaining balance in order for your funeral to be completed. So, for example, if you had been making payments for four years and gave them \$2000.00 so far, and your burial is going to cost \$10,000. That means that your family would have to come up with \$8000 of their own money to complete your funeral. Does that make sense?

3. The third option would be to go the insurance route. So, let's say we had a policy which you paid monthly for, and it covered you for the \$7000 to \$12,000 It would take to cover your burial. Whether you have had the policy for one day or one year, if something happens to you, the insurance company will pay out the benefits tax free within 24 to 48 hours to your beneficiary (Jane Smith) Your burial would be paid for, and nobody in your family would have to come out of pocket. It really is the only way to have affordable and instant protection. Does that make sense?

So, let me ask you Mary, out of these different ways to pay for a burial, which makes the most sense to you? OK great, yeah, most people like you, go the insurance route.

ONCE YOU HAVE CLOSED THEM ON INSURANCE IT'S TIME TO CLOSE THEM ON WHOLE LIFE VS TERM.

So, Mary, many people don't know this but there are in fact many different kinds of life insurance. Each type serves a different purpose but at the end of the day I'll find the policy that you want. Let me just ask you, would you want me to look for a policy that would cover you for a limited period of time, say 5 or 10 years, and then completely expire. Or would you rather have a permanent policy that would stay with you forever no matter how long you should live? OK great, so a permanent plan is called a whole life policy, and it's the most popular for final expense plans. With a whole life plan, the monthly premium stays the same, and it will never increase because of age or health. If you are medically approved, the benefits would be immediate, and they will never decrease. The policy will never expire comma and the benefits will typically pay out within 24 to 48 hours so your family can use that money to pay for your burial.

Mary do you have any questions so far?

OK so I'm looking at my screen here at all the different results. Let me see who would be the best fit and offer the lowest rates. To be honest I am pretty sure it's going to be one company in particular because quite frankly, they consistently have the lowest rates. But I will go through and take a look at them all. Yes, it does look to be who I thought. So, the company I'm talking about is 135-year-old company called (input company and details you choose). I know this company does have an A rating not only with the Department of Insurance, but with the Better Business Bureau as well. Out of all the companies they without a question are showing the lowest rates for permanent whole life plans in your area.

So, here are the rates that came back for (insert your company) (give them three options. A low option a medium option and a high option. For example, \$8000, \$10,000, and \$12,000.)

- The xxx plan came back at xx per month (low option)
- The xxx plan came back at xx per month (middle option)
- The xxx plan came back at xx per month (high option)

Now Mary out of those different plans, which one do you think best fits in your budget today?

OK great, so let me tell you about how the whole process works.

1. You don't have to worry about taking a medical exam or anybody coming over to your house.
2. You and I will fill out the entire application together. So, we will put down your name, mailing address, who you want to list as your beneficiary which you said was Jane Smith, there are some general health questions comma and Lastly payment information.
3. That is the entire application, and once it is complete, I will send it directly to the insurance company via our secure online application portal. At which point, I will then transfer you to the underwriting Department to finalize your application. (Please explain the process you will use this was the process we used with Foresters)
4. Once they review your application and pull your medical records, they will be able to determine if you are approved instantly. Furthermore, if you are approved you will receive your policy and less than two weeks from now. Lastly, as with any insurance, your coverage will be active the day your first payment goes through.

Sounds good? OK Mary let's start with this, what is your date of birth (then fill out the application).

Questions to ask yourself after each call

1. Did I connect their motive to our product?
2. Did I get the client emotionally involved?
3. Did I earn the right to ask them specific questions?
4. Did I shut up and listen?
5. Was I communicating a message that is productive?
6. Where are my messages making the client feel the way I wanted them to feel?
7. Did my tone mirror theirs?
8. Was my pace too fast or perhaps too slow?
9. Were my responses abrasive?
10. Did I convey empathy and understanding?
11. Did I build as much trust as possible?
12. Did I always ask questions where possible?
13. Was my mind set to always respond with a question?
14. Did I ever project doubt in my voice?
15. Did I handle objections properly?
16. Did I ever not fully explore any possible issues?
17. Were my responses addressing their issues?
18. Did I ever mention things which were unrelated to the issues at hand?
19. Did I ever sell weak business in any way?
20. Did I ask a closing question every time I spoke of rates?
21. Did I say any insecure words such as uhm, ah, etc.?
22. Was I in control of the conversation as much as possible?
23. Did I help the client generate an emotional motivation to make the decision to buy?
24. Did I use their words throughout the conversation as ammunition against them?
25. Was I bold when needed?