

FINAL EXPENSE SCRIPT

Hi, this is _____ from Senior Benefits (Senior Care) how are you?

I'm calling to let you know of a new LOW-COST Final Expense Insurance plan that has just been approved in your state (STATE ON DIALER) and it is designed to cover 100% of your funeral (Burial) expenses and any other debts or obligations you may have..... So would it be ok; If one of our local agents (NAME ON DIALER) contacts you in the next few days to give you more information, along with quotes?

> If YES proceed: >> If NO Directly Jump to the Rebuttal

#1: (One Rebuttal allowed, if still No, END THE CALL, invalid Lead)

- Is Morning, Afternoon or Evening good for a callback?
- If you don't mind, may I ask how old you are? (This is so he/she can determine the best plan for you) (must be between age 50 - 80, if not invalid lead)
- This state-approved plan comes in 5, 10, 15 and \$20,000 in coverage, which plan would you like to review and get the quote on?
- If you chose to take the coverage, who would the benefit go to? Like your Spouse, Son or Daughter? (Beneficiary can be anyone else but the customer)
- By any chance are you a smoker or a non-smoker?
- Just as a security question, what is your favorite color, E.g. Red, Blue and Green? (Just to make sure it's one of our agents calling you back for the information)

CLOSING: How do you pronounce your LAST NAME? & May I have your FIRST NAME so our specialist can address you properly MUST-VERIFY: Street Address, City, State, Zip and Phone Number. (If unable to understand COMPLETE NAME or ADDRESS then ask the customer to spell it out).

Thank you so much for verifying this information!!

Okay then just as a reminder, our local licensed insurance agent (Name on Dialer) will contact you within the next few days to provide you all the details and quotes on this Burial Policy.

Would it be okay? (Must be yes, if not invalid lead)

BYE

QUESTIONS/REBUTTALS

ASK WHERE THE AGENT IS LOCATED/YOU) We're located in Florida, however we have 3000 insurance agents across the country that helps individuals like yourself find an option for low cost Life Insurance

NOT INTERESTED REBUTTAL ok but before you go these new affordable plans has just been approved in your state and almost everyone qualifies. Our agent (agent name) can contact you and give you all the details would that be ok?

NOT RIGHT NOW REBUTTAL oh no, this is not for right now the agent will contact you back within the next few days to review your options with you would that be ok?

ALREADY HAVE INSURANCE OPT. 1 Great, its good you're thinking ahead but the cost of funeral has increased over the years. would you like to learn more about possibly adding some coverage if it was affordable. Our agent (agent name) can contact you with more information would that be ok?

ALREADY HAVE INSURANCE OPT. 2 (Cx Says they have Insurance) well, Its good to be ahead however all of our clients feel that every dollar is important these days. We would like show you some comparable plan that could save money and assure you that you are getting the best value for your dollar. Our agent (agent name) can contact you in next few days with more information would that be ok?

HOW DID YOU GET MY # We usually get your information from online requests or senior databases.

ASK TO MAIL THEM SOMETHING unfortunately, I won't be able to do that but when the agent contact you back they will provide you with all the information you need.

WHERE CALLING FROM? Senior Benefits, we're a division of US life

WHAT IS FINAL EXPENSE INS. Final expense is a life insurance policy that covers burial expense and any other debts or obligations you may have.

HOW MUCH WILL IT COST? The policies are inexpensive and have only small monthly premiums. We'd love to set up a time for a specialist to call you back with the specifics.

NO INCOME/NO MONEY I understand, but the GREAT thing about this plan is these are new affordable plans specially designed for people with low or fix income My agent will contact you back within the next few days to review your options with you would that be ok?

HEALTH PROBLEM I'm sorry about that But that is ok, this new plan is approved to cover everyone regardless of Health conditions

OFFSCRIPT (FOR QUESTIONS YOU CAN'T ANSWER) my only job is to schedule a callback with one of our specialist so they'll be the better person to answer any questions you have.

NOTE: FINAL EXPENSE QUALIFIED LEAD CRITERIA

- *In order for a lead to be qualified the customer must be between the ages of 50 – 80 (According to the age limit on dialer for that particular area which you are dialing)
- *If customer says not interested once (pitch rebuttal as per script) if twice (NI) or more (Two Objections)..... that lead would be disapproved Objection is any term a customer uses to indirectly or directly tell that he is not interested
- *All questions must be covered on all calls .Only one rebuttal is allowed throughout the call
- *Customer FULL NAME is mandatory with Complete Address (street, city , state, zip , along with phone number) If don't understand ask the customer to spell out the name (same goes with the address in case you are unable to understand) and make sure you are talking to the decision maker in case you are unable to talk to the senior person of the house.(Home owners are not necessary at all).
- *While closing if the customer hungup.... Or if the local agent name is not communicated lead will be disqualified.
- *The customer must understand the purpose of the call .Even if the call gives and impression that it is just a call back for information etc....nothing else lead will be rejected.
- *Must follows the exact rebuttals as per script , do not try to give irrelevant explanation or answers on your own in order to close a lead.
- *Do not abuse the cx or don't make fun of him/her. Be professional on calls since you are representing a licensed insurance company.
- *Must have a clear understanding that a licensed insurance agent will be contacting them in few days to discuss Final Expense Insurance Plan. (NOT LIFE , HEALTH OR ANY OTHER IRRELEVANT INSURANCE)
- *If the agent don't let the cx speak and tries to use interruption tactic to make sure the cx doesn't get a chance to speak his concern lead will be rejected.
- *If a quote is given e.g less than a dollar or any amount per day or monthly etc the lead will be disqualified.
- *Make sure the agent follow the script very closely .Getting far away from the script will cause the lead to be disqualified.