
Calling Digital Final Expense leads with 4 things in mind.

- 1- **Confirmation** - (confirm every piece of info provided on the PDF) Start with...

“Hi, (Client)? Hi (Client), this is (Agent). I am the state licensed agent who is getting back to you to assist with the important information you requested on (DATE and TIME) about the state regulated Final Expense plan that protects YOUR Family in the event of an unexpected tragedy. Before I can go any further, my company requires me to verify the information you provided....

Your beneficiary is your... (*Beneficiary relationship - beneficiary name*)

You also provided us with the amount of coverage you are interested in which is (*coverage amount*).

You stated that you live at (*Home Address*) and your DOB is (*M/D/Y*).

Do you recall providing us with all this important information?

Great...what I'm going to do next is give you a brief education on how this program works, find what coverage best suits your budget and then take you through the brief enrollment process. Does that sound good to you? ok, great. BTW, were you looking for this coverage just for yourself or did you have someone else in mind? Got it...thanks”.

- 2- **Education** - (brief description) “(Client)...If you qualify for this program, your coverage amount will never decrease, and your monthly premium will never increase. This is Whole Life coverage and will be active until your time has come which is when (*beneficiary*) will receive the proceeds, Tax Free, to pay for your final wishes and expenses. Also, this policy will also accrue some Cash Value that you can use, if needed.

If you do not have any questions thus far, what I would like to do next is focus on your budget to assure we find you coverage that is affordable. Is that fair enough (Client)? Great...”

- 3- **Budget** - “(Client)Your budget is most important to us for the simple fact that the best policy to have when one passes is a policy that is still active and still in force, and not a policy that lapsed due to your budget not being able to afford the coverage. We need to make sure (*beneficiary*) receives these proceeds which can only happen if the policy is active. Plus, you are looking to do the right thing by your family, so we surely do not want something that is supposed to relieve stress, to cause you financial stress which is why we emphasis how important your budget is.

- 4- With that said, you requested (*desired face amount*) I.E., \$7500. I will provide you with a monthly payment for that amount. Should the premium I quote you be less than you expected, you are welcome to request more coverage. Should the premium amount be higher than your budget allows, we will simply reduce the coverage a little to fit your budget. Or... you may simply feel that the coverage and premium are a perfect fit. Is this a good game plan with you? Great!
Before we get started, do you have any major illnesses that the Underwriter will need to know more about? What about cancer in the past couple of years?”

(Run the software with the carrier you choose and find what fits the need and budget. Start with the requested amount and be prepared to offer less)

Great, I am glad that (I.E., 7500 in coverage for \$ 64.75) is comfortable for you. Let me now ask you a few short health questions to get you enrolled and qualified for what we hope will be (I.E., 7500 in coverage for \$ 64.75).”

- 5- **Application** – you should already have your screen open and ready to take an e-application. Carriers like CVS, CFG and LBL offer voice signatures and are the easiest and best way to take an application.

“Ok (Client), I will now ask you a few health questions and take you through the underwriting process all over the phone! Ok, first question is....”