Calling Life leads with 4 things in mind.

**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 Life Insurance plan that will protect (BENEFICIARY INFO) in the event of an unexpected tragedy. Before I can go any further, my company requires me to verify your information you provided....

Once again, your beneficiary is your… (Beneficiary relationship - beneficiary name)

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

Your provided us with a desired bracket of Life Insurance that is between (I.E.,100k and 249k).

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”.

**Education** - (brief description) “If you qualify, your coverage amount will remain leveled and will never decrease during the term of coverage. The policy premium will also remain level and will never increase. Also, as the owner of the policy, only you can call the insurance carrier to make changes such as address, beneficiary, banking info, etc.

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…”

**Budget** - “Your budget is most important to us for the simple fact that the best policy to have, should you tragically pass during the term of coverage, is a policy that is 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.

With that said, you selected coverage between (I.E. 100k – 249k), what is the amount you would like for us to start with and I will gladly provide you with the monthly payment for that amount?

Great…keep in mind…should the premium I quote you be less than you expected, you are welcome to request a little 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, I will calculate that for you…

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., 180k in coverage for $ 71.75) 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., 180k in coverage for $ 71.75).”

**Application** – **you should already have your screen open and ready to take an e-application.** “Ok (Client), I will now ask you a few health questions and take you through the enrollment and underwriting process all over the phone! Ok, first question is…”