

DIGITAL FE PHONE SCRIPT

“Hello (Client’s Name)?

Hi, this is Agent’s Name and the reason for my call is that you recently requested information about Final Expense Life Insurance in **(State you are calling)**. I've been personally assigned to assist you with the simple enrollment process and to see if you qualify for coverage. This only takes a few minutes. I will first confirm some of the information you submitted. This confirmation will make sure I'm speaking with the right person and reassure you in knowing that I'm not a telemarketer and only reaching out to assist you after you provided all the following personal info on **DATE @ TIME**.

Your home address is **(Address on the card)?**

You stated that you’re _____ **AGE** or **DOB** _____ years old.

You are interested in **(\$ Coverage Amount)**.

*You answered **Yes/No** to Heart Problems and **Yes/No** to Cancer History.*

You stated that your Credit Rating is **Excellent/Good** and **Yes/No** to Tobacco use.

*Lastly...you answered **Yes/No** to Served Military, (If **YES**, take a second to recognize and thank them for their service)*

“BTW... is your email still _____? “**GREAT**”. “Also, upon your passing, who are you naming as your Beneficiary who will receive the tax-free proceeds to pay for your final services?”

(Get full Name and Relationship)

“This amount of coverage, if you qualify, will surely relieve a lot of the financial burden, if not all, and we commend you for doing the right thing as some people don’t take the time and ultimately cause lots of financial harm to those, they love the most.

“OK **(CLIENT FIRST NAME)**, are you ready to see if you qualify?” “Great, I will ask you a few health questions for the underwriters, figure out your budget and do my best to get you approved over the phone. If you qualify, your policy will be in the mail asap. Sounds good?”

“Ok, let’s start - I believe I know the answer, but do you currently reside in a nursing home?”

“Have you had any major health problems in the past two years like heart attack, stroke, cancer, etc?”

(YOU ARE NOW ASKING QUESTIONS ON THE APPLICATION WITH CARRIER OF CHOICE)

After health questions, transition to budget.

“We have found that most Seniors in your age group have a comfortable budget anywhere between 1 dollar and 4 dollars a day. Please share with me what you are comfortable with between \$1-\$4 a day?”

“OK, Great. I will enter this info and see what major carrier offers us the best option for you, both in coverage and of course premium.”

First, let's get the health questions answered so underwriting can go to work for us...

(complete application process)