

Phone and Door

Always remember, you are not selling them a policy at the door or over the phone, you're just trying to GET in the door. Less is more

Thought I was just going to get something in the mail

1. _____, this isn't your standard, basic rip off mail order policy. The Senior Care Plan, which you've probably seen on TV, is actually a Funeral and Final Expense funding and planning program designed for the Senior market. So _____, if anything, it's more of like a burial insurance policy on steroids and because of that, we don't have a silver bullet for everyone. You understand that, right? Your benefits package is based upon your needs and more importantly what your health qualifies you for. I'm a field underwriter and that is why the company sent me here from St. Louis. I know you're busy, I just need a few moments of your time and I will be on my way. *(Field)* So may I come in? ~OR~ *(Phone Appointment)* so again, do you have a few moments to spare more in the morning or does the afternoon suit you better?
2. The main reason why you are looking into programs like this is because you're trying to find something affordable to have so **when** you die, you don't leave any kind of a burden on your family, right? Ok, your life and your family are worth more than a piece of paper or a brochure, wouldn't you agree? _____, We're talking about your life and what happens to your family when you DIE!! Plain and simple. We are talking about the hardest day your family will ever have to endure in their life and that is something you don't take care of through the mail so help me help you. As I said, your benefits are determined off of your needs and your health which is what I will be figuring out. There is absolutely no obligation and whatever you decide is up to you. *(Field)* Now, may I come in? ~OR~ *(Appt Setting)* now, do you have a few moments to spare more in the morning or does the afternoon work better for you?

I'm no longer interested

_____, *(you just sent this card in / you just contacted us)* a few weeks ago and we haven't sent you any details on our burial plans just yet. This is the whole reason you requested the packet in the first place is because you wanted to know how it works and what your options are, right? Okay. Look, I'm just a Field Underwriter and that's why the company sent me here all the way from St. Louis. I know your busy, I only have a few questions I need to ask you in order to see what you qualify for, put together your benefits package and then let you get back to your day, okay? *(Go for the appointment or ask to come in)*

I've already got that taken care of

3. _____, I think you might be confusing me with someone else. I'm with the Senior Care Plan and you had just (*sent this reply card in / contacted us*) a few weeks ago requesting information on senior burial plans. Like I was saying, I know your busy, I just had a few quick questions I needed to ask and I'll let you get back to your day. (Go for appointment or ask to come in)
4. Oh...Ok, great. We'll real quick if I may ask just a couple of quick questions and I'll let you go. Who did you prearrange your final arrangements with? Which funeral home? About how much did you recently take out? And about how much is your monthly premiums supposed to be? Term/Whole. Do you honestly know the difference between the two? Ok, I'm glad (*I called / stopped by*) because here is the deal...that's not what this is. Our program is what you have on steroids and will take care of your family in more ways than you can imagine, especially on the planning side of your final arrangements. (Go for appointment or ask to come in)

Busy – cant set apt

The good thing is, I'm not looking to take up an entire morning or afternoon. I only need a few moments. Due to the huge response we received, I have a lot of other people that I need to see as well so it can't be a long visit. (*Field*) May I come in? (*Appointment Setting*) I'm going to be in your area tomorrow and _____ and I work from ____ AM to ____ PM so it can be in the morning, afternoon, or even the evening time. Which is better that you have a few moments to spare? (*If they work, what time they go in/get off*)

All I want to know is how much is this going to cost

Absolutely, and that's what we're going to find out! This is a program designed for the senior market, and everyone's situation is different. You understand that, right? Ok. That's why this program is tailored to your needs and more importantly, what your health qualifies you for. I'm a Field Underwriter and that's why the company sent me here from St. Louis. Assuming you qualify, I will determine what your benefits and options are, Ok? (*Field*) May I come in ~OR~ (*Appointment Setting*) Do you generally have a few moments to spare more in the mornings or do the afternoons work better for you?

Can't afford it

5. That's not possible because we haven't put together the benefits package you requested yet, so you don't even know how this works or what your options look like yet. And that's the whole reason you requested this in the first place – you're trying to find something that makes sense and is affordable so when you die, you don't leave any kind of a burden on your family, right? Ok. *Field*) May I come in? *(Appointment Setting)* Do you have a few moments to spare more in the mornings, or does the afternoons suit you better?

6. Look, if anyone can help you out in the best of ways, it's going to be me. You've stumbled across an amazing program because you are exactly what we specialize in. This is a program designed for the low income senior market. Most everyone we help is retired and on a very fixed income. So you have to have very forgivable rates and when you're dealing with folks in their 70's and 80's, we know most people are going to have hiccups in the medical history so you have to have very liberal underwriting too. As a field underwriter, I'm simply here to determine your needs and what your health qualifies you for and only need a few moments. *(Field)* May I come in? *(Appointment Setting)* Do you have a few moments to spare more in the mornings, or does the afternoons suit you better?

Closing

Talk to my kids

1. Absolutely, and you should. I always advise that when you receive your policy, have your son/daughter over and go over this with them mainly so they know what you want. Secondly, so they know how this works and what we will be doing for them once you die. Make an evening out of it. No child wants to think or talk about their mom/dad dying which is why I suggest having fun with this. Look, there's an old saying in this business, people don't plan to fail, they simply fail to plan and that's obviously what you are not doing. The only thing you need to figure out today is what natural death protection plan makes the most sense for now. Everything else can be planned out later. So out of these 3, which of the 3 best fits your needs/jumps out at you the most?

2. I'm not understanding. What's the primary reason you are looking into this? (Pause) It's because you don't want to leave that enormous burden on your kids when you die, right? _____, what just happened? You understand what you are doing, right? You're turning around and placing that enormous burden right back on your kids, which is what you told me you DON'T want to do!! Look, I've been doing this for a long time and it's no secret that if any child that loves their mom and dad doesn't want to talk about them dying, let alone what they think! That's why most kids say don't worry about it – they'll take care of it which is what you DON'T want them to do,...right?! You're doing this FOR your children, plain and simple. So out of these 3, which of the 3 makes the most sense to you?

3. Did you buy your children a Christmas gift last year? You did? Ok, right before you bought their gift, did you first call them, tell them what you were about to buy, and ask if it was ok? Of course not, right?! Why? You did it because you love them and you wanted them to have it. Because you know they would have said, oh mom, you don't need to get us anything for Christmas, we're fine so you do it anyway. The most important thing to remember here, _____ is that we're not talking about any Christmas gift you're thinking of buying. What you are doing is making the single most, hardest day of your children's life a little more tolerable to deal with. They just lost their only mother but fortunately mom loved her children enough to make sure they won't be left with the embarrassment and heartache of trying to figure out not only all the details of what you want, but how to immediately fund it all too. What a good feeling it is to know you took care of those things for them and is the last gift of love you could possibly leave you children, wouldn't you agree? Ok. Let's figure this out...out of these 3, which of the 3 makes the most sense to you?

Need to think about it

1. _____, you already told me you've been thinking about it for the past ____ years, remember that? And you can think about this for another ____ years but it won't do your son/daughter any good until you express those good intentions with the appropriate action. THIS is what you've been praying and looking for all these years and now the good lord has put me in front of you! That didn't happen by accident and there's nothing to think about. The only thing you need to tell me is out of these 3 options, which of the 3 makes the most sense to you?

2. Remember when I asked, how would you like to know that when you die, that's all _____ has to do is make that one phone call and everything else would be taken care of for her/him from there? You remember what you said, don't you? Yes, that would be great, that would be wonderful, that's what you've been looking for. OK...after ____years, this is your time to finally do something about it.
3. I realize you weren't expecting me here today and you probably weren't prepared to take out a final expense plan today either. I know you're on a tight budget so what we can do is while we're here and while you qualify, let's get this taken care of today and what we can do is set this up to where it won't go into effect until the 3rd of next month so that way you can plan and budget for it next month. I'm sure that probably sounds like a better option for you, right? Ok, out of these 3 options, which one makes the most sense?
4. Look, I'm going to help you out with this one. Something is better than nothing, right? And what you currently have is this much (Zero), right? Ok, what we're going to do is start off with the smallest amount and \$5,000 is better than no thousand. When your financial situation starts to improve, you can always bump this up down the road. Just remember, the increased amount depends on your then age and your then health so it's always best to increase while your still young and healthy. (Assumed close....go straight to beneficiary and fill out the app)

Need to review my budget and see what I can afford

How long have you been receiving social security? Disability? Ok, I assume your income really hasn't changed much in the past __ years, right? Ok. (Revert to the previous rebuttal)

Can't afford any of them

That's fine because we sure don't want to bite off more than we can chew. This only works and does your family good assuming you are able to keep this up until the day you pass. The fact that you have nothing in place right now, you agree that something is better than nothing, right? Ok, let's figure a few options that are less than these and see what we're looking at.

Need to pray about it

You've been thinking and praying about this for __ years now Clients Name, if you're a person of faith then you know that's why I'm here....your prayers have been answered!