

Tele-Sales Script

(Greeting)

Hello is _____ **(First Name ONLY)**? This is _____ I'm the licensed agent here at the Home Office with the Senior Life. You had called our TV commercial and requested some information about low cost life insurance, were you wanting this information for you or a loved one?

(Wait for Answer)

Ok, well I can help you out with that today and it only takes a few minutes. While I pull up your information, I see you live in _____? How is the weather there today?

We are in _____, what's it like living there in _____?

(Warm Up)

F.O.R.M a conversation.
(Family, Occupation, Recreation, Move or Transition)

(Process)

Mr./Ms. _____ what this plan is all about is taking care of your family and giving you some peace of mind. I am just going to see what plan you qualify for real quick, check all the discounts available, go over the plans features and benefits, share with you some protection amounts and if this is something I can help you out with today we will do your application right over the phone to get you qualified and mail everything out to you in writing.

(Qualify)

Use the SLICE App to qualify.

(Presentation)

Well Mr./Ms. _____, based off what you told me so far it appears that you MAY qualify for one of our best plans. Now Mr./Ms. _____, I am sure you can agree with me when I say that everybody's needs are different.

(Pause)

But what I have found out, is that it doesn't matter who I am talking to we all have one

thing in common. We all want to take care of our family.

(Pause)

I know you are probably like most of my customers and you just want to make sure that you have some protection in place for your family when they need it the most. Isn't, that right?

(Pause)

Well I help a lot of customers just like yourself every day, take the financial and emotional burden off the family and give you some peace of mind.

(Pause)

Because I talk to a lot of people, something I hear a lot is someone passing away that did NOT have any protection in place.

(Pause)

And then of course I hear how hard it was on the family because they had to come up with the money. In most cases, they had to pass a collection plate at church or raise money through fundraisers and other things like that.

Obviously, it says a lot about yourself... Not wanting to place a financial embarrassment on your family during one of the toughest times of their life. I would like to take an opportunity to commend you for taking care of this in advance.

(Pause)

We are going to help you be prepared by providing you with a memorial guide to help you with pre-planning your funeral and any last wishes you may have. You will be able to write down all the desires and wishes that you want such as songs to be sung, casket selection, pall bearers, obituary wording, or maybe even a favorite scripture to be read during your service and so on.

Mr./Ms. _____, when was the last funeral you attended?

(If recent extend condolences)

Well, you have seen first-hand how helpful a memorial guide can be, having all those things pre-planned in advance.

(Pause)

So that I know what plans to share with you do you prefer cremation or burial?

(Wait for Answer)

(If Cremation)

The average cremation in your area is \$1,500 - \$6,000. Sure have gone up over the years haven't they?

(Wait for Answer)

Your plan also comes with an enrollment to Legacy Assurance. Legacy Assurance is a company committed to reducing the financial and emotional stress of planning a funeral. They do this by negotiating funeral prices and price shopping for you and your family at a time when they need the most help. You will also be able to lock in the price of funeral merchandise at a fraction of what it costs today. I will explain more about this later but this feature alone will save your family thousands of dollars.

(If Burial)

The average burial in your area is \$7,000 - \$12,000. Sure have gone up over the years haven't they?

(Wait for Answer)

Your plan also comes with an enrollment to Legacy Assurance. Legacy Assurance is a company committed to reducing the financial and emotional stress of planning a funeral. They do this by negotiating funeral prices and price shopping for you and your family at a time when they need the most help. You will also be able to lock in the price of funeral merchandise at a fraction of what it costs today. These items include caskets, burial vaults, headstones or markers and even urns for cremation. I will explain more about this later but this feature alone will save your family thousands of dollars.

Now, let me re-iterate what the TV commercial stated:

Your policy is a permanent whole life plan, this means that you have guaranteed protection for the rest of your life.

Your premium will NEVER increase and your benefits will never decrease.

If you die in an accident, it doubles the face amount of your policy

You will be covered from day 1, with no waiting period **(Only if Immediate benefit plans)**

We don't do any medical exams to get you qualified we just ask a few health questions directly over the phone here for the home office.

Most importantly, we pay our claims in 24 hours.
Do you know why we pay our claims so fast?

(Pause)

Well, it's simple when you leave this world you are gone and not coming back....

(Pause)

It WILL be one of the toughest days of your family's life...

(Pause)

So, we want to provide these funds to your family the same way you would if you were still alive. And don't you think that is just the right way to do business?

(Pause)

(Choice Close)

OK, Mr./Ms. _____, keeping affordability in mind I am going to share with you 3 different protection amounts.

(Have them get a pen and paper and write it down and be descriptive)

Good

Better

Best

Face Amount

Accidental Protection

(Ink the App on SLICE)

Now, while you look these over, what is your mailing address to mail everything to?

Whats is your middle name?

OK, provided I can qualify you who do you want to have listed as your primary beneficiary to receive these benefits?

Continue to fill out the application and follow the steps through SLICE.

When you filled out everything and you get to the banking information you say:

So, Mr./Ms. _____, Congratulations you qualify today!

What plan would you like to start with and leave to _____ (Beneficiary)?

How we set this up is on our bank service plan. Would you be using your checking or savings account? What bank?

(Wait for Answer)

I have the routing number here from our database, all I need is for you to please get you checkbook and read to me your account number.

Each month you get to pick your due date what day would you like: 1st, 3rd, 5th, 10th, 15th, 20th, or 25th?

Start recording and read it all verbatim.

Lastly just like you did a warm up do a warm down and explain to them when they will receive a policy, what to expect next and GET REFERRALS.

No need to rush off the phone.