Telesales Callback Lead Script

Introduction (Say the entire introduction before allowing your client to say anything)

Hi ***First Name***, my name is ***Agent First Name*** and I'm the final expense burial specialist you were told would call back with prices and details on final expense burial plans now available in ***Lead State***.

First Name, in our first conversation you told us that you are ***Lead Age*** years old, that your ***Beneficiary relationship*** (spouse, son, daughter, etc..), ***Beneficiary Name,*** will be your beneficiary, that ***Favorite Color*** is your favorite color and that you can afford a policy of $50 to $75 per month. Does all that sound right? Great!

First Name, I'm going to be giving you the prices for these new burial plans and I need you to quickly grab a pen and paper to write this information down, just let me know when you're ready.

Get to Know the Customer (start with the basics *and then get personal*)

First Name, how is your day going? Are you still working, or are you now retired?* What do (did) you do?* What do you like to spend your free time doing?* (Hobbies, interests) ***First Name,*** are you married?* (How long?)* How many children do you have?* How many grandchildren?*

Optional: (If it's Monday), how was your weekend? (If it's Friday) What do you have planned this weekend? (If it's midweek) I'm counting the days until Friday. ***First*** Are you spending time with your grandkids this week(end)? I'm really looking forward to ***upcoming season*** (spring, fall, summer etc..), what about you? What's your favorite thing about ***upcoming season*** (spring, fall, summer etc..) in ***Lead State***? How long have you lived in ***Lead State***?

Qualifying the Prospect

First Name, to qualify you for these plans I just have a few questions that will help me select the right company for you. Do you currently take medications for anything? Have you taken medications in the last 5 years that you've stopped? (Note any medications given) How tall are you? How much do you weigh? Do you smoke cigarettes or use any tobacco products?

Have you ever had a heart attack, stroke, congestive heart failure, cancer, diabetes or COPD?
(If yes to any illness, ask for more details to include date of diagnosis and any medications taken)

First Name, these are whole life plans that will last your entire life and *never* expire as long as the premium payments are made. The benefits from the policy can be used to cover your final expenses, including burial cost, but can also help with medical bills, any unpaid debt, or money you'd like to leave loved ones, like your kids or grand kids.

Understand the Buying Reason (Here you can continue to build rapport by digging deep. Acknowledge that their buying reason is a good one and follow up on their answers)

Tell me ***First Name,*** is covering your burial expense the main reason for your interest in a policy?* Why is that important to you?*

Is there a need for money beyond the cost of a funeral?* Like money for kids, grandkids, donations, or bills?*

Do you prefer a traditional burial or a cremation?* You know what, that's what most people choose.
Now, based on *everything* you want to include we should look at policy between,

1. $7,000 - $10,000 which includes the cost of a cremation and $ _____ for _____(other needs),
   or
2. $15,000 - $20,000 which includes the cost of a cremation and $ _____ for _____(other needs),

Does that sound about right?

Do you currently have a burial plan?*

Has Existing Coverage: It's great that you already have some coverage. You're well ahead of most people I speak with. That means you know how important it is and you're already protecting your family. Given how much everything cost today, many people are finding that the policy they currently own isn't enough to cover a funeral at *today's* prices. Many of my *old* clients are calling me to increase their coverage. **They've recently attended a funeral and found out how expensive it's become to be buried, and they want more coverage, and that's what I'm going to help you out with *today!* Ok?**

How long have you had your current plan? Is it term or whole life? How will this additional coverage fit into your plans?

No Existing Coverage: Hey, that's no problem. I'm glad you're ready to protect your family *today*! I'm sure you've seen people who died without life insurance and the burden it creates for their family. You know them, setting up bake sales, Go Fund me pages and fish fries to handle burial expenses. ***First Name,*** **how will it impact your family if you don't have a burial plan in place when you die, what will they do?***

Features & Benefits

First Name, I want you to know that it's my job as your agent to help ***beneficiary's name*** when the time comes, I'll work with ***her/him*** to get the claim filed with the insurance company as quickly as possible and make sure the funeral home knows THAT YOU ARE COVERED! **Ok?**

First Name, let me tell you about a few of the key features of these policies. (Read #1 *or* 1.1 based on the health evaluation)

1. Our level plans pay an immediate death benefit *whenever* death occurs, even in the first two policy years. So, you don't have to own the policy for 2 years for your beneficiary to receive the death benefit. ***First Name***, many of the plans you see on TV or receive in the mail have a 2 year wait, and most people don't even realize it, so you can imagine how their families feel when they find out that they'll only receive what the client has paid in because they died within 2 years. With a *level* plan you don't have to worry about that, you're covered from day one.

   (If there is a history of Cancer in the last 2 years, HIV/Aids, kidney dialysis, oxygen use, history of heart attack, stroke, or circulatory surgery < 1 year ago, congestive heart failure or Dementia/Alzheimer's 1.1)

   1.1. Our Guaranteed Issue plans don't ask *any* health questions and pay out immediately for accidental death, and after 2 years for a natural cause death. You're guaranteed to qualify for a plan without the headache of answering health questions and having a medical exam. **Isn't that much easier?**

2. Also, your premiums are guaranteed to remain the same as long as you have the policy. They will never increase for *any* reason, not because you get older or your health changes. So, the premium you start with is the premium you'll end with and your life insurance budget will never change.

3. And the last thing I'll tell you is *very important*. **These plans are approved by the state of *Lead State***, so they're affordable and designed for people on a fixed income. I've also been *licensed* by the state to offer these plans to seniors in need of coverage.

Tie-down ⭐

First Name, do these sound like the kind of features you want in a plan? (Answer any question and acknowledge their response)

Create Urgency by Painting the Picture

First Name, the advantage of these policies, is the position it puts your family in when they're sitting down with the funeral home to make your arrangements. This policy is like *cash* to a funeral director, and when they see *your* policy in ***Beneficiary Name*** hands, they are going to roll out the red carpet. ***Beneficiary Name*** will be in control! ***He'll/She'll*** be welcome at *any* funeral home.

On the other hand, when you don't have a life insurance policy, the tables are turned, and the funeral home is in control. They really jack up the prices because they know you have no choice but to pay it or even worse, finance it through them at a *very* high interest rate that takes years to payoff. The *only* way to avoid it, is to have a policy in place, *and together* ***First Name,*** that's what we going to take care of today, **OK**?

Quoting ☆☆ **(No earlier than 10 minutes into the call)**

Grab that pen again, because I want to give you the prices for a policy with all the features we just talked about. Because I'm giving you a quote specifically based on your age and health and not just general numbers, like the ads you see on TV, I'm required to give you my insurance license number. Are you ready? My name again is ***Agent First & Last Name,*** and my insurance license number is ***Agent NPN***.

First Name, we're an insurance broker, so that means we carry more than 30 of the top final expense companies available. So, the prices I give you will come from the very best companies. **Ok?**

Earlier you said that coverage between $_____ and $_____ sounded like it would handle everything you wanted. **Is that right?** Tie this amount into their choice of a traditional burial or cremation and any other needs.

Ok, I have the prices, are you ready to take them down?

For ages 60 and less that qualify *"Level"*, start the quoting at $25,000 and work back. Above age 60 qualifying *"Level"* start at $20,000 to avoid sticker shock, and work back. For those qualifying "Graded", Modified, or Guaranteed Issue start at $15,000. Quote 3 prices only to avoid confusion.

Whole Life Level	$10,000	$15,000	$20,000	$25,000
Female	$39.95	$57.75	$75.55	$93.35
Non-Tobacco				
60	Product:	Simplifed Issue Whole Life		

Whole Life Level	$10,000	$15,000	$20,000
Female	$46.35	$67.35	$88.35
Non-Tobacco			
65	Product:	Simplifed Issue Whole	

What I have is: $20,000 is $_____ per month, $15,000 is $_____ per month and $10,000 is $_____ per month per month. Let me repeat those to make sure you have them correctly. (Repeat, slowly)

Which one of these would you like *beneficiary's name* to **receive a check for, $20,000, $15,000 or $10,000?** (wait for a response, if prospect is unsure or there is no answer continue with the script) ***First Name***, which one will do everything you want (burial, cremation, grandkids, bills…)? (Focus on choosing a death benefit rather than a price.)

Overcome Buyer Objections

(Acknowledge that the objection is valid, **Remind** them of their buying reason, **Close** the sale)

Trial Close ★ ★ ★

First Name, paying for this policy *today* will mean you are covered immediately. You can also set it up to come out of your bank account when you receive your next social security or pension deposit. Would you like to be covered immediately, or would you like to set up your 1st payment to match your social security deposit?

Immediately: Ok. We'll use today's date. That means you'll probably see the actual payment withdrawn in the next 2-3 day.

Match SS/Pension Deposit: Ok, on what day do you receive your next social security deposit**?** (Repeat the date for clarity)

You'll provide your banking information to the insurance carrier and your first premium will be drafted on ***selected draft date***, **OK?**

Close the Phone Sale ★ ★ ★ ★

First Name, now I'm going to review with you the medical questions that are part of the insurance carrier's application. (Begin completing the carrier worksheet or e-app)

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