

## Phone Script - Old Internet Leads

(Client Name)?

Hey (lead name) this is (agent name). I'm calling about a request sent to our office a little while ago — about the state regulated life insurance programs.

Looks like you put your DOB here as (DOB) — is that correct?

(Optional: Sorry we've been super far behind)

Now originally, were you looking for final expense coverage, or just wanting to leave extra money behind for your family???

**(Prepare for REBUTTALS)**

*Optional: Most people that fill this out because they just want to make sure that when they pass away there are NO BURDENS left behind like the cost of burial or cremation, or maybe they are wanting to leave extra money behind for family.*

Q: *I'm assuming that's what you were looking for, right?*

Perfect -

So my job is real simple, I'm just the underwriter so I handle more of the medical side of things. Now there is no physical exam needed, meaning I don't have to collect any blood or urine samples or anything like that. My job is just to complete a **QUICK** visual and make sure that you're not strapped to a hospital bed, and that you don't weigh 1000 pounds...

and that's not you right???

Perfect.

Now the delivery address we have on file is \_\_\_\_\_.

Is that old or current? House or apartment? (Take note of apt #)

Are you working, retired, or disabled? (Clear the schedule!)

Are you single, married, widowed or divorced? (Schedule appt with spouse)

Were you looking for coverage for yourself or a spouse as well?

**(IF married - is spouse working or retired?)**

**REQUIRED TO HAVE SPOUSE THERE PER REGULATIONS**

So, it looks like **THEY** have me dispatched out in your area the next couple of days and I'm seeing about 10-15 other families, so I won't have a lot of time, but I'll definitely get this out to you.

(IF disabled or retired...)

\*Do you have any doctor's appointments tomorrow?

\*\*\*Do mornings or afternoons work better for you?

(Book appointment)

(IF working...)

When are you typically home from work?

Or

*When are you and your spouse home from work??*

Ok (name) I have an opening at \_\_\_\_ or \_\_\_\_

Which time would work better?

Ok, perfect.

#### **CEMENT APPOINTMENT:**

-Are there any GATES I need to jump over or be aware of?

-Is it ok if I park in the DRIVEWAY or STREET?

*(Optional) Is the house number on the mailbox or the house itself?*

Ok, perfect. I'll update the file with that info.

\*\*\*So (name), give me a little window, because I am seeing a bunch of different families, some families ask more questions than others — so I may be running a little behind, but I will definitely get there. So just give me a little window if I am late.

Go ahead and grab a pen and paper, I am just required to leave you my state license number, let me know when you're ready:

(Have them write down your first name, state license #, appt date and time)

Additional Q's:

Any major medical conditions I can take note of, like heart attacks, stroke or cancer?

Who would you put down as your beneficiary?

(Optional)

\*Are you pretty good at keeping your appointments? \*

Go ahead and put this in your calendar and I will put it in mine right now.

*Is there anything you can think of that would keep you from being home at appointment TIME?*

Perfect (name). I look forward to meeting you and helping you out.

**DIRECT Q:**

So, do you have something in place for your family if you were to pass away tomorrow???

Do you have something that acts like life insurance, if you were to pass away that would be left to your family???

Is it that you decided you're going to live forever, or you don't care about your family???