



Final Expense Tele-Sales Script

Tips: Make sure you smile and be enthusiastic. You have approximately 30 seconds to make an impression and get the person's attention.

Hello?

Hi, Mr./Ms. _____? Yes. This is (Your Name). You recently spoke with (telemarketer's name or provide them with their favorite color). You requested information about senior benefit life insurance that is regulated through the state of _____. If I may have 2 minutes of your time, I'll explain how this works. Does that sound good?

Yes

Great! These state regulated benefits are designed to help (State) residents leave tax-free money to their family to help pay for final expenses. Final expenses include credit card bills, medical bills, mortgage payments, funeral expenses and other debt. The tax-free money could even be used to leave a small legacy to your children, grandchildren, nieces and nephews. You get to decide who gets the money and how it is supposed to be used. Are you with me?

Yes

Alright. My job is to search for the best benefit that meets your needs. The way I do that is I'll need to ask you a few basic health-related questions to determine what benefits you qualify for, and most importantly, what will best fit your budget. The best part is you don't need to complete a medical exam. Sound good?

Yes

Ok Mr./Ms. _____. Just to verify, what is your date of birth? Do you use or have you used any tobacco products in the past year? In the past 2 years, have you had or been treated for a heart attack, cancer, stroke? Do you have uncontrolled diabetes? Have you been hospitalized in the past 12 months? If so, for what? What medications, if any, are you taking and the reason for the medications. (You are looking for medications that may indicate problems besides blood pressure, cholesterol, etc.) Lastly, what is your estimated height and weight?

Now, what I am doing is searching for the best company for you. (Provide a minimum of 3 rates starting low and finishing high).

Based on my search, Mr./Ms. _____, ****Example**** Mutual of Omaha has the best state-regulated insurance benefit for you. They can provide a \$10,000 benefit for \$38.18 per month. \$15,000 for \$49.12/month and \$20,000 for \$80.87/month. Which benefit works best for you, your family and your budget?

\$15,000

Excellent! The next step is complete the benefit enrollment process. (Complete the application). This company does a 3-way phone call (or e-app. If e-app, client needs access to email).

Congratulations Mr./Ms. _____, you're approved for the \$15,000 state regulated benefit! (Review draft dates, payment information, etc.) In the event of your death your beneficiary (named beneficiary) will receive the funds. You will want to communicate with them about it and let them know what your wishes are for that money. Does this make sense?

Yes

You will be receiving your benefit information in the mail in about 2 weeks. If you don't have the information in 2 weeks, please call me at (phone number). When you get the information, you will want to store it in a safe place, and if you have any questions, please contact me right away. Okay?

Yes

Do you have any questions? It has been a pleasure speaking with you today and I appreciate you allowing me to help you secure your benefit coverage. Did you write down my phone number? Yes. Great! Please call me if there are any questions. One last thing, can you think of anyone that might need my help? (Get names and phone numbers). If not, that's okay. Please don't keep me and my services a secret. I truly enjoy what I do by helping people secure these benefits to help them and their families.

Have a great day!

Visit our website at www.urlinsgroup.com/aries or contact Life Markets at 1-800-926-8875 x3 to learn more today!