

Janell Inbound Script

This is (your name) with the life insurance department on a recorded line. Are you looking for the AFFORDABLE life insurance or funeral and burial coverage today?

- If YES:

Great. Just so you're aware, there is a monthly premium involved in this, it is NOT FREE.

How much that cost is determined by me asking you simple health and finance questions. The nice part is there is no physical or blood or urine required just need to ask you questions but it is NOT free, are you ok with that?

- If Calling about benefits:

You may qualify for coverage. There is a monthly payment. Are you interested in affordable life insurance or funeral and burial expense coverage?

- If FREE:

Hang up

FINAL EXPENSE CLIENT PROFILE

What is your resident state?

And what is your date of birth?

What is your age?

Who do I have the pleasure of speaking with?

Are you looking to start coverage today because you currently don't have any type of insurance or funeral/burial coverage or were you looking to add because what you have isn't enough?

Were you looking more so towards a burial or cremation?

Just in case we get disconnected, is this the best call back number for you?

Do you receive text messages out of this number?

In case we do get disconnected, I'm going to call you from a ### phone number.

QUALIFIED DISCOUNTS

1- Do you currently use any tobacco or nicotine products?

2- Are you a veteran? - If YES: Do you have a VA Disability Rating?

3- I'm able to find you discounts depending on who you bank with, do you use a credit union, or a national bank like wells fargo, chase, b of a. Or do you only receive funds to a direct express card through social security income?

MEDICAL UNDERWRITING/ MEDICATIONS

What is your approximate height and weight?

ASK MEDICAL QUESTIONS AND GET MEDICATIONS

At the very end of questions ask "aside from what you've already disclosed, any other medical conditions, surgeries or major hospitalizations I need to be aware of?"

FINANCIAL PROFILE

Are you still working, retired or disabled?

Are you receiving social security, a pension, or any survivorship income?

They just need a ballpark figure, about how much are you receiving?

EXISTING LIFE INSURANCE:

Do you have any type of life insurance coverage in place?

If yes: find out who its with if they got it from an agent in person or over the phone, how long they've had it, how much the payments/coverage is etc

Do you have anything that acts like life insurance that has a beneficiary attached to it like a 401K, IRA, stocks, or any managed accounts?

BENEFICARY INFORMATION:

Who did you want to leave as your primary beneficiary?

Are they in (STATE) as well? *(asking this in case we need to add travel expenses for them. You really only need their first name at this point.)*

You can go over the differences between primary and contingent etc.

APPLICATION INFORMATION:

If you get approved for a policy, where do you want your policy to be mailed?

If they give you a PO box, ask them for a residential address too.

Confirm their phone number if you haven't yet.

What's the best email address for you?

IMPORTANT QUESTION TO ASK: “(Client name) Are you pretty familiar with what the average cost is for a (cremation/burial) in the state in XX?”

CREMATION: \$3000-\$7000. The cremation itself is only about 1500-3000, now this does not include transportation of your body, the urn, viewing, reception, flowers, INFLATION etc. That obviously will cost more.

BURIAL: \$7000-\$15000. The burial itself is only about 5000-7000, now this does not include transportation of your body, the casket, the plot, gravestone, viewing, reception, flowers, INFLATION etc. That obviously will cost more.

UNDERWRITING

Great (client name) I need you to grab a pen and paper so I can have you write down my information and also the options once I get them. I'm just finishing up typing the answers, let me know when you're ready.

My full name is pronounced: _____.

I'll spell it for you _____.

Now I need you to write this important information down. It's my license number, it's how the department of insurance in the state of _____ can verify I passed a federal background check, and am licensed to go over this information with you, it's like my social with the DOI. That number is _____.

Now the last thing is my phone number, this is how you can contact me directly because if you call this number back it'll connect you with a new agent and you'll have to start from the very beginning which will be very annoying. That number is _____.

OPTIONS

Now I want you to write down the name of the company it's _____, that's spelled _____. They came back with XX different options, let me first go over all the features and benefits.

GO OVER living benefits, whole life, premiums locked in, cash value, tax free check, and whatever else the product comes with.

Now (client name) in order for me to do my job properly, I want you to understand I work with about 30 different companies. I need to hear from you if one of the options they recommended is too much or too little, I am able to request different amounts here. Does that make sense?

OPTION 1:

Great, so this is the highest option they recommend, it's for XX for XX a month. That will cover your (cremation/burial) and allow you to leave extra money behind to XX.

OPTION 2:

This next option is for XX, this will still cover your (cremation/burial) so you don't leave a burden behind. This is our most popular option. That premium is XX.

OPTION 3:

The last option here is for XX. This is a starter policy, one you can start with if this is what you can afford for now because you can always exercise your right to INCREASE in the future when your finances allow you to do so. That amount is only XX a month.

Any questions, or did you need me to repeat anything?

Perfect, now (client name) if i could i would approve all the clients I speak with, but I can only do the initial underwriting, but if you could get APPROVED for one of these options, which one do you think you would START with?

Great, I like that option for you too.

Now the next step from here is to run a pre-approval to see if you qualify for this. I need to read over a disclosure and I need to hear a verbal yes or no from you at the end okay?

This is regarding the Health Insurance Portability and Accountability Act of 1996, The Privacy Rule. The HIPAA Privacy Rule establishes national standards to protect individuals' medical records and other individually identifiable information, collectively defined as "protected health information."

This federal law safeguards the proposed insureds' protected information and will not be shared without an individual's authorization. This rule gives the proposed insured rights to examine and obtain a copy of their health records.

Upon authorization, the respective insurance carrier being applied for will use this information to assess risk and verify identification during the underwriting process. Any misuse of proposed insureds' protected information will be

punishable according to federal law which permits fines of up to \$250,000 and imprisonment of up to 10 years.

(SAY CLIENTS NAME) _____ Do you understand that the information disclosed by YOU is protected under the HIPAA Act of 1996?

APPLICATION

Do you have a middle name?

This is where you can build rapport.

THIS IS HOW I ASK FOR SOCIAL AT THE VERY END, this is the last thing I ask:

“Now they do need to look over your prescription and medical history through the MEDICAL INFORMATION BUREAU or the MIB through your social, what's your social?”

If they give any push back i read the text below and i also say:

“Hey I do this for a living, and I like you (clients name) but I don't have a 250K fine, 10 years of imprisonment like you, and with all due respect for a \$XX policy it's not worth it to me to lose my license. What's your social?”

Social Security Number Objection:

Rebuttal:

The reason why the life insurance company needs your social security number is for 2 reasons:

- 1st reason being that when you apply for insurance, they have to run a MIB and prescription check. Your name, DOB, and social is what separates you from everyone. So that is how they will know they are running it on the correct person, and not having someone else try to get insurance through your name.
- 2nd reason is that when you die, in order for the life insurance company to pay the death claim to your family, they will need a death certificate proving that you are dead. On that death certificate will be 3 pieces of important information: your name, your date of birth, and your social. The life insurance company will then cross reference that information to match it on their end to make sure they are paying the correct amount to the correct family

Banking Objection:

Rebuttal:

The reason why the life insurance company needs your banking information is for 2 reasons:

- 1st reason is to make sure no one is getting life insurance in your name. So some estranged sibling or family member knows your dying and is purchasing a policy without your knowledge.
- 2nd reason is to validate you as the payor on the insurance policy to make sure there is no insurance fraud or funding of any terrorism according to the USA Patriot Act of 2001. So the name on the account, the address on the account has to match and validate the payor of the insurance policy.

SEAL THE DEAL

Alright John, so you've been approved.

Hey John, write this down if you can. I'm going to text and email this to you too.

The name of the insurance company is _____.

The policy number is _____.

The amount of coverage is _____.

The monthly premium is _____.

The first payment will come out _____.

They are a strong carrier. A rated, as you know, there's nothing higher than an A.

They've also been around for over 100+ years, so they're not going anywhere.

The policy will be in the mail the next 7-10 business days.

Once you receive it, look over it and make sure the correct spelling of your name, beneficiaries names, amount is correct. If you have any questions or you see any errors, give me a call; I'll make sure to get it fixed for you.

Also, please put it somewhere safe. A lot of people don't know where their insurance policies are, which means if they don't, their beneficiaries won't know either. So there are a lot of people who have unclaimed death benefits. So please put it somewhere safe and let ___BENEFICIARY NAME ___ know.

John, I'm also going to be your agent for life. This means that if you need to make changes to your coverage amount whether you want to increase them or decrease them, I'm here to help. If you want to change the payment date, change the beneficiaries, or lost the policy and need another to be sent out; please let me know. I'll also be giving you a call every 6 months to a year to make sure the policy is up to date and effective.

I'm glad we got you covered today. That means you can stop filling out forms online or in the mail for this now. You can sleep peacefully at night knowing you got it taken care of. You don't want anymore people to be calling and bothering you anymore.

Lastly John, if you know anyone who can use my help, I give you full permission to send them my way. If there's anyone in your family or friends of yours that need help with insurance, I'll be sure to help them like I helped you. Cool?

Awesome, John it was a pleasure serving you. Congratulations once again. Talk soon.
Bye bye.