**ETHOS SCRIPT**

**FAST&FURIOUS, NO PAUSING**

**Intro:**

- Hey (Client)? Hey (Client), this is Morgan! Just shooting you a quick call here about the recent life insurance application you started online! It looks like it wasn’t completed, is that correct?

- Gotcha, well the reason I'm giving you a call here is because it looks like you’re eligible for one of our preferred carriers with better rates. Just to confirm, you’d listed the Date of birth as \_\_\_ , is that correct?

Ok perfect, do me a favor and go ahead and grab a pen and a paper, the state requires me to leave my information with you for your records, just let me know when you’re ready.

*(When they grab pen and paper: Provide them with your First & Last Name and License #)* - With that information you can look me up through the state website and validate that my license is active and in good standing.

- Okay, and were you looking for coverage for yourself or your spouse as well? -

- Now most of my clients are looking for coverage for one of three reasons: - 1. To cover funeral and final expenses

- 2. To cover a large debt, typically like a mortgage;

- 3. To leave some money behind for income replacement or legacy purposes. - Which one was it for you?

- Ok, perfect, that’s what most of my clients are looking to do, plenty of great options for that.

- So the way this works is very simple. I’m on the medical side of things so I’m going to ask you a few medical questions, and that’s going to tell us which programs you may be eligible for, and then we can go over those together.

**Needs Analysis**

**Medical Sheet:**

Do you smoke tobacco or nicotine products?

What is your approximate height and weight?

Are there any conditions that you take medication for?:

Any Major surgeries in past 3 years?:

(**answer yes or no**) Have you ever had: (Ask x3 at a time)

Heart Attack/Stroke/Cancer/Stents/Diabetes/Neuropathy/High BP/Lupus/Rheumatoid Arthritis/Asthma or COPD/Anxiety or Depression meds/Kidney or Liver Disease

**POWER QUESTIONS BASED ON NEED**

**FUNERAL/FINAL EXPENSES**

• Are you planning on being cremated or buried? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ • Have you ever had to plan a funeral? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

• Do you know how much (cremation/burials) are costing today? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**MORTGAGE PROTECTION POWER QUESTIONS:**

• Does your beneficiary contribute to the mortgage? \_\_\_\_\_\_\_\_\_\_

• Monthly Mortgage Payment Amount: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

• How much is owed on the home (loan balance): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ • Term Length: 15 | 20 | 30 years

• How many years remaining on mortgage: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

• What do you think the house is worth if you had to sell it today: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ -Beneficiaries Income:

**Income Replacement/Legacy:**

Are you working? Full time/Part time/retired? If retired, ask about Social security? Any savings pension or other forms of income?

What is your monthly/yearly income?

What is your Spouse’s monthly/yearly income?

Do you have any dependents (kids/older parents)? How old are their children (do they have children of their own, if they’re grown)?

Do you have any other large debts, that if you were to pass- would be left behind to your loved ones?

Do you have anything else that may act as life insurance for you, like a 401k, IRA, money market account, etc?

Most of my clients have between 1-3 private life insurance policies already in place, how many do you currently have?

Alright let me put you on a brief hold while I find the best carrier for you, just one moment. (Put client on hold and use quote tool to come up with 3 options. **Read next section before pitching your three options**).

**[READ THIS BEFORE PITCHING NUMBERS]**

Alright (CLIENT NAME), are you still with me?

Perfect. So what I looked at for you is a (term/whole life) plan. The reason why we went with

-**(TERM)** is because it’ll give you the highest amount of coverage for the cheapest rate.

-**(WHOLE LIFE)** is because the coverage will never expire on you. It is always recommended that you have permanent coverage that way you don’t ever have to worry about securing coverage again. The policy also accumulates a cash value over time of around 3-4% per year. This means that eventually there will be enough cash value to where the policy will pay for itself and you can stop making payments and still have the coverage for life.

**(BOTH)**

-This coverage is going to make sure that when you pass away, your family will get a large, tax free payout to offset the loss of income and to help cover any potential debts or expenses that they’re going to have to deal with.

And lastly, the policy has a unique benefit called living benefits, which is where if you become sick and disabled, you can access the money while you’re alive. This is a huge benefit that can help cover unexpected medical expenses, bills, loss of income, or whatever else you may need it for. Essentially it’s a long term disability rider that is built into the program, most other companies do not offer this type of coverage.

**~BRAND THE COMPANY~**

Now, the company that came recommended for you is called (CARRIER), so go ahead and write that down first. We went with them for a couple different reasons.

-First reason being that they are A+ rated with the BBB. It’s really important to go with large, dependable companies that have been around for a long time with an A+ rating when it comes to your life insurance.

On top of that, they offer what is called simplified issue. This means is that the insurance company will offer you this coverage with no medical exams- so no blood work, urine samples, saliva swabs, anything like that. This is one of the only companies that will offer this amount of coverage with no medical exams.

**\*\* THE CLOSE \*\***

Okay, go ahead and grab that pen and paper again, I am going have you write down some numbers. I’m going to go over three options with you. Go ahead and write down:

**Pitch Coverage, Value, then Price**

**• Coverage Amount 1 (personalize this pitch to clients needs as well)**

1. (GIVE COVERAGE AMOUNT)
2. (TAILOR IT TO THEIR SITUATION AND BUILD VALUE BASED ON THEIR NEED)
3. (GIVE PRICE)

**• Coverage Amount 2 (personalize this pitch to clients needs as well)** Next to this option go ahead and write down **(price)**.

1. (GIVE COVERAGE AMOUNT)
2. (TAILOR IT TO THEIR SITUATION AND BUILD VALUE BASED ON THEIR NEED)
3. (GIVE PRICE)

**• Coverage Amount 3 (personalize this pitch to clients needs as well)**

1. (GIVE COVERAGE AMOUNT)
2. (TAILOR IT TO THEIR SITUATION AND BUILD VALUE BASED ON THEIR NEED)
3. (GIVE PRICE)

(Immediately, NO PAUSING)

Now, like I said before- Unfortunately, I don’t make any final decisions, the insurance company is going to do that. So we still have to submit your request for coverage to see if you can actually qualify for these plans, but if you ARE able to qualify, would you want to leave your family with the $$$ or $$$ or $$$?

Ok, I’ll try my best to get you approved. The request only takes about 5 minutes or so, and you will NOT be charged anything today, i’m going to go ahead and pull that up now. Go ahead and spell your full legal name for me please. Perfect. (Go into completing the App)

**E-APP Pitstops**

**When asking for social security number:**

*“So these policies do not require any medical exams, they’re going to verify your health based off your prescriptions to approve you. So next we are going check your prescription history to verify your health, but before I do that, is there anything else that we haven’t gone over that you were maybe prescribed but don’t take anymore that might show up when we check your prescriptions? Ok, now I just have to confirm, what state were you born in? OK and are you a US citizen? OK and go ahead and verify your social for the prescription check.*

***If they object:***

*Ok so in order for any insurance company to approve you for the coverage, they have to verify your health and they do that by running your social through the MIB Medical Information Bureau and pulling your prescription records. So go ahead with your social whenever you’re ready.*

***If they object again:***

***[Go to google and type in {state name) life insurance license lookup. Then go to that website and copy the link to the website].***

*Send them a text message with the link to verify your license. And then proceed to have them pull up your licensing info and confirm that they’ve reviewed it, and then ask for the social again.*

***When asking for banking:***

So the way this works is if this gets approved today, you won’t be charged anything today. The first payment typically comes out within 3 to 5 business days and then every month after. Does that work for you?

***(If not, get a payment date that works and re-assure them you can get them approved today and nothing will come out until that date).***

“Ok, who do you currently bank with?... I’m going to check and see if we are partnered with them” *(Google the routing number for their bank)*

“Okay sir/mam, I just put “name of bank” into my system and it looks like we’re partnered with them, it’s giving me a routing number. I’m going to read off the routing number for your bank, go ahead and grab a check or find some way to verify this as I read it off to you and let me know when you’re ready.”

“Ok I have your routing number showing as XXXXXXXXXXXXX”, is that correct?

“And would you like to use a checking or savings account for this?”

Okay perfect, and now go ahead with the account number that you want to use for this: ***If they object:***

Hey I absolutely understand your hesitation – now the insurance company needs a complete application to underwrite a policy which means having banking information on file. They need this for two reasons:

1. To make sure there’s no insurance fraud going on by matching the name on the account to your social, and..

2. Ensuring you have a valid US bank account because non residents actually can’t get insurance in the US.

So did you want to use a checking or savings for this? Ok and go ahead with the account number.

**POST CLOSE**

Congrats! You’ve been approved! “OR” The application has been submitted to underwriting and we should have an answer soon. I will be in touch with you in the next 3 to 5 days with their decision. In the meantime…..

**Do you still have that pen and paper handy? Make sure you write down**

**· My direct line**

**· Coverage amount**

**· Monthly premium**

**· Payment date (if you selected effective immediately, let them know every month it will come out on today’s date, and the first payment will come out 3-5 business days from now)**

**· Your policy #**

· Carrier’s phone number

Okay great. I am your agent for life, make sure you save my number to your phone when we’re off this call. Just to let you know for full transparency, you are going to get multiple phone calls since you filled out information online. If you get any further calls just let them know you’re all good to go, I am removing you from the system now so the calls should stop shortly.

If you ever do want to add more coverage, just let me know and we can adjust your coverage- it will not impact your current coverage. Now you should be getting your policy packet in the mail in the next 7-10 days. Feel free to give me a call when you get that to review just to make sure there’s no questions and you understand everything. I will also tell you that millions of dollars go unclaimed every year because people don’t know what to do or who to call when their loved ones pass away so what I ask is you call (beneficiary) to go over this with them.

Okay well it was a pleasure, I think you made a great decision today, I’m glad we were able to get your family protected, and I am here if you need anything.

Last thing before i let you off the phone here, I wanted to let you know I do offer a $150 referral bonus for anyone you refer to me that gets a policy in place for themselves, so if there’s anyone you think could benefit from something like this, you can put us in a groupchat and I will get them protected as well.

Okay? (Client), do you have any questions for me? Awesome, have a great day!