

1. PHONE SCRIPT INTO PRESENTATION

Hi ___ this is Josh Calling from the Benefits Center here in ___ County. The reason I'm calling is because we received the request that you filled out online for information on the life insurance programs.

You listed your Date of Birth as ____. Is this correct? Ok, I'll have you off the phone in a sec. I was just calling to let you know that we have processed your request. We are doing everything virtually now so it only takes about 10 minutes. Go ahead and grab a pen and paper so we can get this out of the way.

2. GET CREDIBILITY

I want you to write down my information:

-My name is Josh Williams

-My state Producer number is ____. With that number you can go to the Department of Insurance website and type it in to find me. That way you know who I am. The state just requires me to leave that with you.

3. POWER QUESTIONS: (As Needed)

- Are you home and sitting somewhere where you can write down some numbers for me?
- Do you have a good email that you can use while we are on the call if I send some information over to you?
- Have you been trying to get this set up for a while now or am I the first person you've been able to talk to about this?
- **(Shoppers)** Have you been getting declined for coverage or have you just not been able to find a program that fits your budget?
- Do you currently have any active life insurance now?
- Have you ever had a life insurance policy before?
- Have you ever been declined for life insurance before?
- Are you working full time or are you retired? If on SSI: Ok and that's being deposited into your bank account like most people or do they put that on your direct express card?

4. EXPLAIN THE PROCESS

Now the way this works is very simple. I'm a licensed broker with the state of ____. My job is a little different from the sales reps we send out to you. I'm on the medical side of things so I'm going to ask you about 5 medical questions, and depending on how you answer those, it will give me a good idea of which companies will decline you and which ones might approve you.

Once we pull up some options for you, we will look to see which company is offering you the best rate. And at that point we will submit an application to see if we can get you approved for coverage. Now unfortunately we can't commit to anything today, because

before you can buy the insurance, you have to get approved for it first. Does that make sense?

5. MEDICAL QUESTIONS (FINANCIAL INVENTORY SHEET)

Use your inventory sheet!!!

(Refer to knockout training video)

Ok, so based on your medical questions I'm not sure we will be able to get you approved or not luckily there's a lot of companies so hopefully someone will say yes, but if for some reason we can't get you approved are you at least saving some money per month for emergencies?