

# VETERANS FINAL EXPENSE

## PHONE SALES SCRIPT

7-Step Proven Process · Inbound Veteran Leads

### THE 7-STEP CALL ROADMAP

STEP	NAME	GOAL
1	Bonding & Rapport	Build trust fast — credentials, branch, state, human connection
2	Up-Front Contract	Set mutual expectations — agree on the process before it starts
3	Pain Discovery	Uncover the real financial gap — burial plans, dependents, liabilities
4	Budget	Find the number that works — anchor to need, confirm ability to pay
5	Decision Process	Confirm who decides, what approval they need, and timeline
6	Fulfill	Present the best-match solution — company, coverage, rate lock
7	Post-Sale	Lock in start date, confirm banking, ask for social proof

### STEP 1: BONDING & RAPPORT

*Build trust within the first 60 seconds — credentials close deals*

◆ **COACH:** Use the veteran's branch immediately. It signals you did your homework and earns instant credibility.

**AGENT:** Hey **[CLIENT'S FIRST NAME]**!

**PROSPECT:** Yes?

**AGENT:** This is Colby — your veterans consultant. I'm calling you back because it shows here you were in the **[BRANCH OF SERVICE]** — is that right?

**PROSPECT:** Yeah, that's right.

**AGENT:** Thank you for your service. I appreciate that. And I've got you over in **[STATE]** — is that still correct?

**PROSPECT:** Yes it is.

**AGENT:** Perfect. Now, real quick — I'm going to go ahead and text you a copy of my credentials right now, just so you know exactly who you're talking to. You're going to see my insurance license issued through the state — it'll have my full name, my home address, license number, all of that. That way you have it for your records. Let me know when you see it come through.

**PROSPECT:** Okay... got it.

**AGENT:** Great. Now, you were looking at life insurance for veterans — are you mainly thinking about covering burial and final expenses, or were you also looking to leave something behind for family?

**PROSPECT:** Burial expenses, mainly.

◆ **COACH:** Good. Now transition smoothly into the up-front contract. Don't pitch yet — earn permission to continue.

### STEP 2: UP-FRONT CONTRACT

*Get mutual agreement on the process — no surprises, no pressure*

◆ **COACH:** The up-front contract prevents end-of-call objections. You are agreeing on what happens if there is or isn't a fit — before you ever pitch anything.

**AGENT:** Okay, great. Here's what I want to do — this is going to take us maybe ten or fifteen minutes. What I'm going to do is walk you through exactly what veterans are entitled to, what you may not qualify for, and we'll figure out if you even need additional coverage at all. Sound fair?

**PROSPECT:** *Yeah, sure.*

**AGENT:** And here's the deal — at the end of this, one of two things is going to happen. Either it makes complete sense for you and we put in an application, or it doesn't make sense, and we go our separate ways — no pressure either way. Can we agree on that?

**PROSPECT:** *Yeah, absolutely.*

### STEP 3: PAIN DISCOVERY

*Uncover the real gap — burial plan, dependents, liabilities, income loss*

◆ **COACH:** Walk through VA burial benefits first — this establishes your expertise AND uncovers gaps. Then get to the financial pain.

#### VA Burial Benefits — Educate First

**AGENT:** Alright, let me walk you through what the VA actually covers so we're on the same page. If you're going to be buried at a VA national cemetery, the VA will provide the burial plot, the headstone or marker, and they'll send a burial detail — soldiers to play taps. That's included. Now, they do provide a \$300 burial allowance for non-service-connected deaths — that helps a little, but it doesn't come close to covering most costs.

**AGENT:** Now — are you planning on being buried at a VA cemetery, a private family cemetery, or are you being cremated?

**PROSPECT:** *[VA CEMETERY / PRIVATE / CREMATION]*

◆ **COACH:** If VA cemetery: note that family may still face funeral home, transportation, and service costs — typically \$3,000–\$7,000+. If private: full cost falls on family — average \$9,000–\$15,000. If cremation: still \$2,000–\$5,000 in most areas.

#### Who Gets Left Behind

**AGENT:** Now, is there anybody who's going to be responsible for taking care of all of this once you're gone — a spouse, kids, family member?

**PROSPECT:** *[NAME]*

**AGENT:** How do you spell that?

**PROSPECT:** *[SPELLING]*

**AGENT:** Okay. And **[BENEFICIARY NAME]** — are they working, or are they relying on your income or benefits?

**PROSPECT:** *[ANSWER]*

#### Financial Exposure — The Real Gap

**AGENT:** Let me ask you a few quick questions so we can figure out exactly what kind of gap we're looking at. Do you currently have a mortgage, rent, car payment, or any ongoing bills that **[BENEFICIARY]** is going to have to keep paying after you're gone?

**PROSPECT:** *[ANSWER]*

**AGENT:** Okay. And do you receive any disability pay from the VA, or Social Security income right now?

PROSPECT: [ANSWER]

AGENT: That's important — because the moment you pass, that income stops. [BENEFICIARY] loses that every month. So what we want to make sure is there's a cushion there — at least enough to give them six months to grieve, get their footing, and not have to scramble financially. Does that make sense?

PROSPECT: *Yeah, that makes sense.*

AGENT: So based on what you just told me — we're looking at roughly [CALCULATE: burial + 6 months of expenses/income gap] to give [BENEFICIARY] that breathing room. Now, do you have that sitting in savings right now, ready to go?

PROSPECT: [YES / NO / SOMEWHAT]

AGENT: I ask because — and I don't mean this morbidly — if we hang up the phone right now and you had a heart attack tonight, what does that situation actually look like for [BENEFICIARY]?

PROSPECT: [HONEST ANSWER — usually sobering]

✦ COACH: Let silence work here. Don't rush to fill it. The prospect is connecting with the real pain. That's the moment.

IF THEY SAY: *"I think I've got enough saved up."*

RESPOND: That's great — and it's possible you do. But let me ask: is that money earmarked specifically for this, or would [BENEFICIARY] be pulling from savings they need to live on? Because the goal is to keep those two things separate.

IF THEY SAY: *"The VA takes care of all of that."*

RESPOND: I hear that a lot, and I wish it were fully true. The VA does a great job with the burial plot and honors — but the funeral home costs, transportation, service fees, and income gap? Those still fall on the family. That's what we're filling in here.

## STEP 4: BUDGET

*Anchor to the need first — then find what fits comfortably*

✦ COACH: Never lead with a price. Lead with the need you just uncovered, then attach a number. Budget comes after pain — not before.

AGENT: Alright. So based on what we figured out — the burial, the income gap, the six months for [BENEFICIARY] — we're in the range of about [DOLLAR AMOUNT]. Now, I work with about 90 different companies that specialize in veterans. What I'm going to do is plug your information into my underwriting system and it'll shop all of them at once — first to find who approves you, then who gives you the best deal. My job is to make sure whatever we find fits your budget.

AGENT: I'm not here to sell you the biggest policy — I'm here to get you the right one. What kind of monthly number would you be comfortable with — something that wouldn't feel like a burden?

PROSPECT: [MONTHLY RANGE — e.g., \$40–\$60/month]

AGENT: Okay, perfect. That gives me what I need. Let me take a look at what you qualify for.

IF THEY SAY: *"I can't afford much right now."*

RESPOND: I understand, and that's exactly why I want to look. Something is always better than nothing. If someone offered you \$0 or \$10,000, you'd take the ten grand every day of the week. Let's see what's possible at a number that works for you.

## STEP 5: DECISION PROCESS

*Confirm who decides and when — eliminate end-of-call surprises*

✦ COACH: Step 5 prevents the 'I need to think about it' stall. Get this locked in before you present — not after.

**AGENT:** Before I pull this up — quick question. If we find something that checks all the boxes: you're approved, the rate's locked in for life, it fits your budget — is there anybody else you'd want to check in with before you got it started? Spouse, family member?

**PROSPECT:** *[NO / YES — SPOUSE, ETC.]*

**AGENT:** Perfect. **[If no: 'Great, then we can handle everything right here today.' If yes: 'Would it make sense to get [SPOUSE] on the phone now so we're all on the same page?']**

## STEP 6: FULFILL

*Present the right solution — educate on what makes this policy different*

✦ **COACH:** Don't just give a price. Explain WHY this is better than what they've probably seen. Differentiate on day-one coverage, rate lock, and no expiration.

**AGENT:** Alright, **[NAME]** — I just ran your information, and the best company for you is going to be **[COMPANY NAME]**. You've probably heard of them — they've been around a long time, and they work specifically with veterans and their families.

**AGENT:** Now, before I give you the numbers, I want to explain how this policy works — because not all policies are the same, and I want to make sure you understand exactly what you're getting.

### Three Things That Make This Different

**AGENT:** Number one: if you get approved, you are covered from day one. Full coverage, immediately. No two-year waiting period. I'm telling you this because everything you get in the mail — the 'guaranteed approval, no health questions' stuff — every one of those has a two-year waiting period before your family sees a dime. This doesn't.

**AGENT:** Number two: the rate I give you today is locked in for life. It never goes up. A lot of policies start cheap and then you get a letter two years later saying your premium doubled. That won't happen here.

**AGENT:** Number three: this policy never expires. Once it's in force, you never have to worry about getting something else. It's permanent. Does all of that make sense?

**PROSPECT:** *Yes, it does.*

### Present Three Coverage Options

**AGENT:** Okay. Based on your health profile and what you told me about the budget, here are three options I want to put in front of you:

- Option A: \$[AMOUNT] coverage — \$[PREMIUM]/month
- Option B: \$[AMOUNT] coverage — \$[PREMIUM]/month
- Option C: \$[AMOUNT] coverage — \$[PREMIUM]/month

**AGENT:** Based on those three, can I make a suggestion?

**PROSPECT:** *Sure.*

**AGENT:** I'd suggest you go with the one that feels most comfortable — not the biggest, not the smallest. Getting something in place is better than waiting for perfect. You can always add more later. But having coverage tonight is what protects **[BENEFICIARY]**. Which one of those feels right?

**PROSPECT:** *[\$AMOUNT / OPTION]*

**IF THEY SAY:** *"I want to think about it."*

**RESPOND:** I completely understand. Can I ask — is it the amount, the price, or something I explained that's giving you pause? Because if there's a concern, I'd rather work through it now than have you carry it. What's the real hesitation?

**IF THEY SAY:** *"I need to talk to my [spouse/kids] first."*

**RESPOND:** Absolutely — and I respect that. Would it make sense to get them on the phone right now? That way they hear it directly, and we're not playing telephone. If we wait, I can't guarantee this rate will still be here.

**STEP 7: POST-SALE***Lock in the start date, confirm banking, and earn your social proof*

✦ **COACH:** Move smoothly into the application. Frame every data request as standard — name, address, SSN, bank info — so there are no surprises.

**Starting the Application**

**AGENT:** Perfect. Alright, **[NAME]** — to get this submitted, it works just like any other insurance. They need your full name, address, social security number to confirm your identity. That's just so the insurance company knows it's really you and not someone pulling a policy in your name without your knowledge — which I'm sure you understand.

**AGENT:** Now, every company also requires a valid bank account on file when we submit. That's just to confirm the account matches your name and you have a way to pay. If you get approved, you actually have two options on when to start. You can start today and be covered from the moment we hang up — or if there's a better date in the month, we can push the effective date out. Just keep in mind: approved today doesn't mean covered today unless you choose to start today. What date works best if you do get approved?

**PROSPECT:** *Today / [DATE]*

**Banking Section**

**AGENT:** Do you bank with Navy Federal or USAA — like a lot of vets — or are you with a local bank?

**PROSPECT:** *[BANK NAME]*

**AGENT:** **[BANK NAME]** — great. I'm going to confirm them as a partner bank in the system real quick. They're listed — that's what I expected. Now, when I pull up the routing number it's about 90% accurate, but I always want to confirm with you because sometimes they update routing numbers. Let me read this back to you — is **[ROUTING NUMBER]** correct?

**PROSPECT:** *[CONFIRMS / CORRECTS]*

**AGENT:** Perfect. And the account number — go ahead and give me that when you're ready.

**PROSPECT:** *[ACCOUNT NUMBER]*

✦ **COACH:** Complete the application. Read back key details before submitting. Confirm the first premium date, coverage amount, and beneficiary name.

**Post-Appointment — Social Proof Ask**

**AGENT:** Alright — that is all submitted. You should get a confirmation within a day or two. Is there anything else I can answer for you?

**PROSPECT:** *No, I think I'm good.*

**AGENT:** Okay, great. One last thing — and only if you feel like I did right by you today. I'm going to send you a text with the Facebook page — same one you probably saw the video on. If you'd be willing to drop a couple of sentences about your experience, it would mean a lot. Not for me — for the other veterans who are on the fence about getting this done. Too many guys are falling through the cracks because they don't know this exists. Would you be up for that?

**PROSPECT:** *Yeah, absolutely.*

**AGENT:** I really appreciate that. Take care of yourself — and thank you again for your service.

**COMMON OBJECTIONS — QUICK REFERENCE**

**IF THEY SAY:** *"I already have coverage through the VA."*

**RESPOND:** The VA does provide burial honors — the plot, the headstone, taps. But there is no coverage for funeral home costs, transportation, or the income gap your family will face. That's what we're filling in today.

**IF THEY SAY:** *"I'm healthy, I don't need this now."*

**RESPOND:** That's actually the best time to lock it in — while you're healthy, the rate is at its lowest and you're most likely to get approved at the best tier. Waiting costs money.

**IF THEY SAY:** *"I've seen ads for guaranteed coverage."*

**RESPOND:** Yes — those 'no health questions, guaranteed acceptance' plans all have a two-year waiting period. If something happens in year one or two, your family gets their premiums back — not the face amount. What we're looking at today pays from day one.

**IF THEY SAY:** *"Can you just email me something?"*

**RESPOND:** Absolutely — I can follow up. But I want to make sure you're getting the right information for your specific situation, not a generic brochure. Everything we found today is specific to your health profile. Can we at least finish the evaluation we started?

## PRE-CALL PREP CHECKLIST

- Confirm lead source — which ad or Facebook video did they respond to?
- Note branch of service from lead form (Army, Navy, Marine Corps, Air Force, Coast Guard)
- Confirm state of residence — sets context for credentialing text
- Have credentials image ready to text immediately upon pickup
- Underwriting system open and logged in
- Facebook review link ready to text at close