

1. THE INTRODUCTION

Choose the option that fits your lead type.

Option A (With Beneficiary) "Hey [**Prospect Name**], it's [**Your Name**]. Just getting back to you regarding the form you sent in. You listed [**Beneficiary Name**] as your beneficiary, do you remember sending that in?"

Option B (Without Beneficiary) "Hey [**Prospect Name**], it's [**Your Name**]. Just getting back to you regarding the form you sent in looking into the new life insurance programs. You listed your [**Age/Hobby/Etc.**] as [**Information**]. Do you remember sending that in?"

2. HANDLING OBJECTIONS

If they do not object, skip this section and move directly to Section 3.

"I Didn't Fill That Out" "Really? That's weird. It says right here you put [**Info 1**] and [**Info 2**], is that correct?" *If they still deny it:* "Do you know who might have filled this out for you? ... Gotcha. Have you gotten some life insurance in place yet, or not yet?" (*Move to Section 3*)

"I'm Busy" "Yeah, I gotta run here too! You put your [**Confirm Info**], is that all correct?" *If they are still busy:* "Totally understand, I can give you a call a little later today or tomorrow. What works best for you?" (*If they engage, Move to Section 3*)

"I Already Have Insurance" "Gotcha, did you just get that taken care of recently? Who did they end up putting you with? How much are you paying? Really? For how much coverage? Did they put you on one of those two-year waits?" (*Goal: Build doubt, then Move to Section 3*)

"Not Interested" "Totally understand. Was it the price, or were you unsure if you'd qualify?" *If they say they already took care of it:* "Gotcha, it actually shows here you *did* get something in place. Did you get that recently? Who are you with? How much are you paying? Did they put you on a two-year wait?" (*Move to Section 3*)

3. BACK ON TRACK (NEEDS ANALYSIS)

"Are you like most people who already have something in place, or do you not have anything currently?"

If they DO NOT have coverage: "Were you looking to cover funeral expenses, or leaving money behind?"

If they DO have coverage: "Were you looking to get a lower rate, or just add on to what you have?"

4. CREDIBILITY BUILDER (30 Seconds)

"Could you grab a pen and piece of paper really quick? Write down my name, **[Your Name]**, and my license number: **[License Number]**. With that number, you can look me up on the state website and see that I am fully licensed."

"I am a National Broker. That means I'm not tied to one company; I shop all the top carriers in your state to find your best rate and benefits."

"Do you receive text messages? Perfect. I want to go ahead and send you a picture of my license right now so you can see exactly who you're talking to. Sound fair?"

5. EXISTING INSURANCE REVIEW

Skip this section if they do not have active insurance.

"Just so I have an idea, who do you currently have for your insurance? How much coverage did you get? How much are you paying per month? Did you get that recently, or a long time ago?"

If Recent: "Did they give you a two-year waiting period? Oh wow, why did they put you in a two-year wait? Do you have cancer? Would it be helpful to find something without a waiting period that covers you from day one?"

If Older Policy: "Gotcha. Well, since I'm a broker, what we always do before getting into anything is a formal review of your current insurance. We want to make sure it is a whole life policy. A lot of people don't know you can actually stop overpaying into these policies, and sometimes even get them partially or fully paid up. Does that make sense?"

Call the Carrier (3-Way Call to Verify): Verify Effective Date, Face Amount, Premium, Cash Value, Loan Balance, Riders, Reduced Paid-Up Value, and Extended Term.

6. THE "WHY" (EXTRACTING PAIN POINTS)

"What got you looking for coverage?" "Have you not found something comfortable yet, or are you just not sure what's out there?" "If something happened tomorrow and you weren't covered—who would carry that financial burden?" "What would that look like for them?" "So the goal today is avoiding that burden for them, right?"

7. PROCESS & UNDERWRITING

The Process "My job is to find what you qualify for based on your age and health. We shop all the carriers in the state. This is entirely non-medical—there are no doctors, no needles, and no bloodwork. I can confirm your approval right away over the phone."

Health (Rapid Fire) "Smoker? Diabetes (insulin or pill)? Diabetic complications (kidneys/nerves)? Heart issues (heart attack, surgery, pacemaker, AFib, CHF)? Blood clots or strokes? Cancer history? COPD or lung disease? Hospitalized in the last 12 months? Any other conditions? Current medications?"

Financials & Trial Close "I work with people on fixed incomes, and I want to make sure this is affordable for you. What is your approximate monthly income?" (*Mentally subtract their rough monthly expenses*) "If I find something that fits perfectly in your budget, is there anything stopping you from seeing if you qualify today?"

8. THE PITCH & 3-OPTION CLOSE

The Pitch "[Carrier Name] has been around for [X] years. Here is what they offer..." (*Briefly review the benefit sheet*).

The 3-Option Close "Do you have your pen and paper ready? Write this down:" **"Option 1** — Covers your costs at today's rate." **"Option 2** — Covers your costs for the next 5 to 10 years." **"Option 3** — Covers costs and leaves extra money behind for your family."

"Which one do you want to apply for today?"

9. HANDLING CLOSING OBJECTIONS

"I need to think about it" / Price Objection: "Totally understand. Is it the price, or are you not sure if you need the insurance? At the end of the day, we aren't even sure if you qualify yet. Let's go ahead with the lowest option just to see if you get approved today, and you can always add on later. Does that sound fair?"

"I don't think I need it": *Pivot immediately back to Section 6 to extract the pain point. If they are completely resistant, politely end the call to avoid an inevitable chargeback.*

10. PRE-APPLICATION & BANKING

"Perfect, do you have your ID handy?"

Ask basic questions first: Address, Birth State, DOB, and Beneficiary details.

Medical Consent & SSN "Do you give them permission to securely look into your medical history to see if you qualify? Great. Go ahead and confirm your Social Security number."

Setting the Draft "When do you receive your benefits every month? If we get you approved, do you want the payment to come out on that exact day, or a different day?"

Collecting Banking Info "Which bank will we be using if we get you approved? Do you have a local branch near you? I've auto-populated a routing number here, please verify this is correct: **[Read Routing Number]**. Okay, just confirm the account number for me."

Banking Objection ("Why do you need my bank info?"): "In order to submit any life insurance application to any carrier, they have to verify that you have a valid account. This does *not* mean they charge you today. If you are approved, your very first payment won't be pushed out until **[Chosen Draft Day]**. So whenever you're ready, just verify that account number."