

Script for Final Expense Appointments

The first thing to know is to speak slowly and calmly. Don't call the lead back and start talking a 100 miles per hour. These are seniors so take your time.

Listening to the lead recording before you call is crucial – please don't skip this step. Keep in mind that every lead isn't a sale. It's part of the equation that most leads are, in fact, not buyers. This script is designed to better help you separate the buyers from the non-buyers.

Hello, _____? (**Say Their First Name**)

(**Say Their First Name**), _____ my name is (**Your Name**).

The reason I'm calling is because one of my assistants recently spoke with you and told you I would be giving you a call back to talk about the life insurance to cover funeral expenses.

To refresh your memory, you had told them your favorite color was _____.

Now, are you aware that social security **ONLY** pays up to \$255 towards burial expenses? Great (client name) well again my name is (Your Name) and I am the local benefits coordinator assigned to your area regarding the State Regulated Burial Insurance Benefits.

What I need to do is to simply verify a little information that you left us. Would that be ok?

Now, I have your address as _____. Is this your correct address? Great!

I see that your age is _____. Correct?

We show that you are in Good Health. Is this correct?

Ok, now was this information just for you or do you have someone else you would like to get information for, such as a spouse. (If yes, collect info)

Ok, great, what we do is set up 20 minute time periods when we are going to be in your area and show you all the different options that are available to you.

I will be in your area tomorrow - do you prefer morning or afternoons?

Ok, great, so I'll see you at _____ to go over what life insurance options are available to you. Of course, you are under no obligation to purchase a plan whatsoever.

Note: If there is a spouse or other family member, make sure that they will be present during the appointment. Do not set an appointment without the spouse being there, if possible.

AFTER SECURING THE APPOINTMENT CLOSE THE CONVERSATION THIS WAY:

Ok! Do you have a pen and paper available? I will wait on you. I want you to write down my name so that you will know who is calling on you.

My name is _____. I will be driving a _____ car. **(GIVE THE COLOR OF YOUR CAR, ALSO)**

Now, **(SAY THEIR NAME)** I look forward to seeing you tomorrow at (time). I hope you have a great evening and I look forward to meeting you!

HANG UP LAST. IT'S MORE PROFESSIONAL

IF THE CUSTOMER OBJECTS TO THE APPOINTMENT BY SAYING “JUST SEND A BROCHURE IN THE MAIL”

Respond by saying: I’m sorry but I don’t have any brochures that I can send. I’m a contracted field underwriter that just does the medical questionnaires and explains the information. In fact, when I do come out I show my field underwriter credentials to prove who I say I am.

So, would (time) tomorrow or (time) be better for you?

MAKE SURE SPOUSE WILL BE THERE!

Great! I will put you down for tomorrow at (time).

IF THE CUSTOMER STILL OBJECTS TO THE APPOINTMENT THEN SAY THIS:

I can certainly understand, but it only takes a few minutes of your time. I'm not coming to make you feel uncomfortable or to ask you for money. I'm simply coming to present the information to you. After you see what we have to offer, it will be up to you as to whether we go any further in the discussion. Fair enough? So, would tomorrow at (time) or would (time) be better for you?

IF THE CUSTOMER OBJECTS TO THE APPOINTMENT A SECOND TIME USE THE BELOW REBUTTAL:

I can understand how you feel but my company requires me to see everyone that has inquired about our insurance. I must go over the information with you in person. It won’t take more than 15 minutes of your time and you may see an option that works for you. Of course, as I mentioned earlier, you are under no obligation whatsoever. If you’re not interested at that point, I will have done my job and be on my way. Is that ok? So, would (time) tomorrow or would (time) be better for you?