

# Complete Senior Benefits FE Script

## **GREETING FOR GG AND PLATINUM LEADS**

Hi, is this \_\_\_\_\_? My name is \_\_\_\_\_ and I am an enrollment coordinator with Complete Senior Benefits.

Recently you filled out a card you received by mail regarding our final expense life insurance, and I am calling to help you with that. I just need to verify some basic information and then we can get started. ***(If they don't remember filling out the card then let them know it wasn't long ago, and you can understand as you are sure they must get bombarded with mail. MOVE FORWARD)***

***\*Verify name, address, birthday, height and weight.***

**\*SLOW DOWN\***

## **GREETING FOR FREE RX NETWORK**

Hi, is this \_\_\_\_\_? My name is \_\_\_\_\_ and I am an enrollment coordinator with Complete Senior Benefits.

Recently you called into a TV commercial with the RX network regarding discount prescription cards and durable medical equipment. When you called in you selected the option to speak with someone about final expense life insurance. Now I just need to verify some basic information and then we can get started. ***(If they don't know what you are talking about, then explain that the commercial discussed discount prescription cards and durable medical equipment. They then chose the option to be contacted by someone regarding final expense life insurance. MOVE FORWARD)***

***\*Verify name, address, birthday, height and weight.***

**\*SLOW DOWN\***

## **GREETING FOR UNITED HEALTH BENEFITS**

Hi, is this \_\_\_\_\_? My name is \_\_\_\_\_ and I am an enrollment coordinator with Complete Senior Benefits.

Recently you called into a TV commercial with United Health Benefits regarding discount prescription cards and durable medical equipment. When you called in you selected the option to speak with someone about final expense life insurance. Now I just need to verify some basic information and then we can get started. ***(If they don't know what you are talking about, then explain that the commercial discussed discount prescription cards and durable medical equipment. They then chose the option to be contacted by someone regarding final expense life insurance. MOVE FORWARD)***

***\*Verify name, address, birthday, height and weight.***

## PROCESS

Now     (Client name)     the process we use is very simple. We are going to assist you in building your own personalized life insurance plan based on your **goals** for coverage, the **features** that are important to you, and we work with many carriers to find something within your **budget** for any **health conditions** you may have.

Now how does that sound?

**\*SLOW DOWN\***

## EXISTING COVERAGE

So first things first do you currently have coverage in place??

**NO:** Ok we are going to assist you with that today.

***Skip to GOALS FOR COVERAGE***

**Yes:** Who do you have coverage through?

***If they don't know the answer to any of these questions just keep moving on to the next one.***

- How much coverage do you have?
- How much are you paying?
- How long have you had the coverage?

***Then Refer to REPLACING OR ADDING TO CURRENT COVERAGE.***

## REPLACING OR ADDING TO CURRENT COVERAGE

So are you looking to replace or are you looking to add to that coverage?

***REPLACE: Discuss why they want to Replace. Use reason as an Important Feature in NEW coverage you find. If you are not sure get with a manager.***

- Why do you want to replace your current coverage?

***If they do not know then ask these questions:***

- Have you experienced a rate increase?
- ***If term policy ask,*** "At what age does your policy end?"
- ***If whole life ask,*** "What age does it go to? **OR** "Are you looking for better Rates?"
- ***If they have a plan that is appropriate for them and they do not want to add tell them they***

**need to stay right where they are.**

**ADDING: Find out why they want to add.**

- Are you wanting to add to your current coverage to make sure all your final expenses are covered?
- Do you want to add to your current coverage to leave something behind for your beneficiaries?

**\*SLOW DOWN\***

## **GOALS**

**(Skip to statement (1) if they have already told you what they want or they are adding to existing coverage to cover a burial or they are adding to leave something behind.**

Ok great, now let's look at your goals for coverage. Who were you thinking about when you decided to make the call/fill out the card to take out coverage for final expenses?

Do you want a traditional burial or a cremation?

Do you want to leave anything behind for your family after your final expenses are covered?

**Traditional Burial:** OK the average funeral cost in your area right now is between 7 to 12 thousand dollars. Has that been what you have seen as well?

**Cremation:** Ok I would suggest a 5 thousand to 10 thousand dollar policy based on the cost of cremations in your state and to account for inflation as you get older. Does that sound fair?

**(1)** Of course our main goal is to make sure we get you something in place that you can afford so your family isn't left with that financial burden.

## **HEALTH**

OK now we are going to talk about your health. Have you ever been treated by a doctor for any serious health conditions?**(use Baltimore Life health questions if that is more comfortable)**

**Mark off anything that they cover with you on your BUILD A PLAN WORK SHEET. Then go over each condition on the Build a Plan Work Sheet that they HAVE NOT already brought up to you.**

## HAVE YOU EVER BEEN DIAGNOSED WITH:

- Are you confined to a bed, a wheelchair, or are you using a walker?
- Are you in a nursing home, hospital or do you receive hospice or home health care?
- Any breathing disorders like COPD, emphysema, any lung disease, or do you use oxygen or has a doctor suggested you use oxygen?
- Have you been asked to stop using Drugs or Alcohol; or been treated for Abuse?
- Alzheimer's, dementia
- AIDS, HIV or systemic lupus , or any immune system disorders
- MS, Muscular Dystrophy, Parkinson's or ALS
- Any internal Cancer, Skin Cancer or Sickle Cell Anemia
- Hepatitis C or any Liver or Kidney disease
- Heart Attack, Chest Pain or any Heart Problems.  
***If yes,*** Irregular Heart Beat, Stints, Bypass surgery, Angioplasty, Difibulator, Pacemaker
- Have you ever had a stroke or TIA, Blood clots, Aneurysm?
- High Blood Pressure, Diabetes? If yes on diabetes, Do you take Metformin or insulin?  
Do you have any complications of Diabetes such as Nerve damage, eye or kidney problems?

So is there anything else we need to talk about as far as your health is concerned?

What Prescription Medications are you taking? How long have you taken it? ***(look up what it is for!)***  
***IMPORTANT!!! Find out WHEN they were diagnosed and HOW LONG they have been on a certain medication.***

**\*SLOW DOWN\***

## FEATURES

Now we are going to talk about important features in a plan.

***If the customer has already given you things they find important in a plan or that they were not happy with in their last plan, use those as features we will avoid or find a better option for. ie: "Leaving something behind for your children is important, isn't it?"; "Having a policy that never increases on you is important isn't it!"***

***If they have given you nothing to go on then ask:***

A lot of my clients have things that they have expressed to me as being important to them in a policy.

The first one I hear come up quite often is:

- Most of my clients want a company that is not going to raise rates on them as they get older. They are looking for rates that are guaranteed and locked in for life. Do you want a policy that has guaranteed rates?
- I also hear that people do not want a company that is going to come back later and cancel them due to changes in their health. They are looking for permanent coverage that can never be canceled. Is that something that is important to you?

- Most of my clients want a plan that is going to last them their entire life and not cancel when they need it most. Is that the kind plan you want?

Those are all important features aren't they?

## BUDGET

Now lastly, let's talk about your budget.

None of this will do you any good if we put the right plan in place but it does not fit your budget. So realistically     (client name)    , what do you think will be comfortable for you to put towards your burial needs each month??

Would you like to stay under 50? Under 75? Under 100? A month. What works best for you?

Great,     (Client Name)    , that gives me a gives me a good place to start in finding you the right coverage.

So now I am going to place you on a brief hold while I compare several different companies and find the best rates for you. When I come back on the line we are going to talk about the plan I have customized for you, the company that fits your needs the best, and also how to secure that coverage!

I'll be right back, Thank you     (Client's name)    !

If you are taking too long or you have to quote 2 people then take them off hold for a second and say:     (client name)    , I want to make sure I find the best product available for you so I will be right back.

***If there are a lot of issues and you need to talk to a manager then tell them:***

    (client name)    , I want to make sure I find the best product available for you. So I need to consult with the company that I am thinking about for you. Can I call you back in a few minutes?

***If they won't be available schedule a time to call them back.***

## QUOTE

I have Great News for you     (client's name)    ! I found an A rated company that best fits your needs.

I picked it based what you said you were trying to accomplish ***(cremation or traditional burial)***, on the features that you said were important to you ***(Recap the features like guaranteed rates, permanent coverage they can't outlive, or that is to protect family from financial burden)***

The good news is you qualify for it based on your health, and it fits in your budget.

The name of the company is ***(say company name)***. Just so you know they are over **100** years old with

an **A rating** and have a reputation for **paying claims quickly**. It is important to work with a true Final Expense insurance company for that reason.

This product is a true permanent whole life policy guaranteed to never go up in how much you pay monthly and your death benefit will never diminish, decrease or go away.

On this plan your coverage never changes. You can never be singled out for a rate increase or canceled for any reason. What you buy today is what your family is going to have when they need it.

**(Only say this if it is Level)**

Unlike most of the other plans out there this plan offers an immediate payout with no waiting period

Based on what we talked about I have prepared three policies for you

**Examples:**

\$5,000 for around \$24 per month

\$7,000 for around \$35 per month

\$10,000 for around \$43 per month

**\*\*The goal here is to give them one higher, one right on budget and one lower.**

Now, realistically (client's name), which one of those best fits your needs and your budget?

**\*\*Stay quiet and let them choose one.**

I think that is an Excellent choice! I think that will work really well for you.

## **THE CLOSE**

One reason I love (insurance company name) is because they are so easy to qualify for. No one has to come to your house for a physical exam. The qualification happens right over the phone.

**If you are licensed in that state:**

We call (insurance company name) & I will stay on the phone with you as your advocate. It is a very simple and very convenient. I just need to make sure I have everything they will need and read you a few quick legal statements then we will get them on phone.

**(Go straight to the beneficiary information then verify the information on your screen like name, address, height, weight, et.) (SPELL OUT EVERYTHING to VERIFY with the CLIENT!!!) Middle Initials, email, occupation, birth place. If AMERICO get City and State of Birth, how long they have lived in their current location, if less than 5 years get a second address.)**

**If you need a closer say:**

It is a very simple and it only takes about 15 minutes. Let me make sure we have everything we need and then I am going to get you over to our enrollment specialist (name of enroller) who will be your advocate through to call.

**(Go straight to the beneficiary information then verify the information on your screen like name,**

**address, height, weight, et.) (SPELL OUT EVERYTHING to VERIFY with the CLIENT!!!) Middle Initials, email, occupation, birth place. If AMERICO get City and State of Birth, how long they have lived in their current location, if less than 5 years get a second address.)**

## **PREPPING FOR BALT LIFE CALL**

I have verified everything, so let's go over the **RECORDED** phone interview with Balt Life.

We will be applying for Silver Guard 1,2 or 3. For **(\$ face amount)** in coverage with a monthly bank draft payment of **(\$ premium)** which **includes or does not include** the Accidental Death Benefit.

When we get Balt life on the phone they are going to ask for your basic information and I will give them that.

Please **listen closely** and stop me if anything is incorrect. After that they are going to ask you the health questions. It is best if you give them a **simple yes or no answer only**.

***(Go over any question with them that might be an issue. Read the question and ask them how they would answer it. If they answer it wrong then break it down for them without telling them how to answer. IE: They answer NO to Question 2 Part 2 but they are a Diabetic on Insulin. Say, " you answered no to this question, however you are a diabetic on insulin. Correct? So let me repeat this question.")***

Now the reason we love working with Balt Life is because we are talking directly to underwriters and can get you approved today! So after your health question they may ask you about a medication that you are taking or have taken in the past. Just answer to the best of your knowledge. This is also your opportunity to talk to them about **(health condition)** that you have so it doesn't affect the outcome of this application. **(go over health condition or medication that might be an issue)**

## **AUTOMATIC PREMIUM LOAN OPTION**

Now let's go over the Automatic Premium Loan Option.

How that works is as you pay into your policy it will start to accumulate cash value after a couple of years. After that point if you were to miss a payment for any reason, Baltimore Life would borrow from your built up cash value and make that payment for you which will keep your policy from Lapsing.

It is like Insurance for your insurance. It is **FREE**, so I always suggest to all of my clients that they should answer **"YES"** when asked during the interview.

## REPLACEMENT

Next, I want to go over the “REPLACEMENT” questions with you.

### **(They DO currently have insurance.)**

There are two questions that they are going to ask you about your current insurance. The 1<sup>st</sup> is “**Do you have existing life insurance or annuities currently in force or pending with this or any other company?**”

So because you do have insurance you would say “YES”.

The 2<sup>nd</sup> question is “**Will this policy, if issued, replace or modify life insurance or annuities in this or any other company?**”

If you are replacing answer “Yes” if not replacing answer “No”.

The interviewer will ask you for the Company name & policy # of your current insurance. Please have that information handy.

**(If they don't remember, inform them that it is ok if they don't have the exact info and just inform the interviewer that they can't remember)**

### **(They DON'T have insurance.)**

There are two questions that they are going to ask you about your current insurance. The 1<sup>st</sup> is “**Do you have existing life insurance or annuities currently in force or pending with this or any other company?**”

Since you do not have any life insurance this would of course be a “No”.

The 2<sup>nd</sup> question is “**Will this policy, if issued, replace or modify life insurance or annuities in this or any other company?**”

This would naturally be a “No” as well.

## NOTIFICATION & DISCLOSURES

**(Read the appropriate notification page and replacement of insurance statement if necessary. Remember the replacement of insurance has to be read whether they are replacing or not for Baltimore Life and you can't replace coverage with Americo over the phone.)**

They will ask you if I read this too you so please remember to say “YES” when they ask.

I am your advocate; I am here to help you through the whole process. So if at any time you don't understand something or need anything repeated, just let me know.



## BANKING

**Make sure they have their bank information or that YOU have the Direct Express info(credit card number, expiration date, and CCV code)and verify the Draft Date. If it is a checking account the routing number has to be at least 9 digits long, and verify if they want immediate coverage or if they have a draft date.**

IF they have Direct Express:

They are going to ask “is there a specific date that you would like this to come out of your account”, and I will give them your Draft Date. Then they are going to ask you if “you want your coverage to start immediately.” Just let them know that you want the Draft date you already decided on.

## PHONE CALL

Now I’m going to get the insurance company on the phone. You are going to hear a brief pause then you will hear me ask if you can hear everything.

**(Remember to stay quiet on the call during the client part unless you feel you absolutely must step in)**

**(when the call is ending)**

OK \_\_\_\_\_ stay on the phone with me.

That was easy! Wasn’t it? You did a great job! **(Give them a virtual hug- “Mary you were a please to work with on this!”)** Now I want to give you all of my information, do you have a pen and paper handy?

**(give them your contact info)**

I’m your agent. If you ever need anything or have any questions do not hesitate to contact me.

And lastly (client name) I want to let you know the biggest honor I ever receive is when my clients refer people they know and love to me. So if you have anyone you think should talk to me send them my way and I promise to always take good care of them.