

Tele-Sales Script

(Greeting)

Hello is _____ **First Name ONLY**, this is _____ I'm the licensed agent here at the Home Office with the Senior Life.

You had called our TV commercial and requested some information about low cost life insurance, were you wanting this policy for yourself or a loved one?

(Wait for Answer)

(Power Questions / Fact Finding)

See Power Question Worksheet on TBG Training Website

What Prompted you to inquire with us?

Is there any reason why you haven't purchased a policy yet?

What would you like information on?

Ect.....

(Intention and Price)

Ms Jones, if you're like most of the people I speak to you would like to know the price up front.

Our basic plans start off as low as \$30-\$40 a month, but most people choose plans in the \$60-\$80 range.

My goal today is to help you make sense of the money, take an application over the phone and put a policy in place to protect your family. OK?

(Qualify)

We have several discount questions so I can help lower your monthly premium.

So.... Ask Health Questions.

Use the SLICE App to qualify and ask power questions and others to find DBM.

(Presentation)

Mr./Ms. _____, based off what you told me so far it appears that you qualify for one of our best plans.

Now Mr./Ms. _____, I am sure you can agree with me when I say that everybody's needs are different.

1- **(Policy)**

Your policy is a permanent whole life plan, this means that you have guaranteed protection for the rest of your life.

Your premium will NEVER increase and your benefits will never decrease.

If you die in an accident, it doubles the face amount of your policy

We can add your children and/or grandchildren to this policy so if something would happen to them you would receive a death benefit.

You can donate up to \$1,000 to any charity off your choosing.

You will be covered from day 1, with no waiting period **(Only if Immediate benefit plans)**

We don't do any medical exams to get you qualified we just ask a few health questions directly over the phone here for the home office.

Most importantly, we pay our claims in 24 hours.
Do you know why we pay our claims so fast?

(Pause)

Well, it's simple when you leave this world you are gone and not coming back....

(Pause)

It WILL be one of the toughest days of your family's life...

(Pause)

So, we want to provide these funds to your family the same way you would if you were still alive. And don't you think that is just the right way to do business?

Trial Close #1

How do you feel about what you heard so far?

2- **(Legacy Assurance)**

Your plan comes with an enrollment to Legacy Assurance. Legacy Assurance is a company committed to reducing the financial and emotional stress of planning a funeral.

We are going to help you be prepared by providing you with a memorial guide to help you with pre-planning your funeral and any last wishes you may have. You will be able to write down all the desires and wishes that you want such as songs to be sung, casket selection, pall bearers, obituary wording, or maybe even a favorite scripture to be read during your service and so on.

Legacy will negotiate funeral prices and price shopping for you and your family at a time when they need the most help.

You will also be able to lock in the price of funeral merchandise at a fraction of what it costs today. These items include caskets, burial vaults, headstones or markers and even urns for cremation.

- 1- Caskets \$2,000
- 2- Burial Vaults \$750
- 3- Headstones \$750
- 4- Urns \$99

Trial Close #2

What are your thoughts on Legacy Assurance?

3- **(Living Benefits)**

Discount Prescription Card (10% or more savings on prescriptions)

MEMD (Tele Doc) (24/7 Doctor Care)

Diabetic Supplies (15% DISCOUNT)

Trial Close #3

On a scale of 1-10 how do you feel about your policy so far?

(Choice Close)

OK, Mr./Ms. _____, I am going to share with you 3 different protection amounts.

(Have them get a pen and paper and write it down and be descriptive)

Good

Better

Best

Face Amount

Accidental Protection + Child / Grandchild Rider / Donation Rider

(Ink the App on SLICE)

Now, while you look these over, what is your mailing address to mail everything to?

Whats is your middle name?

OK, provided I can qualify you who do you want to have listed as your primary beneficiary to receive these benefits?

Continue to fill out the application and follow the steps through SLICE.

When you filled out everything and you get to the banking information you say:

So, Mr./Ms. _____, Congratulations you qualify today!

What plan would you like to start with and leave to _____ (Beneficiary)?

How we set this up is on our bank service plan. Would you be using your checking or savings account? What bank?

(Wait for Answer)

I have the routing number here from our database, all I need is for you to please get you checkbook and read to me your account number.

Each month you get to pick your due date what day would you like: 1st, 3rd, 5th, 10th, 15th, 20th, or 25th?

Start recording and read it all verbatim.

Lastly just like you did a warm up do a warm down and explain to them when they will receive a policy, what to expect next and GET REFERRALS.