FEX SCRIPT VERSION **Oc24**

Hello, thank you for calling today! This is \_AGENT NAME\_ on a recorded line, I’m going to be your licensed agent, who do I have the pleasure of speaking with today please?

Before we dive in here, can I reach back out to you at this number xxx-xxx-xxxx if we get disconnected?

I just want to make sure I have the time zone right, what state are you in?

Wonderful and my system says you’re 32? Is that right? Or how young are you please?

Great! Are you looking for quotes just for yourself or a spouse as well?  
  
Perfect! Just so we’re on the same page \_CLIENT\_ do you have any questions about how final expense insurance works? Or have you ever heard of insurance helping pay for the final expenses of someone you knew?

Have you ever purchased final expense insurance before, or do you have any currently in place?

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**(Ask only if they say YES to having insurance. Skip this if they do not have insurance.)**

Perfect! How long have you had it?

\*What type of policy?

\*How much coverage?

\*Great! How did you choose that amount back then?

\*What’re they taking out of your bank for that?

Oh wow, I was expecting you to be paying less for that amount of coverage!

\*Do you know what company you have it with?

So we’re just looking to improve your situation, are you more interested in adding more, saving money or you’re actually overpaying so much you can probably add more AND save money. **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**   
  
Wonderful, so I’ll make this as quick and easy for you as possible, talk to me about what you’re looking for, let’s take it from the top, who are you worried about financially when you pass away?

\*Okay, got it, so we’re doing this for \_BENEFICIARY\_. What are you worried about them being able to afford for when you pass away?

Great! So you have \_\_COVERAGE\_\_ and you’re worried about \_BENEFICIARY\_ affording \_REASON\_, so if I can help you fix that, that’s the goal, did I get that right?  
  
Perfect to make sure the policy is appropriate what do you think it’ll cost to take care of \_REASON\_?  
  
That’ll be easy for me to help you with, you got to the right person! Just a few questions so we get it right. Have you ever worked with an independent final expense agent before?

[Yes or No] Okay, great, a little about me while I get this pulled up I’ve done all the background checks and finger printing coast to coast. I’ve personally helped more clients than I can count over the years. No one ever beats me in finding the best value for my clients because I shop around and get rates from a ton of different carriers and have them fight each other to earn your business, my services are completely free to you and I just serve as your advocate to get you the best policy, does that make sense?

Perfect! You don’t know it yet, but you got lucky and actually got the best agent to help you with this. So have you talked to \_BENEFICIARY\_ about doing this for them? Or do they just kind of trust that you’ll be responsible and take care of your own affairs?

What is your marital status?

Do you have any kids or grandkids?  
\*What’s your birthday?

\*What’s your height and weight?

\*Any major medical conditions?

\*Do you have any health conditions?

\*Anything like heart disease, heart failure, heart attack, cancer, stroke, diabetes?

\*Any of the alphabets, ALS, MS, Hepatitis AB or C, CHF, COPD, HIV or AIDS?

\*Any depression, sleep apnea, anxiety, high cholesterol, or high blood pressure?

\*Any hospitalizations, use of oxygen or dialysis in the last year?

\*Were you born as a male or female?

When was your last complete physical and how did it go?  
What medications are you taking please?  
Anything those are being used to treat you didn’t already tell me about?

While that’s running, let’s move on to lifestyle questions.

Any high-risk hobbies? Flying planes? Scuba diving? Russian roulette?

\*Any tobacco or nicotine in the last 5 years? Cigarettes, cigars, vape, nicotine patch or gum?

\*Anything on your driving record? Tickets, DUIs, reckless driving, license suspensions?

Any family history, just parents or siblings, of heart disease, cancer, or stroke before they turned 65?

If they passed- Did, they have life insurance?

Have you ever filed for bankruptcy, or do you intend to?

\*Any drug or alcohol abuse in your past?

\*Any felonies or misdemeanors?

\*What state were you born in?

\*Any marijuana use?

Have you ever had a life insurance application denied, postponed, or come back more expensive than you applied for?

What kind of work do you do? Anything high risk or are you retired or on disability?

Great! What is your typical income?

Perfect, and what is your household income?

How much would \_BENEFICIARY\_ already get if you passed away today without insurance? Like what’s your net worth?   
I’m required to ask, do you control your own finances, like do you have a bank account?

\*Great! I’ll check for discounts, who do you bank with?  
 I have a ton of clients who bank with \_BANK\_, that’s perfect.

Anything I’m missing from the finance side? Are you planning on inheriting a bunch of money or does your family make a bunch of money or are you related to any millionaires?

Finally let’s get into suitability, just one question: what’s the plan now? What would \_BENEFICIARY\_ do about getting their hands on \_ COST\_ quickly to pay for \_REASON\_ if you don’t have the right coverage?

Let me help you, typically if you don’t get insurance, \_BENEFICAIRY\_ will have three choices, begging, bartering or borrowing. So they could Beg like go around to church and ask those in the community, GoFundMe and car washes and such are the beg category. How much support do you think they could get from the community?

Of course \_BENEFICIARY\_ could barter, I know you mentioned your net worth is \_NET WORTH\_ but how much of your belongings do you think they could sell, and how much could they realistically obtain? Just a rough estimate.

Lastly borrow like get a high interest loan. So for your situation if you don’t have the right insurance, after they go around asking the community, selling off any inheritance. Then they’d still have to get a loan and be in debt. Do you think that’s realistic, or did I misunderstand \_CLIENT\_?

Do you think at that point they may just \_ALTERNATIVE\_

(do a cremation, sell the house, not go to college, default on their bills, delay retirement etc.)

**\*\*GET THE PLAN\*\***

I totally understand, it’s wild that for just a small insurance payment you can avoid all of that pain and tarnished legacy when you pass away. This life insurance is going to make all the difference to \_BENEFICIARY\_, you know this will mean the world to them, right?

Well, that’s about it, we’re looking at a \_COST\_ so I want to make sure we’re thinking it through, did you factor in everything like

|  |  |  |
| --- | --- | --- |
| **What** | **Cremation** | **Burial** |
| **1.** | Pick up Dead Body from house | |
| **2.** | Prepare your Body | |
| **3.** | Write obituary in the paper | |
| **4.** | Hire preacher for Eulogy | |
| **5.** | Buy Burn Box | Buy Plot |
| **6.** | Burning itself | Dig the Grave |
| **7.** | Urn for Ashes | Close Grave |

Or do you think your \_BENEFICIARY\_ may need a little more to cover those as well with inflation?

Life insurance will definitely make sure your \_BENEFICIARY\_ doesn’t have to \_THE PLAN\_ if we structure the policy correctly. \_CLIENT \_ I see why you filled out the form now. I GET IT. We just also need to make it affordable, right?

\*What is that by the way? Speaking of affordability, if the coverage is appropriate, what would be comfortable for you to pay as a monthly premium for insurance protection to make sure \_BENEFICIARY\_ doesn’t have to \_THE PLAN\_?

Okay perfect! \_BUDGET\_ up to…

Now \_CLIENT\_ I want to make sure I'm communicating well, \_BUDGET\_ per month is comfortable for you, you can still afford groceries and your phone bill, it’s consistently comfortable, right?

**\*\*DOWNSELL AS MUCH AS THE CLIENT WILL AGREE TO\*\***

Okay \_CLIENT\_ I’m going to make a recommendation for you, if we can get a carrier to approve you, I believe the right policy to start with would be a \_FACE AMOUNT\_ policy, now I know that’s lower than we were talking about right?

There are two main reasons, and if you disagree with me, it’s your family and your money and I’ll do what you want to do. It won’t hurt my feelings helping you get a larger policy instead of the smaller one. I’m just trying to look out for your best interest as your advisor and advocate, does that make sense?

First, I don’t know if it’s happened to you, but has life ever sent you a curveball where finances got tight? Like a car breaks down, the AC goes out, someone gets sick?  
Then you know what I’m talking about, I think getting a \_COST\_ is admirable and just in case life throws you a curve ball, putting it on two policies, allows you to cancel one, keep the other so worst case scenario your \_BENEFICIARY\_ won’t have to \_PLAN NOW\_, they’d still have something there.

Second, when we go to get approved as you can imagine, it’s easier to get approved for \_RECOMMENDATION\_ than \_COST\_ or \_DOUBLE COST\_ or \_10X COST\_, once you’re approved, we can bump it up or make any changes, it’s just easier to put a ship in a bottle piece by piece instead of all at once. It just increases our chances of getting you approved at a better rate.

Those are just my recommendations from a lot of experience getting clients approved for great life insurance policies, it’s your choice but, as long as it’s in your budget, does that make sense why I’m recommending \_RECOMMENDATION\_?

Just so you have everything we’re talking about, I want to just make sure my messages are going through. Can you receive a text message now?

**\*\*SEND CLIENT WELCOME TEXT & VERIFY THEY GOT IT\*\***

Alright, my system is loaded here, thankfully most of those 100 carriers are in one system and can give us an instant offer and the other carriers I just do individually. I have all of your answers written down, just to make sure we’re not missing anything health wise in the last 10 years, do you mind if I run a prescription check on you?

\*Okay I’ll go ahead and do that for you now, what’s your social please?  
  
Alright, well we’re all done! **Now as we agreed earlier**, we’re starting at a \_FACE AMOUNT\_ policy to take care \_REASON\_ so it’s not all on \_BENEFICIARY\_, it’ll just take a minute or two since I do shop around and get quotes from over a ton of carriers so I can make sure you’re getting the best policy for your situation. How long have you been looking into getting your \_REASON\_ taken care of?

**\*\*PUT EVERYTHING INTO THE QUOTER & CONFIRM THE CARRIER\*\***If you don’t find the BEST policy, another agent will replace it next week.

**\*\*LOAD UP THE APPLICATION\*\***

So \_CLIENT\_ while we’re waiting on my system to find the lowest price here, I want to be respectful of your time and ask you some of the questions every carrier will need.

\*What’s your address?

\*Who’s your primary care doctor?

\*What’s your driver’s license number?

\*What’s your beneficiary’s name?

\*Any other beneficiaries or contingent?

\*What’s their phone number?

Also, I think I mentioned this already but if not I am the person \_BENEFICIARY\_ is going to call when you pass away so I can help them get the money. On the worst day of their life when they lose you it’s going to be really emotional, and if they already have a little familiarity with me, it’ll just make a world of difference. Is it okay if I shoot them a quick text to introduce myself?

Okay great, please let them know they’ll hear from me!

One other thing about \_BENEFICIARY\_, since I am the one who will help them with the claim and get the money. Is there anything you want me to tell them when you’re gone, a final message from you, to them, I can add to your file?  
Is there anything you want me to tell them to spend the money on? I can leave them some instructions too?  
  
Okay \_CLIENT\_ my system just sent me a message it’s done and based on the information you shared with me, I’ve identified the best value for your specific situation and the company I’m going to place you with is \_CARRIER\_. Do you want me to give you all the quotes, I’ve done a ton of shopping around with my tools, there are a lot or just want to go with the best one for you? Are you familiar with \_CARRIER\_?

[Yes] Perfect! I’m not surprised, they’ve been around forever and have a great reputation. They just happen to be the best value for clients like yourself with \_MEDICAL CONDITION(S)\_. Do you have any concerns with them being able to pay the claim?

[No] No problem! They’re really popular, have a great reputation and they just happen to be the best value for clients like yourself with \_MEDICAL CONDITION(S)\_. I’m going to tell you a little about them because I want to make sure you’re comfortable with our choice. \_CARRIER\_ has been around for a long time, close to 100 years, they have billions in assets so paying \_FACE AMOUNT\_ will be no problem, they actually have an A rating by A.M. Best for claims paying ability too. \_CARRIER\_ is Better Business Bureau accredited and they have an A+ rating by consumer reports. They’ve had over 10 million clients too. You’re in great hands with them, is there something specific you wanted to know about \_CARRIER\_ or are you like most of my clients who you trust the Better Business Bureau, Consumer Reports recommendation?

Great! Specifically, \_CARRIER\_ is the best for you because they offer a unique policy called the \_PRODUCT NAME\_. I’d be surprised if you’d heard of it but the \_PRODUCT NAME\_ will let us start at \_FACE AMOUNT\_ then go up with \_CARRIER\_ and that’s how I’ll set it up for you, \_CLIENT\_. Here’s how it works:

* You will have a guaranteed level-fixed price and a guaranteed death benefit so you can count on it and budget for it
* The death benefit is guaranteed as long as you pay your premiums
* The benefit will be paid to \_BENEFICIARY\_ tax free based on current laws
  + - (WL ONLY) The policy could endow, meaning once you pay your premiums such that you have \_FACE AMOUNT\_ in the policy, you don’t have to pay for it anymore, it will be ‘paid up’
* Also the policy can provide access to most of that \_FACE AMOUNT\_ while you’re alive if you’re diagnosed with a qualifying illness
* Finally, you will have a period to review your policy after you receive it, if you’re not satisfied, you will receive a full refund,

Does it make sense how it all works? The \_PRODUCT NAME\_ from \_CARRIER NAME\_ set up as a \_FACE AMOUNT\_ policy is perfect for you if it’s affordable, right, I’m trying to be really budget conscious for you here.

For a \_FACE AMOUNT\_ policy, \_YEAR/LIFETIME\_ death benefit guarantee, the best rate is \_PRICE\_ a month. Just \_PRICE\_ a month and your \_BENEFICIARY\_ doesn’t have to \_THE PLAN\_, I’d say that’s a bargain. Now of course that is a tentative rate based on the information you have given me over the phone. Actual rates are determined by the underwriting system. What we do is answer a few more questions together to make sure your answers match up with the records. Is there anything you didn’t tell me about your situation \_CLIENT\_?

Great, well let’s check your records together, and see if we can get you approved so you can cross this off your to do list once and for all. Now I have your name as \_CLIENT\_, is that your full legal name or do you have a middle name too?

Okay great! I recommend we start today then I can set up your future payments to get drafted when you have your money come in. That way you’re covered immediately, so your \_REASON\_ will be taken care of. Again just \_PRICE\_ a month and your \_BENEFICIARY\_ doesn’t have to \_THE PLAN\_. Any questions about any of those recommendations?

|  |  |
| --- | --- |
| **\*\*Bank** | **\*\*Card** |
| Perfect, and who do you bank with?  I’m ready for your account info, start with the routing number first please.  And account number? | Perfect, I’m ready for the card number please.  And the expiration?  And the code on the back?  \*\*Direct Express starts with 5332 or 5115\*\* |

**COMPLETE THE APPLICATION TO FACE CONFIRMATION**

Perfect! So it looks like you’re going to be pre-approved for more coverage, of course it would help \_BENEFICIARY\_ to have more breathing room than just \_FACE AMOUNT\_ if we could, right? Grab a pen and paper so you can write down a few options to think about.

Ready? I’m going to give you a few options here and some are going to be over your budget but I’m required to tell you what you actually got approved for. Plus I know you were looking to do beyond just the basics if you could so here’s how I can help you do that.

$XXXXX will \_SPEND IT\_ for \_BENEFICIARY\_ and only be \_$PRICE\_.

$XXXXX will \_SPEND IT\_ for \_BENEFICIARY\_ and only be \_$PRICE\_.

$XXXXX will \_SPEND IT\_ for \_BENEFICIARY\_ and only be \_$PRICE\_.

$XXXXX will \_SPEND IT\_ for \_BENEFICIARY\_ and only be \_$PRICE\_.  
and finally, the most you could possibly get

$MAX,000 will \_SPEND IT\_ for \_BENEFICIARY\_ and only be \_$PRICE\_.

Which one would be the best for \_BENEFICIARY\_?

**[IF UNSURE ]** As you know, insurance prices will only go up as you get older and there's always the possibility of \_MEDICAL CONDITION\_ happening again/ getting worse, I would strongly advise you to consider the \_FACE AMOUNT\_. It aligns perfectly with your budget and goals for what you want to leave behind for \_BENEFICIARY\_. Is that what you were leaning towards too?

Wonderful! I would suggest that we round it up to a neat \_FLAT PRICE\_ to simplify your budget and make it easier to remember. Also, in the event that prices for your final expenses increase before your passing, this small adjustment would provide \_BENEFICIARY\_ with enough money to offset that inflation. Does the idea of setting it at a \_FLAT PRICE\_ sound reasonable to you?

Now just to confirm, $\_PRICE\_ is going to be consistently comfortable for you right? If it’s not and you cancel in a few months or a few years all that’ll have happened is you made a donation to the insurance company and we don’t want to donate money to the insurance company. So that change will be affordable, right?

**COMPLETE THE APPLICATION**

Alright well we’re all done, congratulations on getting approved! Grab a pen and paper, I’m going to give you my contact information and your policy number. Let me know when you’re ready.

\_CLIENT\_, would you agree that I've made several promises to you today? I've promised you that this policy will pay out tax-free to your \_BENEFICIARY\_, promised to assist them with the claims process when you die, I’ve promised this policy can provide money if you need it while you’re alive, I've promised to always be available to address any questions or concerns you may have for the years to come. Most importantly, I’ve promised to find the absolute best policy tailored to your needs.

Now, I'd need you to make me just two promises in return. First promise, can we agree that this policy of \_FACE AMOUNT\_ for \_PRICE\_ comfortably fits within your budget today? If not, it’s perfectly okay, I can still change it, I only ask that you tell me now so I can help you accordingly, I want to make sure we’re communicating well. I understand that life circumstances can change, so if, in the future—whether that's 2, 3, 6, or 10 years down the road—this policy becomes unaffordable, I need you to reach out to me. Canceling the policy is the absolute worst thing you could do, as it can result in the loss of most, if not all, the money you've put in, even if it's just the first month. It could also bar you from taking out another policy with \_CARRIER NAME\_ and they are the best carrier for you. Do you agree that it's consistently comfortably affordable today and you’ll reach out to me if that ever changes?

The second promise \_CLIENT\_ is there are hundreds of thousands of insurance agents out there, now you got the best one, hands down, but somewhere down the road one of them is going to call you or knock on your door because that's what they do and they're trying to do their job and that's okay. But if someone calls you and tells you your policy is bad and they can get you something better, that I don’t know what I’m talking about, they’re just lying to you. What I want you do is get a quote from that person, don't be mean to them and send it to me or call me. If it's better, I'll tell you that it's better, I'll even do the paperwork to get you into that better rate. But if it's not better, I'll tell you why it's not better and I'll be more than happy to call that other agent on a three-way call with you, and explain to them why it's not better, is that fair? Can you do that for me \_CLIENT\_?   
  
So with this policy your \_BENEFICIARY\_ doesn’t have to \_THE PLAN\_ and that was the goal, we did it! You’ll get your policy documents in the mail as soon as the first payment comes out, if you have any questions just reach out to me. Don’t cancel, communicate, I know this is important to you and honored I get to be the one to help \_BENEFICIARY\_ get the money on the worst day of their life, please do let them know I’ll be reaching out and to save my number. Any questions before I let you get on with the rest of your day?

Great! Congratulations again, you did a really good thing today and let me know if you think of anyone who needs coverage! Bye for now!