



Telesales Script

Disclaimer: This is not meant as a script, but as a walk-through of the mindset of the entire sales call. These are excerpts from a call reformatted.

Mindset Before the Call:

Before you make the calls, make a decision of what you're trying to accomplish, don't be wishy-washy about it. So that's a big deal; it's just knowing what you're going for.../===

Prepping Your Day:

Text them the morning of the appointment to remind them we have an appointment at 2:00. "Hey, got you in for around two-ish today. I'll talk to you then."

Sometimes they'll tell me they need to change the appointment, and I'll just change the appointment.

This is phone sales. We're not trying to get them to cancel. We're trying to get them to show up.

Being Efficient:

Let's say I'm dialing today, to run appointments the rest of the day today and tomorrow. If they don't pick up, then I'm texting people, I'm calling people, I'm trying to get another appointment. I'll squeeze appointments in every 30 minutes if I know it's only going to be a 15 or 20-minute call. I kind of gauge my clients, and then I'll go back to them.

Stay in Control:

I'm always ending my sentences with a question. The phone script is the phone script, in the home or on the phone, the principles are still the same.

The only difference in the phone script for phone sales is instead of asking what time they're working tomorrow, I'm asking them: do you have a little bit of time now, or is later today or tomorrow better for you?

Initiating the Call:

I'm going to call Bob up and it's going to be a simple call.

"Hey, Bob. Yep. Hey, this is Paul. I was actually giving you a callback, Bob, about the request for information that you had made on the final expense benefits for the life insurance programs. Okay. And my simple job is really just to get the information that you had wanted back out to you, Bob. And I wasn't sure if you had a little bit of time now, or if you wanted to set something up later on today or tomorrow?"

I'm going for either right now, later on, today, or tomorrow. And I don't care what they say. If they say, "Well, I don't have time right now. I always say, oh yeah, I don't really have a lot of time now either. What time are you working later today and tomorrow?"

If they keep talking to OR let's say that they "tell you they're not interested," but they still keep on talking, keep on talking to them!!

Don't lose that person. If they're still on the phone, that means you still have a shot to talk to them.



Building Rapport:

If they say "I can talk right now" I say "Okay, well look now I see you're over there in Winchester. How long have you lived in Winchester for?"

And wouldn't you know it, I'm already into the appointment! This is what I say when I walk into a house. Every time I walk into the house, I go "So are you guys from around here? How long have you lived here for?"

I'm going from a salesperson to figuring out who they are, and how I can help them. Or if they say they're not from here, I'm going to say, "Okay, well, cool. What brought you to this neck of the woods? What brought you here?"

Family, work, I'm going to talk with them about whatever it is they want to talk about at that point in time.

Transition to the Sale:

If at any point they say, "Well, can we just get down to business?" I say, "Yeah, absolutely. No problem."

"Well look, really all my job is to do is to figure out what you qualify for and then get you the information specific to you. We work with a bunch of companies like Mutual of Omaha, AIG, Transamerica, over 40 of them, so that we can get anybody approved and then find the best rate based on what you can get approved for.

"So, Bob, when most people request this information, they fill it out for one of a few reasons, either they're thinking about their spouse, their kids, their grandkids, leaving some money behind."

"What was it for you that had you looking into doing this today? What was it for you that had you looking into doing this?"

The key is doing this, I'm assuming that they're wanting to do it. And at that point, they're going to tell me some different reasons as to why they were looking into doing it. And I give them a multiple choice.

And then I let them talk.

Sometimes it's a really, really quick, simple answer. ie "We just wanted to make sure the funeral was covered." That's a valid reason. If it's a mortgage protection, "I just want to make sure my wife didn't lose the house."

Whatever they say right then and there, it's just the beginning of my conversation on what that's about.

For Final Expense:

If it's a final expense appointment, I'm going to ask them a question, something like this:

"Okay, so you want to make sure the funeral is covered. So let me ask you this, Bob, let's say you did die tomorrow, who is it that would be in charge of your funeral? Like who would be the person that would be paying that bill?"

And I pause, and I wait. To me, it's a direct question. It's hard to get out of that question. I need them to think about the person that's going to get stuck with their bill when they pass away because there's going to be a person in charge of that.

I'll say, "So who is it that's going to be in charge of your funeral? Who is it that's going to be paying the bill when you die?"



"Well, it's my daughter or my wife" or whatever the answer is, I say, "Okay, got it"

"Who" are they doing this for?

I'm going to find out who they care about. The next thing I'm going to say is,

"Okay, all right, so it'd be your daughter that's paying for it, so let me ask you this. I'm guessing when you die that you just don't want to leave a financial burden on her, right?" and I pause, and they'll say, "Yeah."

"I'm guessing you don't want the funeral to be the last thing they remember about you, having to pay for the funeral and not being able to afford it."

I'm not trying to make them feel bad, I just think about it being my family, and from my perspective, if I don't have it, who's going to pay for it?

You just gotta put yourself in their shoes and ask real questions and get them thinking about it.

"Is that the kind of burden that you want to leave on them when you pass away? All right." Or-

"Is that the last thing that you want them to remember about you when you die?"

Getting Them to Agree to the Process:

"Well, I think I should be able to help you with this. All I really gotta do is figure out exactly what you qualify for, Bob, and then once we find something that fits your needs and your budget, the next thing that'll happen is we would fill out paperwork and send it to the insurance company."

Then they say yes or no.

You're in control every step of the way as long as they say yes. "You have any questions so far?" "No. No questions." "Okay. Now, Bob, I know you said you're over there in Winchester.

How long have you lived there again?"

Now I'm on the financial picture page. I'm going to go deeper and deeper and deeper into that.

By this point I've already asked half the questions on the financial picture page.

Other Insurance Policies:

As I'm going through their situation, I find out they have other insurance, if I feel like that's something that could help hold me up from making the sale, I will call their other insurance company with them and get the information. The way I'll do that is... Let's say they have a policy with Lincoln Heritage or Colonial Penn or AIG or anyone. I'll say, "Okay, well, look, sometimes within the current plan that you have, you might actually qualify for something that is better than what I can help you with, so the best thing we could do is look at that to make sure that we are doing the best thing for you and your family. I don't want to point you in the wrong direction."

Asking the Medical Questions:

After I gather all their medical information, I say, "Cool. I think I know the best program for you, but let me do this. Let me just double check."

If they have a medical condition, I'll be like, "Let me just double check. I know you said you had diabetes. You got it when you were 52. I just want to make sure I show you the best thing, so let me do this. Let me call the product specialist. As long as I can get through to them right away, I should give you a call back in about 5, 10 minutes. If it takes me a little longer, I'll give you a buzz back, but give me about 5, 10 minutes. I'm going to look this up, and I'm going to give you a buzz right back.

Then I will disconnect the call, and I will run my numbers. I will get everything thought out in my head, and then I will call them back.



Setting up for the Quotes:

So when I call them back, after I've taken my five minute break, I've gathered all my information, I have my quotes and I have the app open at this point in time.

When I come back in, I say, "Okay. So it looks like they came up with a couple of different options that you'll qualify for and basically, my job really is just to go over this with you...

So here's a couple options that they came up with for you. Once we find something, Bob, that fits your needs and your budget, what we would do is then fill out the paperwork and send it to the insurance company. Then the insurance company says yes or no. So you're in control every step of the way as long as they say yes. So any questions so far? I get their verbal confirmation again.

"Do you have a piece of paper or something you can write this down on so I can give you the information? (If not, I just tell it to him).

Presenting the Options:

So I say, "Okay. So, Bob,

For \$10,000 worth of coverage, it's only \$62.99 a month For \$15,000 worth of coverage, it's only \$75.00...And for \$20,000 a month, it's only \$98.00 a month"

Now, I could show you more, I can show you less or I can show you in between any of these numbers, Bob, but which one of these do you feel fits your needs and budget the best to make sure your family's protected?"

Then I wait. I don't talk right now. I just wait. Normally, they'll say one of a few things.

Something is Better than Nothing

Either they'll pick one of those or say, "Well, Paul, really all that's out of my budget."

And I say, "Okay. Well look, the most important thing is making sure that you feel good about it each month and it provides some kind of protection for your family because you and I both know, even if it's only a little bit of money, if it's \$3000, \$5000. \$8000, Every little bit helps!"

If you've built the value ahead of time, they'll just tell you that it's out of their price range. They won't flat-out say no.

Filling out the Application:

Once they commit to something, I say, "Okay. Cool. So all I'm really going to do is put in your basic information. What's going to happen from there is they're going to look at all your medical stuff, and they're going to say yes or no.

Once that happens, we can increase it, we can decrease it. The most important thing is making sure you feel good about it every month."

I say that probably six times during my presentation, "The most important thing is making sure you feel good about it every single month."

"So I know, Bob, you're over there on 123 Main Street. What's your birthday again?" And I am in the application.

I'm not asking for permission. Just start filling it out until they tell you not to.

Asking for Banking/Social:

I am strategic in the fact that I will skip the social, I will skip the banking information, I will try to get them as far along as possible in the application until I have to ask those questions.

I'll normally say, "Okay. So just so I have it right, your date of birth is... What is it again?"

"1/22/33." "What is the best phone number for you?" "Dah, dah, dah." "Okay. Now they are going to do a Hippa search on your medical... what's your social?" I get them used to answering my questions a lot.



I might be 10 to 15 questions into it before I asked for their social. I like to ask them a number before I ask them their social, so they're used to giving me a number already.

Handling Objections with the Social:

If they gave me any pushback on the social, I just say, "Yeah. Honestly, they're going to look up your medical records, man. They're going to make sure you don't have cancer, you haven't just had a heart attack, and you're not telling them about it. They just gotta make sure everything's right. So what is it again?"

I go right back to it because you could easily get defensive and start feeling a certain way. Don't be offended by anything they say, "Well, that's crazy. Anyway... What is your ____?" And just ask them for the information.

The Banking:

As far as the banking, when I get to the banking, I ask them, "Okay. So once this gets approved..."

And I say that a lot, "Okay. So once this gets approved, they're going to set it up on an automatic payment on a certain day of the month. Is there a certain day of the month you want that on or just whenever they approve the policy?"

Either they'll say "Oh, whenever they approve it is fine."

And I'll say "Okay. What bank did you want that to come out of? Or

They'll say: "Well, I want it the third of the month."

Choosing the Draft Date:

"Okay. So today's the 21st. Now, did you want the payment to come out as soon as it's approved so that you're covered immediately? Then it'll come out third every month after that? Or did you need it to start next month on the third?"

Either way is fine. I'm educating them on why they should do it now though. I am also assuming they can pay it now to start unless they say otherwise

E-Signatures:

When I get through the whole application, I'll get through the whole application and I'll tell them how the signatures work depending on which product we do.

I love voice signatures. Voice signature means the client doesn't have to click or open anything. I should've had this disclosure at the beginning, but if you are technologically-challenged, you need to learn.

You need to learn the buttons to click. You need to learn how to take out pop-up blockers. You need to learn different browsers and how those work because you are going to send in an email to a client, and they're not going to be able to open it. They're not going to be able to figure it out, and you've got to be able to walk them through it.

Emergency Response System:

The next step that I'm going to do is to talk about the emergency response system.

Why? Because the lifeblood of your business is referrals.

If you don't get any, you're not going to be in business very long.

Why? Because you'll have to spend a bunch of money on leads and it's going to get very expensive you're going to be killing yourself, going, 'Dang. I should've gotten some referrals"



BONUS Pro Tips: Your Body Language

When you're on the phone, pretend you're sitting in front of them, talking to them. Lean in, make facial expressions, throw your hands up. Be big, be bigger than normal. Why? Because you need to get your body language to come through the phone and out the other side so people can feel your body language.

Adding Value/Doing What's Best for the Client:

It's my job to tell them the truth.

I have a client that I helped with a policy, went back to do a review...

It was cheaper for him to convert his other policy to get more coverage and then get rid of mine.

I told him, "Believe it or not... This is the best route for you because of your medical conditions."

He's like, "Really?" I'm like, "Yeah."

He asked, "Do you make any money doing this?" I'm like, "No, but it's okay. It's all good."

He's like, "I have people for you to talk to." I'm like, "All right. Cool." It's going to come back to you!

Do What You Can to Get Them Covered:

Jane Hill told me this when I started. I asked, "What if I sell them the wrong program?" She said, "Well, if you sell them anything and they die, it's better than nothing. Later on, when you know more, if you find something better, just help them with that."

So, I just did what I knew to do. No matter what, help get them protected with something.

On Show Ratio:

If I call them back within 5 to 10 minutes to do the quote, it's pretty solid that they'll pick up, or they'll tell me, "Well, Hey, I got to do this. Can we follow up a little bit later tonight?" If I get this far along with someone, I would say I probably have 90, or 95% chance of them picking up. If it's later, I would say 70%

If I have to rebook it the next day from this appointment, it's probably closer to a 50% show ratio.

If I call for the appointment and they don't answer, I just text them, "Hey, can you talk?"

Follow Up, Follow Up, Follow Up!!!

One of the big things I have to tell you guys, is you need a list on your wall in front of you-or a list in a book of all the clients you need to follow-up with. Just because they didn't pick up doesn't mean they won't buy.

One of my guys that did phone sales says "The reason people don't sell as much as me is because they stop following up, and I follow up all the time with text messages, with calls. I just assume that they just missed it, and I just keep following up until they tell me not to"

It's massive amounts of follow-up.

Keep it SIMPLE!

The guide is a guide. That's all it is. It's not a step-by-step-by-step "you have to do it in this order." It is a guide to get you through the sale. I ask every single thing that's in that guide. It just may not always be in the same order. If they take one direction, I go that direction. But I always bring it right back to where I want it to be.

Phone sales is very much so trying to weave in and out because, remember, they can hang up on you. You can't be so strict as if you're in front of them. Even then, I'm not that strict. I'll be just having fun with them. Have a lot of fun when you're talking to these people, enjoy your time with them and help them out.

