

Final Expense Script

Hey [Client Name],

Yea

Hey, this is [Agent Name]. I'm *getting back to you* about the information that you *requested* about the Affordable Life Insurance Programs. I have your address over there at _____. Is that correct?

Yes

(If no, say...Oh, it must have auto-filled, what is your current address?)

My simple job is to get the information that you requested out to you, and I wasn't sure, what time do you work tomorrow and [the next day]?

9-5

Is there any reason that you wouldn't be home tomorrow about [time]?

Yeah, I'll be here.

Ok, so what I'll do is, I'll go ahead and put you in for about [time] tomorrow.

Just write that down so you don't forget about me...I do have a few appointments before you so I'll be as close to [time] as I can.

Now, [Client Name], you didn't put down a spouse, is it just you or do you have a spouse as well? Will they also be there at that time?

Yes, they will be here as well.

Ok...and do you have any killer attack dogs or anything I have to worry about?

They will lick you to death.

Ok, Awesome. I'll see you tomorrow close to about [Time]. Bye.

A Few Highlights:

Slow down when you say your name.

Key verbiage:

- Hey [Client Name], not “Mr. Smith.”
- “This is [Agent Name],” not “my name is.”
- I am getting back to you. Because you’re not just calling them, you are getting back to them because they initiated the reason for the call.
- “I’ll go ahead and put you down for,” not “Can I come over.”

If two people are on the form ask: What time do you and your wife normally get home from work?

If they are older, still ask what time they get home from work. A lot of times they will laugh at you and say they are retired or don’t work.

When calling other types, adjust only a few words, but the script is the same.

- If they call in: “I’m getting back to you about the *call-in* request for information about the...”
- If it is a Direct Mail lead: “I’m getting back to you about the form you *sent in* requesting the information on the...”
- If it is a Mortgage Protection lead: “I’m getting back to you about information that you sent in requesting the information on the Mortgage Protection.”
- For older leads: “I’m getting back to you about the information that you requested *a while back* about the...”

Common Objections:

Always end on a question, the person asking the questions is the person in control.

Key: When handling objections, comments, or questions, the goal is to redirect and ***then get back to the script*** using a question.

You can answer the question or you can address it, but you **MUST** follow up with a question and take it right back to your script. Please do not just answer the question and leave silence.

You will mainly only get objections or questions in 2 places in the script, the beginning, and when trying to book the appointment.

We don't remember:

- This is [Client Name] right? Over on [address]? (Wait for response)
You put down [verify information].
My simple job...

Already took care of that:

- That's exactly why I'm calling, I'm the person who is supposed to review everything with you. Anyway...what time are you working tomorrow?
- That's exactly why I'm calling, a lot of the wrong information got out to people, and so I'm supposed to review that with people and get them the correct information, what time are you...

Not interested anymore:

- Awesome, that makes my job very simple; I'm just the person who gets the information out to you...What time are you working...

Do you have to come to the house/Can you just send me a quote:

- Yes, I have to verify that you're not 1,000 lbs, chain-smoking, with an oxygen tank and not telling the insurance company about it...Anyway, what time did you say you're....

Busy, or work real late:

- What is the *latest* you could be home tomorrow ...
- What time are you typically off of work tomorrow?
Ok, my simple job...

Final Takeaways:

When dialing the phone, when you talk to 3 people, call somebody and ask for coaching.

Call, let it ring 4 times, hang up, wait 4 seconds, hit redial.

Don't leave messages, they rarely respond.

Schedule blocks of time to make calls. 1 hour or 2 hours, don't say I'm going to dial tomorrow. Define the times and focus on dialing during that time.

Minimum is 35 dials/hour. If you talk to a good number of people, probably 35 dials, if no one is answering you should be more at 50 dials per hour... because no one is answering the phone.

Don't quit and you will succeed.