

FRESH LEAD Script:

SLOW AND LOW TONE.

**ANYTHING IN RED DO NOT READ TO CLIENT.
Copy ALL info on paper EVERY PRESENTATION.**

Hi [Name]? *(Wait for their response)*

Hey [Name], this is [Your Name] *(slight pause, sound a bit unsure but friendly)* —I wanted to quickly touch base with you about the request you made for the Life Insurance for (Lead Type).

→ Have any of my guys or gals been able to get that information out to you yet sir/ma'am?

IF THEY HAVE BEEN CONTACTED:

That's awesome! Do you happen to remember which one of my agents you spoke with? *(Let them answer)*

Just to make sure we're on the same page here—it does show as incomplete on my end.

Which carrier did you end up getting coverage through?

Did they send your policy packet out to you in the mail yet?

IF THEY HAVEN'T BEEN CONTACTED:

Got it—no problem.

This'll only take a few minutes to run through everything with you just so you have all the information on your end.

Transition to Qualification:

I'm actually the manager here in the office assigned to your request. It's a pretty simple and straightforward process with me—I'll just run through 4-5 quick questions to point us in the right direction AND the biggest thing I can do throughout this process is just make sure you do actually qualify for the coverage, okay?

Credentials for Trust-Building:

First, I'm going to send you a quick text with all of my credentials—including my state license and business card—so you have everything for your records. *(Pause briefly—most people will respond with “okay.”)*

✔ Qualifying questions for Insurance Consultation

Question 1:

So a couple questions here, (Clients Name). Could you please confirm your date of birth for me sir/ma'am?

Okay, thank you

Question 2:

And are you currently taking any prescription medications, I don't need the names, just what do you take them for?

- **(If they mention diabetes medication):** Is that insulin or pills?
- Do you happen to know your last A1C level?

Is there anything you may have been prescribed in the past but currently not taking?

Thank you sir/ma'am

Question 3:

Have you ever had a heart attack, stroke, cancer, or any kidney or liver disease?

- Any major surgeries in the past few years?

Question 4:

And okay here lastly, do you smoke sir/ma'am?

Okay, thank you

Question 5:

So last thing before we jump into some numbers here, do you currently have life insurance in place (Clients Name)?

- **(If yes):** Is that through a private carrier or your employer?
- **(If a PRIVATE CARRIER):** Just to make sure I don't overlap with your current private carrier, which one of those carriers do you have that coverage through?
- **(If it's EMPLOYER):** Okay great, are you aware that employer policy will only protect you while you're employed at that company?
- Awesome! How much coverage do you have?
- How much are you paying per month?

If you coverage is through the VA

If VGLI: Term option that doubles in price every five years

If VA Whole Life: 50k max coverage and has a 2 year waiting period

Question 6:

So (Clients Name), when you originally filled this out, what was your main goal?

- Were you looking to cover final expenses?
- Leave money behind for someone?
- Or were you hoping for something more permanent that builds cash value and you never have to worry about again?
(Let them answer and roll with their response.)

Fantastic, we will make sure to get you taken care of today sir/ma'am...

(Slight Pause)

 **ONLY If They Want to Leave Money Behind and ARE UNDER 65:**

So there are typically two types of insurance we can qualify for, term or permanent.

- Term is exactly what it sounds like—it has a set period attached to it, generally around 15 years. Now once that term ends, you are left with NO coverage.
- Now, permanent coverage lasts for the rest of your life, so no matter how old or sick you get, the price is locked in forever.

So hearing those two options (Clients Name), which of those options sounds more like it suits your needs best?
(Roll with whatever they choose.)

 **Closing:**

Awesome! Now, the system is going to kick me back a few options. Do you happen to have a pen or paper handy or anything to jot down some notes with?

Just let me know when you're ready sir/ma'am.

Insurance Plan Options with Living Benefits

First off, I am going to have you write down GOLD, SILVER, and BRONZE just like the olympic medals. Now all of the options I'm going to share with you today come with living benefits. Are you familiar with what that means?

(Most people say no, if they say YES just keep reading anyway.)

Living benefits basically mean that if you become terminally ill, critically injured, or chronically ill, you can access the entire face amount of your policy while you're still alive. You can use that money however you want—whether it's for medical expenses, living expenses, or anything else you might need during a period of time like that, okay?

 **GOLD Option**

Now the GOLD option here is generally the most coverage the carriers would recommend to start out with; while this isn't the option I typically recommend, I am required to show you all of your options.

 **SILVER Option**

The SILVER option is what most people tend to choose as it offers a solid balance of coverage and affordability.

 **BRONZE Option**

The BRONZE option is more of a "foot-in-the-door" choice. This locks in your age, health, and habits now—while you're still as young and healthy as you'll ever be.

ONLY READ IF IT'S THE CHEAPEST

This is also the most affordable option.

<ul style="list-style-type: none"> • The Gold option would be: IF FINAL EXPENSE \$30,000 / IF IUL/TERM \$100,000 • That option would be: \$xxx/month • (Typically between \$200 – \$250) 	<ul style="list-style-type: none"> • <i>The Silver option would be:</i> • IF FINAL EXPENSE \$20,000 • IF IUL/TERM \$75,000 • <i>That option would be:</i> \$xxx/month • (Typically between \$125 – \$199) 	<ul style="list-style-type: none"> • <i>The Bronze option would be:</i> IF FINAL EXPENSE \$15,000 / IF IUL/TERM \$50,000 • <i>That option would be:</i> \$xxx/month • (Typically between \$60 – \$124)
--	--	--

✔ Next Steps

So (Clients Name), like I mentioned earlier, the biggest thing we can do today is just make sure this is something you do actually qualify for. If you don't, I'll have to do some homework on my end to see what other avenues we do have available for you – So if you could qualify, which option would you want to try and qualify for sir/ma'am?

(Let them answer)

IF THEY CAN'T FIGURE OUT WHICH OPTION TO QUALIFY FOR

Hey (Clients Name), are you open to any suggestions?

(Wait for answer, they will say YES)

For most folks, I always recommend the Silver or Bronze option. The reason being is that we can always add coverage later but we can't decrease coverage. The last thing I want to do is take food off the table here.

So, out of those, which would be most comfortable for you not just now but 2, 5, 10 years down the line?

 Perfect, it'll only take me a couple more minutes here. The good news is:

- We will know immediately if you do qualify.
- There are no medical exams or doctor visits required.
- Once I run through a few quick questions, you'll either get the greenlight (good to go!) or they'll let us know if we need to explore other options.

Insurance Application Question Script

1. Date of Birth Confirmation (WELCOME PAGE)

"(Clients Name), just to confirm, your date of birth is...?"

2. Height (INSURED PAGE)

"About how tall are you sir/ma'am?"

3. Weight (INSURED PAGE)

- **If Female:** "Now, my mother told me never to ask a lady this, but about how much do you weigh?"
- **If Male:** "About how much do you weigh?"

4. State of Birth (INSURED PAGE)

"Were you born in the great state of (STATE)?"

5. Mailing Address (INSURED PAGE)

"And what is the best mailing address for the insurance carrier to send the physical documents if we do qualify?"

6. Email Confirmation (INSURED PAGE)

"It looks like the email address I have on file here is..."

7. Phone Number Confirmation (INSURED PAGE)

"And (Clients Name) is this best phone number for you?"

Perfect, the insurance carrier will send you a text message here once I click through to the next screen. I'll let you know when it's coming."

8. Text Message Confirmation (INSURED PAGE)

"Lastly, just to confirm, you did receive my text message with all my credentials?"

9. Simplified Issuance Explanation (INSURED PAGE)

"Now, everything is simplified issued. They won't send a doctor out to prick your finger, draw blood, or make you pee in a cup. Ever since COVID, all the insurance carriers switched over to simplified issued. All they will do is just verify your Social through the MIB which is the Medical Information Bureau just to do a quick prescription check to confirm you're healthy enough for the coverage. The main things they're checking for are that you don't have:

- ✓ No stage 4 cancer
- ✓ Not confined to a hospital bed 24 hours a day.
- ✓ They mainly want to make sure you're just not on your final days trying to open up a life

insurance policy, okay?

And I'm assuming you have your social memorized?

If they refuse to provide their Social Security number:

"Just to clarify, they only need it to verify your prescription check through the MIB to make sure that you are healthy for the coverage and to also verify if you are actually applying for the insurance in your name—it's a standard part of the application process.

(See objections section for further assistance if needed.)

Americo Authorization Code Instructions:

Alright, you're going to receive a 6-digit code via text message from Americo Life Insurance (sent from an 877 number).

What to do:

- All I need you to do is read back the 6-digit code from the message.
- Ignore the link in the text—you don't need to click it.

The message will say:

"Thank you for applying with Americo Life Insurance. Your 6-digit authorization code is [CODE]."

Please read the code back to me when you receive it.

ONCE YOU RECEIVE THE CODE:

Perfect! From here, I'll click through some questions you've already answered. Based on those, you'll either receive a preliminary green light, which means you're about 95% approved, or you'll be booted out, and we'll need to go back to the drawing board together to explore other options you might qualify for.

Give me just a couple of moments while I get some answers.

FILL OUT THE APPLICATION AT THIS POINT

IF THEY GET THE GREEN LIGHT...

Now (Clients Name), we are getting all of those initial preliminary green lights back so we are looking as good as we can up until this point so congratulations.

Now, who would be playing the role of your beneficiary on something like this?
Okay, great. Can you confirm their relationship to you?

(MAKE SURE TO GET FULL NAME, PHONE NUMBER, WRITE IT ON PAPER AS WELL AS THE APP)

Banking Information Confirmation Script



1. Set the Payment Date

- "Now, **(Clients Name)** is there a specific day of the month you'd like this to regularly take effect?"
- **(Let them answer with their preferred date.)**
- "Perfect! So I will have this policy go into effect on [selected date] and that will reoccur on the [selected date] of each calendar month, okay sir/ma'am."

2. Confirm Banking Institution

- "Just to confirm, Americo does partner with your financial institution. Who do you typically bank with?"
- **(Once they share their bank name, quickly Google the routing number with their state: e.g., 'Chase routing number Arizona'.)**
- "Awesome! It does look like CARRIER partners with [Bank Name]."

3. Verify Routing Number

- "If I read back the routing number that the CARRIER has listed here would you be able to recognize it or do you need a moment to pull it up?"
-  **If they confirm:**
 - "Great! The routing number the carrier has here is: 123456789"
-  **If they're unsure:**
 - "No worries! Do you have your bank's mobile app or a check book laying around?"
 - **(Guide them to find the routing number in their app.)**
 - "Once you have it pulled up, let me know."

4. Confirm Account Number

- "Perfect! Now, what account number would you like on file?"
- **(Listen carefully, then read the account number back to confirm)**

accuracy.)

- "Just to double-check, I have [read back the account number]. Does that sound correct?"

After getting banking information:

If they GOT THE GREENLIGHT:

"Okay, perfect! I'm filling out a couple pieces of my agent information, then you will get one last 6-digit code—just like the first one. **SEND CODE.**"

Next step:

"Now from here, they will do their final UW check a couple things can happen here, we can either get instantly approved for the coverage or they can take it to further underwriting which just means the insurance carrier is crossing their Ts and dotting their I's so bare with me just a moment here (Clients Name).

If they DID QUALIFY:

The punchline:

Alright (Clients Name), do you want the good news or the bad news first?"

"Bad news is you're stuck with me forever, because the good news is you did get instantly approved. **Laugh a little bit.**"

If they DID NOT QUALIFY:

Alright (Clients Name), after submitting everything, it looks like the application is going through further underwriting. No worries at all—this is completely normal, as about 85% of policies require this step. It simply means the insurance carrier is doing their due diligence, crossing their T's and dotting their I's. We should have a final decision within the next 24-48 hours.

In the meantime, I'll give the underwriters a call as soon as we're off the phone to see if I can expedite any answers on my end. Would you be available in the next 15-20 minutes if I give them a call to get some answers?

CEMENT THE SALE ONCE APPROVED – Next Steps

- **Receiving Your Packet:**
You will receive the physical documents within the next 7-10 business days. Once you get the packet, if you have any questions please feel free to give me a call. We can address any questions you may have or make any necessary changes if needed.
- **Contact Information for Emergencies:**
When your policy packet arrives, I want you to grab a sharpie or a dark pen and write my name and number right on the front of that packet.
- God forbid something happened to you, I want your family to know exactly who to call—not to be flipping through papers trying to figure out what to do, okay. I'll be the person your beneficiary reaches out to, and I'll personally walk them through everything step by step.

Now obviously, it's important that you let [beneficiary's name] know they're listed. Because if something did happen, they'll be the ones handling this. Make sure they're aware, and I promise I'll do my part and make sure they understand exactly how this works and what steps to take if you would like.

Any questions on your end while you have me (Clients Name)?

(If payment is being processed today)

LASTLY, this is a first day coverage policy, so even before that policy packet gets out to you, the moment that payment comes out you're all set.

(If they chose a different policy date)

LASTLY, as a reminder this coverage won't take effect until (**EFFECTIVE DATE**) so no skydiving or drag racing until after that date okay sir? *Laugh a little bit.*

- **My Personal Contact:**
Please save this number—it's my personal line, the same one my family calls

me on. I am available 7 days a week by call or text. If you need anything, don't hesitate to reach out.

Say your goodbyes!

IF YOU WANT REFERRALS

(V) Ok, now the last thing I always ask my families before I let you go here today, on a scale of 1 to 10, how did I do for you today? **(wait for their answer)**

Awesome, thank you so much, it's been a pleasure to protect your family.

(I) Now out of everything we covered, what did you feel was most beneficial about what we went over? **(repeat it back to them and expand).**

(B) Now obviously, like I mentioned before, I will make sure we go over your policy with your beneficiaries if needed so they know exactly how that works. God forbid something happens to you. In addition, I'll make sure they get access to the same exact information as we went over with you. Now, do you want me to go over your full policy with them or just the name of the company and the policy number?

Ok, great. Other than your beneficiaries, I know there are definitely some people in your life who can benefit from this— let's go ahead and start with **(whoever they mentioned in preso; ex: brother, sister, parents, aunts, uncles, coworkers, bestfriends, etc)...**

What was your sister's name again? Ok great and does she have a (***) area code like you? Perfect, now does your sister work a day shift, nights, or not working? Kids, married?

(S) "Anyone else you care about that would thank you for putting them in a better spot if something happened?" **(Prompt softly: "Who's next, who's next..." until they say they're out—twice.)**

THEN RECAP + PROACTIVELY BEAT REFERRAL REBUTTALS

Perfect. So here's the game plan—I'll give them a quick call or text, just like I did with you. All I ask is that you give them a heads-up. Just say:

'Hey, I talked with [YOUR NAME], they helped me get my life insurance taken care of and they're going to reach out to you—it's actually really good info.'

Can you do that for me? **(Pause—get verbal confirmation)**

Awesome. And hey—if they're all set, no big deal. At the very least, I'll make sure they're in the best possible spot. And if they do move forward, they'll owe you dinner or at least a bottle of wine!"

Alright [Client's Name], please follow up with me as soon as that packet arrives if you have questions and I appreciate you thinking of the people you care about. That's what this is really about.

Thanks again—and have a blessed day!

OBJECTIONS:

If someone doesn't want to give banking you can say

The biggest thing the insurance carrier is doing is making sure it is actually you applying for insurance in your name. For example I couldn't apply for this coverage in your name with my bank account. That would be insurance fraud. Does that make sense? No payments are due today or coming out; they are just doing their due diligence to make sure everything is as it should be on their end.

If they say no again

Again the only reason they are asking for this is verify it is you. Ever since the 2001 PATRIOT ACT they require insurance to be tied to the persons correct account because of all the insurance fraud that happened during 9/11.

“WHO DO YOU WORK FOR?”

We are private brokers and work exclusively with (specific lead type) on the private carrier side of things with companies like Mutual of Omaha, Americo, John Hancock, etc. and are able to show you the most affordable and best options for your needs based on your situation. It only takes me a minute or two just to get the information out to you. Do you happen to have a pen and paper you might be able to write down some of my information?

“WHY DO YOU NEED ME SOCIAL?”

- 1) So I don't need your social, the insurance company does to be able to do their due diligence. If they are going to provide you with thousands of dollars in coverage that will go to your family one day they need to make sure you are healthy enough for the coverage. How they do that is they verify your social through the medical information bureau to make sure you don't have any critical or chronic illness. Does that make sense? Okay, I'm ready when you are.***
- 2) Absolutely I understand your concerns. That's why I sent you all my information for your records. This is a simplified issue life insurance policy***

so what that means is no nurse needs to come out to draw blood or take urine, and all they do is check the MIB (medical information bureau) to see if you are healthy enough to qualify for the coverage. Does that make sense? Okay, I'm ready when you are.

“I WANT TO THINK ABOUT IT”

I completely understand and you definitely should, however the insurance company still has to think about you as well, so what I recommend is we just submit an application to see if you could even get approved because if you can't then there is nothing to even think about. If you do get approved the insurance company will mail everything out for you to review and look over the details. Okay?

The cool thing is no final decisions or commitments are made today. What we do is submit an application to see if you qualify. Worst case you don't qualify, we look at some other options. Best case you do qualify, the company mails you out a physical policy and gives you 30 days to review all the fineprint numbers to make sure this is going to benefit you and your family in the event of a death or disability.

(Usually comes after giving quotes. In their mind they are stuck on price, Value wasn't built well enough. Gotta “take it away from them” and rebuild)

Yeah I hear you there, honestly i'm the same way, always shopping for the cheapest prices so I don't get ripped off especially with a product that i'm not very familiar with. Now like I mentioned before, I do the medical underwriting for every A to A+ rated carrier in the state of _____, so I was able to plug in the health conditions you made me aware of and after hearing about your situation and the kind of coverage that would benefit you and your family the most, this is what I was able to come up with. Now unfortunately before you can buy & pay for anything we need to make sure you're able to medically qualify so that's what we are going to knock out today. I've got the application already filled out for the most part, I just have to confirm a couple more things... *(ask first question on the app & circle back to picking an option right before social question)*

If they are still hesitant- (Concerned tone) I guess a better question is, what were you hoping to hear from another insurance company...? **(stay quiet & they will reveal their main concern)**

Yeah I completely understand and I want you to think about it, however these are just numbers on paper right now. The best thing we can do is see if you medically qualify so that when you are thinking about it you know the prices we're talking about are real.