

Final Expense Script

Final Expense Insurance Script

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💡 *If the lead is above 65 you need to be quicker in needs analysis (offer less coverage, bear bones to cover funeral, tailored to end of life expenses, that's their true need).*

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Introduction

Hi {Lead name}, This is just {Your name} calling.

How's it going today?

Great, if you RECALL, you requested more info on our website online looking for LIFE INSURANCE or final expense coverage. Does that ring a bell?

Great, the reason for the call today is I have a couple of quick questions just to possibly see if you even qualify. Is that fair enough? (Do you have a minute?)

If call is recorded:

Before we start, this call is being recorded for compliance and training purposes.

If not:

I do have your date of birth/age listed as _____, and I also have you listed as a [Smoker/Non-Smoker]. Is that correct?

I also see your State of residence is _____.

Thank you for verifying those details!

(NAME), before I begin, I want to give you my information. Go ahead and grab a Pen and Paper. Write down my Name _____ (spell it out)

My NPN is (your NPN).

I am just required to leave that information with you so you know who you're speaking with. And with that information you're actually able to go to your state's website and verify me.

Beneficiary Questions:

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If it's a gold lead and we have the beneficiary info:

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Now when you filled out the form on our website, you listed your beneficiary as (beneficiary), is that still correct?

Follow up questions:

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Use this part of the discussion to build rapport and get them really invested in who they are leaving this money behind to. Spend as much time as you feel necessary to truly get to know the customer, their beneficiary and have them really invested in who this policy is for.

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- Amazing! What is your relationship to this person?
- How many kids do you have? Any grandchildren?
- Did you have anyone else in mind that you'd like to protect as well?

You're making a great decision by securing this coverage for **(beneficiary)**. Taking this step shows how much you care, and it's an amazing way to provide protection and peace of mind for them. It's the exact same reason I have \$(**how much coverage you have**) of coverage for my kids/family.

Needs Analysis Questions:

- **(If older than 65, don't get them thinking about anything but whole life/final expenses).**
 - Now (name), what caused you to look into life insurance at this point in your life?
- Do you have any life insurance?
 - **If yes:**
 - That's great! Were you looking to add coverage or see if you can find a better rate on what you have?
- Have you created a will? If yes, are you planning on updating it in the future?
- What type of funeral are you looking to have—traditional burial or cremation?
- Do you have a mortgage? If yes, how much is left? How many years left?
- Do you have any consumer debt?
- What do you do for work? (use this to dig into their budget, if they're retired, find out what kind of retirement income/plans they have in place)
- How do you see this helping your beneficiaries?

Thank you for answering those questions.

NAME, based on everything you just told me, your TRUE need for life insurance is \$____ (state DIME need).

Now NAME, we have to see what you even qualify for by asking some health questions. Obviously an insurance company wouldn't give the same coverage and price to everyone regardless of their health, right?

Health Discovery Questions

- Do you have any medical conditions I should know about? For example, diabetes or heart issues?
- Any surgeries, upcoming medical tests, or medications you're taking?
- Any history of mental health conditions or other chronic illnesses?
- I have your approximate height and weight as ____?
- Do you drink alcohol or use tobacco products?

Recap and Recommendation

The great thing about working with me is that I don't just represent one company, I act as a broker who shops around for you. This means I'm not tied to just one option; instead, I compare dozens of top-rated carriers to find the best plan that meets your needs and fits your budget.

Thank you NAME for answering those questions. Again, based on everything you've shared, I'd recommend a whole life insurance policy.

This amount would meet your goal of covering [DIME - "Your burial and leaving some extra money behind for {beneficiary}"].

The great thing about this plan is that it's designed to [specific benefits, e.g., fit your budget, provide peace of mind, etc.].

The best carrier for your unique situation is state-wide is (Carrier name), they are a A+ rated company with the BBB and have been around for (years).

Write down the three options.

NAME, do you still have that pen handy?

I have three options for you based on your age, gender, and medical history.

Give option A, B, & C: Out of those three options, which one do you prefer?

Perfect, I like that option too, getting started is really simple. I just need to ask you a couple more medical questions and get your beneficiaries information. I could have you covered as little as 15 minutes from now. To get started all I need is your full name on your driver's license. Do you mind getting that for me?

Application Process

With the application, we do it completely over the phone. We need to complete your health questionnaire, once that's done we will verify your details such as full name, address and beneficiary info. We will also ask you for an ID number, which can be a Drivers License or ID card and the insurance company will ask you to use a bank account for your monthly premiums. This means we need your account numbers. You can choose the start date for your first payment and once you're approved for the coverage a hard copy policy is sent out to your address. From there I'm your advisor going forward for any changes or questions. Any questions about that process?

Start Application

Closing and Follow-Up

Is it okay if I reach out to your beneficiary to let them know you got coverage? It's a good way to ensure they're aware of the policy and how to access it if needed.