

Life Insurance Script

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

If lead is below 55 (spend more time in needs analysis, may need more than just final expense).

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:*

<aside>



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?

<aside>

💡 *Use this time to build rapport and help them connect emotionally with their beneficiary. Get to know the customer and understand their relationship with the person they're protecting. Let them share their story and become invested in how this policy will benefit their loved one.*

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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*

*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?*
 - *Do you have any other children? How old are they?*
 - *What do you do for work?*

**D – Debit**

- *“Do you have any outstanding debts or lines of credit—like credit cards, car loans, or personal loans—that you'd want covered if something happened to you?”*
- **(If yes)*: “How much do you owe, and are you planning to pay it off soon?”*

**I – Income**

- *“If you were to pass away, would you want your income replaced for a certain number of years so your family can maintain their lifestyle?”*
- **(If yes)*: “About how many years of income would you like covered?”*

M – Mortgage

- *“Do you have a mortgage or any major housing expenses you’d like to protect?”*
- **(If mortgage)*: “How much is left, and how many years remain on it?”*

E – Education

- *“Do you have children or grandchildren whose education expenses you’d like to help cover?”*
- **(If yes)*: “Any specific college or tuition goals you have in mind?”*

E – End-of-Life Expenses

- *“Have you thought about final arrangements, like burial or cremation? Are there other end-of-life costs—like medical bills—you’d want covered?”*
- **(If older client)*: “Sometimes these can be significant, so it’s good to plan ahead.”*
- *What’s your discretionary income? How much could you put aside each week without having to think about it. Some people could put \$20 a week away and some people could put \$300 a week. Part of the underwriting that the insurance company does is a financial analysis and the insurance company wants to make sure the client can afford the policy.*

Thank you for answering those questions.

So in life insurance there’s two types of coverage, there’s term coverage which is the cheapest and will cover you for a period of time. Then there’s permanent which is more expensive because it will pay out regardless of how long you live.

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

(You need \$____ amount in term insurance to take care of your house for the next ____ years. After that, your needs will be different, your kids will be out of the house and you will not need as much and

you'll be focused on your investments. This is why you also need \$____ in Whole Life Insurance to cover final expenses.)

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 a healthy 30 year old than to an unhealthy 90 year old, 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____?*
 - OR: What is your approximate height and weight?*
- Do you drink alcohol or use tobacco products?*

Offering The Solution

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.

Again, based on everything you've shared, I'd recommend [Term, Whole Life, IUL].

I suggest this because it meets your goal of covering [DIME].

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

**Pricing**

NAME, give me a moment to do some shopping around to find the best options for you.

****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 and driver's license. We will also 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. Do you mind getting that for me?

**Start Application**

Can I get your full legal name?

PROCEED

****Closing and Follow-Up Post-Sale.****

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.