**Intro:**

**Hi \_\_\_\_\_\_\_\_, this is \_\_\_\_\_\_\_\_\_\_\_\_\_ getting back to you from the local benefits office here in (Their TOWN). How are you today?**

**Great, so the reason I’m calling is I just received the card you sent back to us regarding the 2022 Benefit Plans for MA Residents.**

**So, I just need to verify the information you *already* provided when you filled in the card.**

**It looks like you listed your address as \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in \_\_\_\_\_\_\_\_\_, MA...Is that correct? Ok, and is that a single family home or do you have an apartment number?**

**Great, how long have you lived in (TOWN)? Wow, that’s a long time… (If appropriate)**

**And it looks like you said you are \_\_\_ yrs old? Is that correct or have you had a birthday?**

**Can you verify your date of birth for me? Great, so it’s \_\_/\_\_/\_\_\_\_. Perfect.**

**Ok, and obviously the phone number I just called you on is your number, is that your cell or your home number? Is this the best number to reach you on?**

**And (NAME), when you sent in the card for information, were you looking for this protection for yourself or yourself and a loved one?**

**And, do you (or they) have any life insurance right now? (Dig in) (Company, amt, pmt, WL or Term…Did they take it through the mail? Agent came over?)**

**(If no, Have you had life insurance in the past? What was your experience with that?)**

**Have you been looking into getting this for a while now?**

**(If so, “What’s stopped you from getting it up until this point?”)**

**Well here at Senior Life, we focus on smaller policies generally designed to help cover your Final Expenses. Our programs were designed to help people on a fixed income. So we are going to work with you to find a plan that fits your budget and meets your needs.**

**There are *several* things that we do that really set us apart from most other life insurance companies. I’ll review all that in a moment...**

**But first, let’s figure out which of our plans you qualify for…**

***(Transition into qualifying…You should be working to connect with the client throughout the entire process. Have energy & enthusiasm, Make them laugh. Talk about their families, hobbies, etc...)***

**Qualifying:**

**So, \_\_\_\_\_\_, I’m gonna start by asking you some questions, then I can explain the program, how it works, then I’ll give you some pricing. Stop me at any time if you have any questions. (Use applicant info sheet or go right into SLICE)**

**Now, \_\_\_\_\_\_\_, when is the last time that you were admitted to the hospital?**

**What were you in there for? How’s everything going now?**

**Let me ask you this, have you been hospitalized 2 or more times in the past 6 months? What about the last 10 years? (If no stop here, if yes, ask 5 yrs, 3 yrs and get details, was it something major)**

**Are you a smoker?**

**(If no…) Have you been in the past 12 months? What about the last 10 yrs? (If no stop here, if yes, ask 5 yrs, 3 yrs) (if they quit ask if they used Chantix or any other prescription to help)**

**Do you have any serious health conditions? (See Applicant Info Sheet and jot down answers)(Give them praise for any no answers. Tell them how lucky they are)**

* **Any heart, liver, or lung problems?**
* **Any cancer, stroke, circulation, or kidney problems?**
* **Are you taking any prescription medications?**

**(If so, “Ok, could you do me a favor and grab them for me, I’m a terrible speller and I want to make sure I write them down correctly. This will help me make sure we get you the best pricing possible”)**

* **What is your height and weight?**

**Ok, so based on what you have told me so far, it appears that you may qualify for one of our best plans. I’m gonna explain a little about the program and the benefits and right after that we will review your options. Ok?**

**So what this plan is really about is having something in place to take care of your family. You are probably aware of this but the average funeral is between $9-$12K and the average cremation runs between $3500-$7500.**

**Have you thought about whether you want to be buried or cremated? (Now focus on what they chose throughout your presentation)**

**Ok, I’ll jot that down so I can get you more accurate information.**

**So, basically we just want to help ease the burden for you and your family.**

**We help you do two things, not only *fund* in advance but also *plan* in advance.**

**We provide you with a memorial guide that allows you to put your final wishes in writing for your family and a membership in the Legacy Assurance Program. Have you heard of Legacy before?**

**This program gets you locked-in wholesale prices on your funeral merchandise such as the casket, burial vault, and even the stone and negotiates on your behalf to lower the cost of the services for your funeral.**

**Just an example of the savings they provide...An average casket, burial vault and head stone go for $10k-12K in MA, with the Legacy program we get that price locked in for $2,950… That’s a huge savings! Wouldn’t you agree?**

**They also have living benefits that you are entitled to. Free hearing exams, discounts off hearing aids and diabetic supplies, and a 24/7 telehealth line for your safety and convenience. If you need medical advice, but don’t want to go to**

**the doctor’s office or ER, you can get advice or a prescription right over the phone.**

**I’ll explain more about this before we finish, but ultimately, this one feature alone can help save your family THOUSANDS of dollars!**

**Features:**

**Now \_\_\_\_\_\_\_\_\_, I am going to share with you the features and benefits of your plan. First of all, do you know the difference between whole life and term? (Explain if they don’t know)**

**This program is a permanent whole life plan that is guaranteed for the rest of your life. Your premiums will never increase and your benefits will never decrease.**

**If you die in an accident, it doubles the face value of your policy.**

**We do not do any medical exams and no nurse needs to come to your house to draw blood to get you qualified. This is all based on the few health questions we ask you over the phone.**

**Most importantly, we pay our claims within 24 hours of receiving the required paperwork. Do you know why we pay the claim that quickly?**

**The reason we pay claims that quickly is simple – when you leave this world, it will be one of the worst days in your family’s life. You are gone, and they can’t imagine what life will be like without you. They shouldn’t have to figure out where the money is going to come from.**

**This is the last gift of love that you can leave for your family.**

**The choice is, whether you take care of it today, or your loved ones are forced to do it later!**

**Would you rather them be handed a check or a bill?**

**If you take care of it today you will have peace of mind and your family will be left without a financial burden. Which makes sense, don't you think?**

**3 Choice Close: (if using applicant info sheet you must enter into SLICE to get options)**

**Now, what I’m going to do is look at a few different options for you. The system automatically picks 3 that they feel are right for you based on your age, health, and life expectancy. I’m going to start there and then we can go up or down depending on what fits your budget and lifestyle the best. Do you already have a budget in mind?**

**The first option is a \_\_\_\_\_\_\_\_\_\_ (face amount) plan that will pay \_\_\_\_\_\_\_\_\_(double amount for ADB) in the event you die in an accident with a monthly enrollment of \_\_\_\_\_\_\_\_\_\_\_.**

**The second option is a \_\_\_\_\_\_\_\_\_\_ (face amount) plan that will pay \_\_\_\_\_\_\_\_\_(double amount for ADB) in the event you die in an accident with a monthly enrollment of \_\_\_\_\_\_\_\_\_\_\_.**

**And the third option is a \_\_\_\_\_\_\_\_\_\_ (face amount) plan that will pay \_\_\_\_\_\_\_\_\_(double amount for ADB) in the event you die in an accident with a monthly enrollment of \_\_\_\_\_\_\_\_\_\_\_.**

**Now while you’re taking time to think about which one of those best fits your needs, let me get a little bit more information from you.**

**If something happens to you, who do you want us to write that check to?**

**Do you have a middle initial that you want to list on your policy?**

**For security purposes and if you ever needed to make any changes to your policy, Senior Life would ask you a security question….They’ll ask for your mother’s maiden name, what would you like us to put on file for that?**

**What is your Doctor’s name? And what city and state is he or she in?**

**Now, keeping affordability in mind along with providing lasting value for you and your family, which one of the three plans we discussed would you like to leave for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (beneficiary’s name)?**

**Now are you going to use a checking or savings account to pay for your policy? And what’s the name of your bank? And how does your name read on the account?**

**Do you have your checkbook handy so I can grab the account information from you?**

**Now if you look at the bottom left hand corner of your check, you’ll see a 9 digit number…. that’s the routing number….can you verify that number for me?**

**Just to the right of that you’ll see another set of numbers….that’s the account number….can you verify that number please?**

**And lastly, can you look at the top right of your check and read me that check number. I just want to make sure that wasn’t mixed in with your account number. You'd be surprised how many times that has happened to me.**

**It takes a couple days for the first payment to be sent over from your bank, so make sure you leave the funds in the account, ok?**

**What day of the month do you want all your future payments to be made? (1st, 3rd, 5th, 10th, 15th, 20th, or 25th)?**

**Last thing I need before we can do your voice signature…When you pass away we will need to be able to identify you against the death certificate, We need your social security number for your policy, what is that number?**

**And the Legacy program that we discussed before also covers up to 4 of your family members for free. They will get the same discounts on their funeral merchandise and the living benefits as well. So, who would you like to list as those members?**

**Ok, great. So now, the fun part. I’m joking.**

**I am able to do this all over the phone with you cause we are able to do a voice signature. It’s a 4 minute recording where I will basically reiterate everything you told me during our interview, repeat the benefits you have chosen, and you will have to use your name and agree to the program.**

**It is very repetitive and won’t be the most fun 4 minutes of your life, but when it’s over, you and your family will be protected.**

**One thing I do want to mention, during the recording it will separate the Senior Life premium from the Legacy portion of your policy. When I read you the first disclosure it will say a payment amount that is $4 less than what I quoted you.**

**That is because Legacy is *technically* a second company that is looking out for you and your family. The payment stays the same, they just list it separately so your family knows you are covered by both.**

**Also, when it asks about existing insurance you will say “Yes/No.” It will then ask if we are replacing the policy, and you will say “No.” It then goes into 2 additional questions that are basically asking the same thing over again, which you will be answering “No” as well.**

**So, here we go… (READ SCRIPTS on SLICE)**

**Once recording is completed:**

**Ok, well that completes your enrollment. Now, let me tell you what to expect from here. Within the next 30 days you will receive a big white envelope from Senior Life. Inside you will find a copy of your policy and a prescription discount card. Hopefully that will help you save some money monthly as well.**

**You will also receive a member guide from Legacy Assurance. This guide will walk you through planning all your funeral services. You can follow the**

**instructions to complete it online or call the 800# and do it right over the phone. Don’t forget to utilize your living benefits as well. They’d be happy to review them in more detail once your membership is active.**

**If you have any questions, I will be your personal agent. Please contact me directly. Let me give you my full name and number. (Do so)**

**Great, well if you don’t have any other questions for me right now, you are good to go. It was great working with you.**

**Thank you for allowing me to protect your family and give you peace of mind.**

**And please keep me in mind if you can think of anyone else that could benefit from a program like this. We do offer a $25 gift card for every person you refer to us that takes a policy.**

**Have a great day!**

**CUSTOMER OBJECTIONS / AGENT REBUTTALS**

**THE BEST WAY TO OVERCOME ANY OBJECTION IS TO TELL THE TRUTH**

**1. I thought you would mail me the information…**

1. **I apologize for the misunderstanding, but we don’t mail the information because everyone’s needs and situations are different. My company believes in old-fashioned personal service. While I’ve got you on the phone, it will only take a few minutes to share the information with you.**

**2. Is this insurance?**

1. **Is that what you are looking for?**

**This is a program that’s designed to care for your specific needs. We only contact people who have requested the information just like you did. With that being said, it will only take a few minutes to share the information with you.**

**3. I didn’t call or mail in anything.**

1. **Well, let me verify the information. I need to be sure that I’ve contacted the right person. I have your (Verify Information on Lead) is this correct?**

**Well, \_\_\_\_\_\_\_\_\_\_\_\_, if you’re anything like me, I can hardly remember what I did yesterday but obviously you had called in at some point requesting the information and it will only take a couple of minutes to share it with you.**

**4. I can't afford it.**

1. **\_\_\_\_\_\_, I understand but let me share this with you. I know when you're on a limited income it's tough. But most everyone we see every week lives on a fixed income. What we have to realize and understand is that death is**

**something that is for certain. There are no ifs, ands or buts. There comes a point in time where we have to take care of the inevitable.**

1. **I understand Mr./Mrs. \_\_\_\_\_\_, but when death occurs there are other sacrifices that have to be made. Two sacrifices come to mind: emotional and financial. Only time and God can take care of the emotional side of losing a loved one but we have to take care of the financial part. We have to determine in our minds that it is easier to take care of this a little bit at a time or allow our loved ones to take the whole burden at the time of our death. Who would you want to pay and make arrangements for your funeral? (go to application)**

**5. I want to talk to my children first.**

1. **\_\_\_\_\_\_ if I were in your shoes I would probably want to talk to my children also. But let me share with you that your children will probably tell you that they will take care of it. However, what you probably are not thinking about is that they don't want to think about you dying nor do they want to talk about it. We also have to realize that it's not our children's responsibility. They have their own families to take care of. It's our responsibility to take that burden away from our children.**

**6. My children make all my decisions.**

1. **\_\_\_\_\_\_, I understand that. It's good that your children love you enough to be involved with your decisions, but this is not a decision your son or daughter can make for you because death is for certain. There is no decision to make about that. Also, your children don't want to make decisions about your death, only about your life. This is a decision that only you can make. We have to ask ourselves "do we want our children to be faced with this financial burden?" (answer will be no) Of course not. (If you can't overcome this objection, set up a time to meet with the son/daughter in an effort to sell them on the idea.)**

**7. I want to think about it.**

1. **\_\_\_\_\_\_, if I were in your shoes I'd probably want to think about it also. But what we are talking about is dying. This is something we don't have to think about, it's going to happen. Let me ask you this: your correct age is \_\_\_\_\_\_ isn't it? You may not realize it but you've already put it off \_\_\_\_\_\_ years. Today while I'm here and while you qualify is the day to take care of this.**
2. **\_\_\_\_\_\_ if you don't take care of this today, when I hang up, you and I both know you never will. Now is the time to take care of this while you qualify. You and I both know that you don't want your family to be burdened at the time of your death. All you have to do is take the first step to keep them from this burden while you qualify.**

**8. I have enough insurance.**

1. **\_\_\_\_\_\_ I understand and I'm happy that you have plenty of insurance. That shows how much you really care about your family. We expect you to have life insurance but what I'm talking to you about is the high cost of dying. As you well know, funeral costs and final expenses are higher than they have ever been. That's why it's so important to have a program like this to take care of you and your spouse's final expenses. This way you can leave your life insurance behind for your family to continue to live on and not have to use it for your funeral expenses.**
2. **I understand \_\_\_\_\_\_, but what you are probably not aware of is when you or your spouse dies there is only one check coming into the home and it will be about 50% less and you will need your life insurance to help you continue to meet your current obligations.**

**9. I'm not interested.**

1. **\_\_\_\_\_\_ I can understand that most people are not interested in thinking about death. However, that does not change the fact that we are all going to die one day. Let me ask you this , do you want your family to be faced with the burden of paying for your final expenses? (The answer will be no). Of course not.**