**Digital Life Lead Process**

Setting, Prepping, & Running Life Lead Appointments

**Life Lead Phone Script**

# Setting the Appointment (Phone Call Script)

Hello (Client First Name), this is (Agent first/last name), I’m getting back to you about the request you made online for life insurance.

I’m the broker assigned to you; I just need to verify a few things so I can work up those options for you. When you made the request, you put down that you are *(age)* years young, a *(smoking status),* and looking to protect *(beneficiary name)* for when you pass away. Is this correct?

Were you just looking for life insurance options for yourself or did you also have other family members that needed life insurance options as well? *\*Gather all info needed for additional applicants\**

## Prescription Questions

I represent all the BIG A+ rated carriers like Mutual of Omaha, Gerber, TransAmerica, John Hancock, etc. My job is to get YOU the most coverage **for the least amount of money possible.** No matter your health background I can get you a policy without a medical exam!

Do you take medications for anything?

## Medical Challenges

Since you’ve been on this earth, any medical challenges? For example, cancer, heart issues, stroke, or anything more minor like, COPD, high blood pressure, diabetes, anxiety/depression, or covid in the last 90 days?

## Employment and Details

Almost done. What do you do for work?

What is your estimated height and weight? (I know the hardest part of my job, LOL)

Do you have any felonies, parole, probation, suspended license, etc., in the last 10 years? (Seems like an odd question, I know, but the carriers check medical records and DMV records to assess risk)

**Purpose of Insurance**

Lastly, what do you hope this type of coverage will do in the event of an unexpected tragedy?

*(Get reply)*

**Booking The Appointment**

Sounds like I can help! My next step is to plug this into our system, and it will tell me all that you qualify for across my 60+ carriers. Then I’ll give you a quick call, give you your options and close your case. It will take me about 30 mins to an hour to shop around.

Will you be free in about an hour for a quick 7-min call?

(Set appt)

Right now, I have \_\_\_\_\_\_ or \_\_\_\_\_. Which would be better for you?

**Digital Life Lead – Appt Tie Down**

**Confirmed Time Today:** You got it! I’ll put you down for the \_\_\_\_ spot and call you at this number. Please make sure you have your hobby ready, so you know it’s me.

We’ll chat in 30-60 mins to close your case. By the way, is there a monthly budget range you would like me to consider as I am doing my research across all my carriers?

Sounds good! I know our appointment is only in a little bit here. Do you use a paper or google calendar usually? I know life gets really busy, as soon as we hang up, just jot me down on your calendar so you don’t forget about me! **-> NEXT STEP: PREPPING FOR THE APPOINTMENT**

*\*\*\*Then set them as an appt in Switchboard for the time you just agreed on. Send a Virtual Business card if you haven’t already.*

**Wants Later Time/Tomorrow**: Let me see here, I’m looking at my schedule...give me just a second... I could squeeze you in...one of my last spots is. either \_\_\_\_\_\_\_ or \_\_\_\_\_\_\_... Which time works for you for a 7-minute call to close your case? “

Okay, perfect. I’ll schedule you for \_\_\_\_\_\_\_\_\_. Are you SURE this time will work for you? *(Pause, wait for response)*

OK, that’s one of my very last spots and I just want to make sure that you are 100% positive. Because it’s crazy over here right now. With everything going on right now ‐the needs have never been greater. I have over 100 calls to make just today. If there is a missed appointment what happens, it takes me from being able to help one of those other families during this time. Does that make sense?

Great, grab a pen and paper and let me know when you’re ready to write a few things down (client's first name).”

1. “First, write down my name (agent name).”
2. “I need to verify the names of any prescriptions you are currently taking.”
3. “Lastly, write down the time of our appointment….…………what time did you pick again? Ok great, I’m putting that on the calendar now.”

That should be all I need (client name), how do you normally remember your appointments? *(paper/google calendar/phone?)* As soon as we hang up, please make sure to save me on your calendar so you don’t forget about me!

By the way, is there a monthly budget range you want me to consider as I am doing your research across all my carriers? Ok great! Talk to you then!”

# Prepping for the Appointment

# Gameplan with a mentor via email: Client details, appointment date/time

1. Prep three options (Highest price, medium, and lowest option)
2. Resources: [Click for the Underwriting Cheat Sheet](https://docs.google.com/spreadsheets/d/1vd7cjSb3wB6FlH--YrLfzVur3XOclbYSAp8hP_rhuNs/edit#gid=1294218144) <https://sfgquotes.com/> <https://sfgvirtualmentor.com/search>
3. To ensure insurability, contact insurance carriers for risk assessment: <https://hq.quility.com/page/available-carriers>

**Life Lead Texting Script**

# Setting the Appointment Texting – Copy and Paste

Hi {{ contact.first\_name }}, this is {{user.name}}. I tried reaching you earlier but wasn’t able to get in touch. We received your submission for life insurance, and I am the broker selected to help you.

I see from your request, you are {{contact.lead\_age}} years young, a {{contact.smoker}}, and looking to protect {{contact.existing\_policy\_beneficiary}} for when you pass away and so you know your in the right place you notated that your favorite hobby is {{contact.favorite\_hobby}}. Is this correct?

*\*Send digital business card with credentials. Continue to keep calling 2x a day from different numbers*

Thank you for that. Were you just looking for life insurance options for yourself to {{contact.existing\_policy\_beneficiary}} or did you also have other family members that needed life insurance options as well? *\*Gather all info needed for additional applicants*

## Medication Questions

I am starting your research right now - I represent all the BIG A+ rated carriers like Mutual of Omaha, Gerber, TransAmerica, John Hancock etc. My job is to get YOU the most coverage **for the least amount of money possible.** No matter your health background I can get you a policy without a medical exam!

Do you take medications for anything?

## Medical Questions

Since you’ve been on this earth, any medical challenges? For example, cancer, heart issues, stroke, or anything more minor like, COPD, high blood pressure, diabetes, anxiety/depression, or covid in the last 90 days? Any surgeries or hospitalizations in the last 10 years?

## Employment and Details

Almost done. What do you do for work?

What is your estimated height and weight? (I know the hardest part of my job, LOL)

Do you have any felonies, parole, probation, suspended license, etc., in the last 10 years? (Seems like an odd question, I know, but the carriers check medical records and DMV records to assess risk).

**Purpose of Insurance**

Lastly, what do you hope this type of coverage will do in the event of an unexpected tragedy?

*(Get reply)*

## Booking The Appointment

That’s very thoughtful of you! My next step is to plug this into our system, and it will tell me all that you qualify for across my 60+ carriers. Then I’ll give you a quick call, give you your options and close your case. It will take me about 30 mins to an hour to shop around.

Will you be free in about an hour for a quick 7-min call? *\*Wait for a response*

## Tie Down

**Yes/Today:** Sounds good! I am shopping for you now and I will give you a quick call at \_\_\_ time!

By the way, is there a monthly budget range you want me to consider as I am doing your research across all my carriers? *(Set the appt in SB for the time and call them then. Send a virtual card if you haven’t yet*)

Sounds good! I know it's coming up shortly, but please put a reminder down in your phone or paper/google calendar, so you don’t forget about me!

**Can’t do it in an hour/today:** I can squeeze you in one of my last spots is either \_\_\_\_\_\_\_ or \_\_\_\_\_\_\_. Which time works for you for a quick 7-minute call to close your case?

OK, I am super busy this week and that’s one of my very last spots. I want to make sure that time definitely works for you.

You got it! I’ll put you down for the \_\_\_\_ spot and call you at this number to close your case.

By the way, is there a monthly budget range you want me to consider as I am doing your research across all my carriers? *(Wait for reply)*

Sounds good! Please put a reminder down in your phone or paper/google calendar so you don’t forget about me!

*Then set them as an appt in the switchboard for the time you just agreed on, send a virtual business card if you haven’t already*

**Additional Medical Supplemental Questions**

# Additional Underwriting Questions

**Anxiety/Depression/PTSD:**Have you ever been hospitalized because of \_\_\_\_\_? When? Are you able to work or are you on disability?

**Asthma:**Is your asthma seasonal or caused by allergies?  
What is the name of the inhaler(s) are you using? (If Albuterol: How often do you fill the prescription?) Do you know if that’s a steroid inhaler or a non-steroid?

**Atrial Fibrillation (A-Fib):**Have you had any procedures like an ablation to treat it? When?

**Cancer:**When was it first diagnosed? When was the last treatment or medication is taken? Have you had the same type of cancer more than once?

**Cholesterol:**Not an issue – no additional questions  
  
**COPD:**What type of inhaler(s) or medications are you using? Do you use oxygen?

**Diabetes:**When were you diagnosed? Are you taking insulin or oral medication?  
*(If insulin)*At what age did you start insulin?  
Have you had any complications, like Neuropathy or anything else? (Pain in the feet)

**Disability:**Are you on social security or military disability? *(If Military)*What condition qualified you for military disability? Are you currently employed? How many hours a week?

**Epilepsy/Seizures:**Do you have grand mal or petit mal?  
How old were you when you had your first seizure? When was your last seizure? How many seizures do you have per year?

**High blood pressure:**Have you ever been hospitalized due to high blood pressure? (Clarify how many medications for high blood pressure)

**Sleep Apnea:**Are you using a CPAP machine? Do you require oxygen as well?

**Thyroid:**If it was removed, ask if was due to cancer.  
If it was not removed, Hypo or Hyperthyroidism is not an issue.

# Prepping for the Appointment

# Gameplan with a mentor via email: Client details, appointment date/time

1. Prep three options (Highest price, medium, and lowest option)
2. Resources:

[Click for the Underwriting Cheat Sheet](https://docs.google.com/spreadsheets/d/1vd7cjSb3wB6FlH--YrLfzVur3XOclbYSAp8hP_rhuNs/edit#gid=1294218144)

<https://sfgquotes.com/>

<https://sfgvirtualmentor.com/search>

1. To ensure insurability, contact insurance carriers for risk assessment: <https://hq.quility.com/page/available-carriers>

**Life Lead Client Presentation Script**

# Phone Presentation Script

**Rapport**: Connect with your client and build rapport. 1-2 minutes max.

## Role and Purpose

“(Client’s name) I am licensed by the state of \_\_\_\_\_\_. My role in this is what they call a “field underwriter” and I am a broker. And as a broker, I have access to over 60 of the top-rated companies that offer this coverage and so I shop around for you. I don’t only specialize in life insurance, I also do mortgage protection, final expense, retirement, getting out of debt, children's grow-up plans, accidental death, and critical illness. So, my job is to find you the best coverage you qualify for at the best price, sound good?!

So, there are 4 things were going to do on this phone call to close your case.

The **first thing** is, I’m going to verify your health information. Some carriers are super picky, while others are not. The ones that give us the best rates are the pickiest. So, I need to know the details, because when they do their underwriting, they will use your social to see any prescriptions you’ve filled, medical history, driving records, and lifestyle, and even look at your criminal background to determine your eligibility. So, the more information I have the better price I can get you. I am like your attorney and the carrier is like the judge, does that make sense? *(Small laugh)*

The **second thing** is pretty basic. It’s to discuss what you may have in place for life insurance. What you feel like you may need and to see if there’s a gap. My number one job today is to help you determine what you need to protect your (beneficiary), also to ensure it’s in your budget and most importantly, make sure you qualify for that insurance.

The **third thing** is I am going to show you a few options. Your job will be to pick a plan that fits your needs and budget.

So, the **fourth thing** is once you find the right fit, we’ll apply TODAY and see if you can get approved. Which usually only takes 5 minutes or so. It’s super easy! We just do it over the phone. So, when we put in an application today one of 4 things can happen:

* 1. They can say “issued as applied for.” Which is my goal and what happens about 95% of the time.
  2. They can say *(client)* is in better shape than we thought, the price is LESS and that’s great when that happens!!
  3. They can say wait a minute, there are some more things here in *(client)* prescriptions history or medical history, or maybe the criminal background, and the price is more.
  4. They can decline you. Which we want to avoid. If they do decline you, I have 60 carriers, so we’ll move on to plan B.

As I said, some carriers give an immediate decision – but for most it takes about three to five days, sometimes more, to see if you can even get approved.

So, today we will get in an application for a plan you like, that’s affordable and one that I think we have a good shot at, and I’ll work as hard as I can to get it issued as applied for. **Does that sound good?!** *Wait for a response*

**The “Why”**

**Transition Statement:** So, tell me about yourself, why are you looking into this sort of protection, and second, provided you qualify for something, what are you hoping it can do for you and your family?

* Tell me a bit about your family: spouse, how many kids/ages, etc.
* I hate even asking this, but it’s my job. If you were to pass away tonight, like *(give example relative to their job/situation)*. How would that affect your loved ones, as it stands today? *(Wait for them to answer no matter how long it takes)*
* What has you looking into this now, rather than just pushing it down the road like a lot of people do, you know like the ones you see with go-fund-mes on social media? *(Say with empathy and concern for them)*

PURPOSE OF INSURANCE

* What are you looking for this insurance to do, like what’s most important to you? *(Take notes)*
* If you weren’t here tomorrow, who would be responsible for your funeral, final expenses, the celebration of life, any outstanding medical bills, or perhaps your mortgage payments if you have one?
  + Have you put thought into if you want to be buried or cremated and how much would all this cost?

FINANCIAL OVERVIEW – FIF QUESTIONS

* I just want to see what the financial GAP would look like when you pass away, to see *if and how we can help you.* So, let’s quickly look at what you have in place now versus what it would look it when you’re not here.
  + For example, how much money would stop coming in on a monthly basis when you pass away? (Take notes)
  + What would your loved ones have to fall back on, for example, 401k, IRA, savings etc.?
    - * Are you currently contributing to any of those accounts? *(If yes, get the info and set reset at the end)*
        + Do you have any portion of your retirement savings protected from stock market losses? (Annuity reset?)
        + Do you currently have a plan that will provide a guaranteed lifetime income? (Annuity reset?)
  + How much debt would be left behind if anything happened to you? For example, loans & credit cards, mortgage (if applicable)?
    - * Are you currently making any overpayments to knock that debt down? For example, maybe the credit card monthly minimum is $25 but you’re paying $100 a month, or overpaying on your mortgage to pay it off early? *(If yes, get the info and set reset at the end)*
      * Do you feel like your debt is preventing you from saving for retirement?

COVERAGE AMOUNT

* Besides work coverage, what do you have in place right now for when something does happen to you, compared to what you might be looking for as far as financial protection?
  + How did you come up with that number?
  + How would this affect your loved ones to have compared to what you have in place now?

**(Repeat back what you hear: “So what I hear you saying is…?)**

**Transition Statement**: “That makes a lot of sense *(client name),* I understand why you are looking into these life insurance options. Before we go over the options I worked up, I just need to double-check a few things to make sure I’m being as accurate as possible to determine your eligibility. Cause as I said before, the carriers that give us the best deals are the pickiest and hardest to get. They will be able to see your DMW record, criminal background, EVERY prescription you’ve filled and medical history when making their decision, so there is no hiding anything *(Chuckle!)* I need you to be as real with me as possible on these questions, ok?! *(Confident but friendly tone)*

**Verify Information -Determine if Term/UL is an option before showing plans**

* Let me double-check: Age/Birthday, Height/Weight
* What medications have you been on in the past?
* Health issues?
* Hazardous Occupation, Disability Income?
* The number of moving violations in the last 5 years?
* Any felonies or misdemeanors, DUIs, suspended or revoked driver’s license?
* Are your parents still alive? If not, how old were they when they passed? How did they pass (if applicable?)
* Have you been declined, rated, or postponed for life insurance in the past 10 years?
  + **YES:** What do you think caused you to get declined? The reason I ask is that any condition that you got declined for will be flagged on your MIB for all the other carriers to see. If we know the condition, I can find a carrier that is ok with it. (DIG IN)

**Show Options**

“Before I go over these, do you know the difference between term and permanent life insurance?

**Term Insurance** is like renting insurance. You have life insurance for a period, and once that period ends, the insurance runs out essentially. The biggest positive it can be the most affordable life insurance option, great for families in their working years looking to get larger sums of coverage in place. It is a hard policy to get approved for since it typically has a larger amount of coverage, which is a bigger risk for the insurance company. The rate will stay the same during the length of the term. It has the biggest face amount for the smallest investment, but again, that’s because it runs for a term of time. For example, if you are (50 years) old now, and we can get you approved for a 20-year term, it would go until you're (70 years old). Make sense?

**Permanent life insurance** is more expensive than term insurance because it goes until you are 120 years old, so it is guaranteed to pay out no matter how long you live. Because it is a permanent policy it does create cash value. For clients who are looking at insurance later-in-life or for those who have a lot of medical challenges, term policies are very hard to get, and may not offer coverage. However, I can usually get those clients approved for permanent coverage for final expenses and such, for an economical rate.

**Lastly (if applicable) an IUL** is an insurance vehicle that can create tax-free retirement with no risk of losing money and get market-linked gains and provide financial freedom in retirement. The premiums are typically a higher investment than temporary-term insurance. Depending on how the premiums are paid, will determine the cash value accumulation as well as the ability for this plan to last a lifetime. It can also include living benefits, which will allow you to access the death benefit if you get critically or chronically ill. This is one of the HARDEST policies to get approved for and typically is the highest investment, so I don’t bring it up to everyone. It is the Cadillac of insurance policies for those who are looking for more than just a death benefit and for those who can get approved for it.

**Which one sounds more like what you are looking for?**

Sounds great. Let’s go over some options for \_\_\_\_ life insurance.

- *Go over 3 options… Start with the most expensive and work your way down. (Have them write the quotes down as you go. Don’t rush)*

1. Most expensive
2. Average cost
3. Least expensive

“Which plan do you feel takes care of your concern and fits your budget?”

**(PAUSE – WAIT FOR** **RESPONSE… Do not talk yourself out of the sale)**

\*\*\*If they have any issues with the options or questions you are not sure how to respond to, call your mentor right away and say “I want to make sure these are the absolute best options you may qualify for. I am going to run your case by them and get a second option\*\*\*

**I can’t afford any of those:** I want to be very open, honest, and transparent with you. If we do have $$$ budget, we're gonna have to give something up.

When I say we have to give something up, meaning we either have to be willing to have some or most/all of this coverage be accidental death because that's a lot less expensive.

So tell me which of those sacrifices would you rather make? Which one of these is the most important to cover at this time?

***So, do you like the idea of having:***

Your income replaced for  year(s)?

Your mortgage and debt covered?

Your final expenses covered?

## Write Application

“Sounds good. It says here you want (beneficiary name) as your primary beneficiary, correct?

Did you want to put someone as the contingent beneficiary, like maybe (a son or daughter)?

“What is the legal spelling of your first and last name for your application?”

## Close Down Appointment

“Just to recap what we did today to protect you and your loved ones… we got a life insurance policy for

(Face Amount) at (Monthly Payment). Write this down… your case number from (Insurance Carrier) is (Policy Number). Your first payment is scheduled to come out (Next day if instantly approved) or (Once your policy is approved). Also, what are the top 3 reasons you applied for coverage today? Write those three things down please.

I will follow up with you in the next couple of days to let you know what's going on with the approval process. Sometimes they have additional questions before the offer is made.

Please go ahead and save my phone number in your phone so if you ever need help, need more insurance, or know someone who may need insurance you can let me know. You can save my name as <First Name><Last Name><Insurance Agent> let way if you forget my name you can search for insurance, and it will pull up my contact.

Just curious, I am always looking to get better, how do you think I did today? Are there any areas I could have improved? (Get feedback then pivot to 5 R’s) Thank you so much!!!

## 5 R’s

* **Referrals:** “I love my job and I take helping people very seriously. Just curious, who’s the most important person that comes to mind that would benefit from a meeting like we just had today?”
  + **If they don’t give a name:** “Yeah, I get it. My circle is small, too. Quality over quantity, right? I'm the same way. I don't blame you there, but I don't want everybody in your phone book. Who just got married, who's got little kids, or who just bought a house? Who just retired, who just got divorced? I can only take five, so I definitely can’t take everyone that comes to mind.! I'm very busy and have a very busy schedule, so I can't take more than five right now. Who are the five most important people to you?”
* **Recruit:** “*We are hiring for part- and full-time positions across the country. Do you know anyone who is looking to make an extra couple thousand dollars a month?*”
* **Retirement/Reset:** *If applicable:* “We have an entire division solely based on education around debt elimination and our Debt Free Life program, they are SUBJECT MATTER EXPERTS. They can give you the education, and you can do whatever you want with that information, but I KNOW you are going to be happy with what you hear. They have helped so many of my clients. We can set that up really quick now too…”
* **Replacement:** “*Do you have any older insurance policies you need help reviewing to ensure it is what your family needs and that it’s the best price available to you”*
* **Rugrats:** “*Do you have any children or grandchildren that need life insurance? The IULs are GREAT for kids!*

**Switchboard Preparation**

1. [**Watch Miranda’s Walk-Thru Video**](https://vimeo.com/776364153/86be4aa3c5?mibextid=Zxz2cZ)
2. [**Watch Miranda's Testimony Video with Best Practices**](file:///Users/mirandamartin/Downloads/Miranda%20Testimony%20Video%20w/%20Best%20Practices:%20https:/vimeo.com/783043559/de8de5a48a)
3. **Create Digital Business Card**
4. **Remove Numbers from Spam Risk**

**How to remove your cell phone number from Spam:**

﻿<https://hiyahelp.zendesk.com/>

﻿ Select: “I have a problem with the information shown for my phone number”

﻿ Enter your email

* Description: “My number is showing up as spam and it is not spam.”
* Does this number belong to a business or person?: Person
* Would you like for us to change or remove your info: Remove
* Check box “I believe my number is wrongly flagged as spam
* Phone number that needs action: enter your phone number
* Enter first name / last name
* Wrong caller ID name: leave empty no attachments needed

**Avoid Spam Risk**

## Register ALL numbers you dial from at these 6 websites, including Switchboard numbers.

1) [www.firstorion.com](http://www.firstorion.com/)

2) [Verizon](https://voicespamfeedback.com/vsf/) https://voicespamfeedback.com/vsf/

3) [ATT](https://hiyahelp.zendesk.com/hc/en-us/requests/new?ticket_form_id=824667) https://hiyahelp.zendesk.com/hc/en-us/requests/new?ticket\_form\_id=824667

4) [T-Mobile/Sprint](http://www.calltransparency.com/) www.calltransparency.com

5) [Verizon/Robo callers](http://www.reportarobocall.com/) www.reportarobocall.com

6) [https://www.freecallerregistry.com/fcr/](https://www.freecallerregistry.com/fcr/?fbclid=IwAR1OofRGgGjruLR0VmqUX3wix9aWwBSjPu7ZMJ1I7NXFsUh7dzrFUTy7ZYw)

**Do you need double-party consent to record calls in your state?**

[Click to check to see if you need to have both party consent on call recording](https://www.justia.com/50-state-surveys/recording-phone-calls-and-conversations/)