



UNITED LEAD NETWORK  
EXCLUSIVE LEADS PROVIDER

# FINAL EXPENSE LIVE TRANSFERS

## • WHAT ARE FINAL EXPENSES?

Final expenses are the bills that your loved ones will face after your death. These costs will include medical bills and funeral expenses. Final expense insurance is also known as burial insurance. Unfortunately, even bare-bones funerals can cost thousands of dollars.

## THE SCRIPT

Hello, my name is \_\_\_\_\_ with Senior Benefits.

Mr./Mrs. \_\_\_\_\_ how are you doing today?

That's good to hear, I am also doing well.

This call is regarding new LOW COST state approved Final Expense Insurance plan. It's very affordable and covers 100% of your Funeral, Burial & Cremation expenses even with bad health. I would need to ask you couple of questions to see if you qualify for this program, is that Ok?

Before I begin, I just want to let you know that this call is being recorded for quality and training purposes and today's date is \_\_\_\_\_.

1. What is your current age?
2. What plan would you like to receive information on 5k, 10k or 20,000 in coverage?
3. Do you have any source of income to pay a monthly premium of at least \$50 month?
4. Do you have a valid bank account you use for paying your bills?

Great! You seem like a great candidate for one of these affordable plans...IF you have time right now, what I'm going to do now is get one of our life insurance specialists/Life Insurance Agent on the line to provide you with all the information and answer all of your questions that you may have regarding the program. Is that ok with you? (Must be YES)

Great...Stay on the line for just a moment while I connect you with the licensed agent OK?

**THEN WHEN THE FRONTER INTRODUCES OUR AGENT THEY WOULD SAY:** HI I HAVE '**Customer's Name**' ON THE LINE, HE/SHE NEEDS MORE INFORMATION ON THE INSURANCE PLANS, HE/SHE HAS VERIFIED THAT HE/SHE HAS A VALID BANK ACCOUNT AND CAN AFFORD AT LEAST \$50 A MONTH. HE/SHE IS IN THE STATE OF (**Customer's State**), HE/SHE IS \_\_ YRS. YOUNG AND NEEDS INFORMATION ON \$\_\_ COVERAGE PLAN. CAN YOU PLEASE ASSIST HIM/HER FURTHER?

Once the licensed agent starts talking to your customer put yourself on mute and listen to their conversation for 120 seconds. After 120 seconds leave the call by clicking on leave 3-way and submit the lead submission form.

GOOD JOB. PROUD OF YOU!

## QUESTIONS/REBUTTALS

**WHERE ARE YOU LOCATED? (CX ASK WHERE THE AGENT IS LOCATED/YOU)** We're located in Florida, however we have 3000 insurance agents across the country that helps individuals like yourself find an option for low cost Final Expense Insurance

**NOT INTERESTED REBUTTAL (CX SAYS NOT INTERESTED/CAN'T DO IT RIGHT NOW)** Ok but before you go these new affordable plans has just been approved in your state and almost everyone qualifies. I have one of the top licensed field underwriter on the other line who can provide you all the information and will share all the benefits with you. Would that be ok if I connect you with the licensed agent right now?

**NOT RIGHT NOW REBUTTAL (CX SAYS THEY CAN'T TALK RIGHT NOW/DO IT RIGHT NOW)**

It will just take your 5 to 10 quick minutes for the licensed agent to get you the information on these state approved plans, so should I carry on?

**ALREADY HAVE INSURANCE OPT. 1 (CX SAYS THEY HAVE INSURANCE)** Great Its good you're thinking ahead but the cost of funeral has increased over the years. Would you like to learn more about possibly adding some coverage if it was affordable. Our licensed agent can show some plans that could save you money so would that be ok if I connect you with the licensed agent?

**ALREADY HAVE INSURANCE OPT. 2 (CX SAYS THEY ALREADY HAVE INSURANCE)** Well, it's good to be ahead however all of our clients feel that every dollar is important these days. We would like to show you some comparable plans that could save money and assure you that you are getting the best value for your dollar. So I connect you with the licensed agent who will show you some different options and then you can tell him what to do next. Would that be okay?

**HOW DID YOU GET MY # (CX ASK HOW YOU GOT THEIR # INFO)**

We usually get your information from online requests or senior databases.

**MAIL? (CX ASK TO MAIL THEM SOMETHING)**

Unfortunately, I won't be able to do that but I have a top licensed field underwriter from your state with me on the other line who will provide you with all the information you need. So would it be okay if I connect you with the licensed agent right now?

**WHERE CALLING FROM? (CX ASK WHERE YOU ARE CALLING FROM)** Senior Benefits, it's an insurance marketing organization, we got 3000 agents across the country.

**WHAT IS FINAL EXPENSE INS. (EXPLAIN THE INSURANCE IN MORE DETAIL)** Final expense is a life insurance policy that covers burial expense and any other debts or obligations you may have.

**HOW MUCH WILL IT COST? (CX ASKS ABOUT COST)**

The policies are inexpensive and have only small monthly premiums. Our licensed agent will show you some different options and will let you know about the prices as well and then you can tell him what to do next. So would it be okay if I connect you with the licensed agent right now?

**HEALTH PROBLEM (CX SAYS THEY HAVE HEALTH PROBLEMS OR THEY CAN'T GET INSURANCE)**

I'm sorry about that, but that is ok, this new plan is approved to cover everyone regardless of Health conditions

**OFFSCRIPT (FOR QUESTIONS YOU CAN'T ANSWER)**

My only job is to Pre-qualify you and connect you with one of our specialist so they'll be the better person to answer any questions you have.

**LEAD QUALIFYING CRITERIA** • In

order for a lead to be qualified the customer must be between the age criteria. • Customer FULL NAME is required.

- The customer must understand the purpose of the call.
- Must have a clear understanding that a licensed insurance will take at least 5 to 10 minutes to show all the possible final expense options the customer can get qualified for.
- The script needs to be followed very closely. Getting far away from the script will cause the lead to be disqualified.
- All Leads must be submitted on the web form in order to be verified by QA Department