



UNITED LEAD NETWORK
EXCLUSIVE LEADS PROVIDER

IUL Insurance Lead Generation Sample

Introduction (For All Scenarios)

Hi, this is [Your Name] from [Company Name]. How are you today?

[Pause for response.]

I'm reaching out because we have some great **Indexed Universal Life (IUL) insurance options** that can help you grow your wealth while protecting your loved ones with life insurance coverage. IUL policies offer flexible premiums and a cash accumulation feature that's linked to the performance of a market index, providing both protection and growth potential.

Before we go into more details, I just need to ask you a few quick questions to find the best plan for you.

Qualification Questions (For All Scenarios)

- 1. Full Name:**
Could you please confirm your full name?
- 2. Age:**
May I ask your age to ensure you qualify for IUL insurance?
- 3. Life Insurance Needs:**
Are you primarily interested in **protecting your family** with life insurance, or are you also looking for **cash accumulation** for future financial goals?
- 4. Current Life Insurance Coverage:**
Do you currently have any life insurance coverage in place?
 - If YES: What type of policy do you have, and are you open to exploring IUL as a supplement or alternative?
- 5. Budget for Premiums:**
How much are you comfortable allocating towards your IUL insurance premiums? (IUL policies offer flexible payment options, so it's good to know your budget.)

6. **Investment Time Horizon:**

Are you planning for the **short-term**, or are you looking at a **long-term investment** for your cash accumulation and life insurance?

1. Callback Lead Handling (IUL Insurance):

Step 1: Confirm Interest

- Would you be interested in scheduling a callback to discuss how an IUL insurance policy could meet your protection and financial growth goals?

Step 2: Schedule a Callback

- When would be a convenient time for our licensed agent to call you back and go over your options in more detail?
 - **Morning**
 - **Afternoon**
 - **Evening**

Step 3: Verify Details

- Let me confirm your details to ensure the callback is scheduled properly:
 - **Full Name:**
 - **Age:**
 - **Life Insurance Needs:**
 - **Current Life Insurance Coverage** (if applicable):
 - **Budget for Premiums:**
 - **Investment Time Horizon:**

Step 4: Close the Conversation

- Great! You'll receive a call from our agent [Agent Name] at [Scheduled Time]. Please expect the call, and thank you for your time!
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2. In-Person Appointment Handling (IUL Insurance):

Step 1: Offer an In-Person Appointment

- If you'd prefer, we can schedule an in-person meeting with one of our licensed agents to go over how an IUL policy can help protect your family and grow your wealth. Would you be open to meeting with us?

Step 2: Schedule the Appointment

- What day and time would work best for an in-person appointment?
 - **Option 1:** [Date/Time]
 - **Option 2:** [Date/Time]

Step 3: Verify Details

- Let's confirm your details to ensure everything is set for the appointment:
 - **Full Name:**
 - **Age:**
 - **Life Insurance Needs:**
 - **Current Life Insurance Coverage** (if applicable):
 - **Budget for Premiums:**
 - **Investment Time Horizon:**

Step 4: Confirm the Appointment

- You're all set for an appointment with [Agent Name] on [Date/Time] at [Location]. Please let us know if anything changes.
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3. Live Transfer Handling (IUL Insurance):

Step 1: Live Transfer Introduction

- I can transfer you to one of our licensed agents right now, who can walk you through how an IUL policy can help you protect your family and grow your savings. Do you have a few minutes to speak with them?

Step 2: Verify Details

- Before I transfer you, let's quickly confirm your information:
 - **Full Name:**
 - **Age:**
 - **Life Insurance Needs:**
 - **Current Life Insurance Coverage** (if applicable):
 - **Budget for Premiums:**
 - **Investment Time Horizon:**

Step 3: Initiate the Transfer

- Great! I'll transfer you now to [Agent Name], who will go over your IUL options and answer any questions you may have.

Step 4: Close the Transfer

- Thank you for your time, [Prospect Name]. You'll be speaking with [Agent Name] shortly.
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Common Rebuttals (For All Scenarios)

- **Not Interested:**

"I understand. IUL policies offer both life insurance protection and the potential for cash accumulation that grows over time. Would you be open to discussing how this could benefit you at a later time?"

- **Already Have Life Insurance:**

"That's great! Many of our clients already had life insurance, but found that an IUL policy provided both additional protection and growth potential. Would you like to see how it compares to your current coverage?"

- **Can't Afford Insurance Right Now:**

"I understand. The good news is that IUL policies offer flexible premium options, which means you can choose how much you want to invest based on your budget. Could we explore those options together?"

- **How Did You Get My Information?:**

"We usually receive information through online requests or databases that help individuals like you find suitable life insurance and financial growth opportunities."

Final Confirmation (For All Scenarios)

Before ending the conversation, confirm the following details:

1. Full Name
2. Age
3. Life Insurance Needs
4. Current Life Insurance Coverage (if applicable)
5. Budget for Premiums
6. Investment Time Horizon
7. Next Steps (Callback, In-Person Appointment, or Live Transfer)

Closing Statement:

Thank you again for your time, [Prospect Name]. We're committed to helping you find the best IUL policy that fits both your financial growth goals and life insurance needs. If you have any further questions, feel free to contact us at [Phone Number]. Have a great day!

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