

01 The Approach & Discovery

— The Approach — The Introduction

Hey [first name], it's [your name], I just had time to get back to you about your final expense request. Just to confirm you're still in [state]? I'm the underwriter for your area and my job is to see what you qualify for — I noticed you only listed your name, were you requesting this for yourself or for someone else?

— The Discovery — Uncovering the Stakes

Q1 (External): So, I can understand better, were you requesting it because you don't have anything in place right now?

INSURANCE IN PLACE

Most people I speak with already have a plan in place and either feel it's not enough or they want to see what else is out there — which is it for you? How long have you been covered? I wonder if it's a company of ours, who do you currently have? How much coverage do you have and what are you paying for it? What made them recommend them?

Based on what you've shared so far, you've been covered for the [time frame] and have a plan in place with [carrier] for [coverage] — what's making you think it's not enough? **mirror**

NOTHING IN PLACE

Will this be your first policy? How long have you been looking for coverage? What's been holding you back from putting a plan in place? **mirror** I can imagine you received quotes in the mail, on tv, or from other agents before, what kind of prices have you received so far?

Based on what you've shared you currently don't have anything in place and been looking for [time frame] — what's motivating you to put a plan in place? **mirror**

Q2 (Internal): A lot of people start looking into this after experiencing the loss of a loved one — is that what led you to start looking into this as well?

YES RESPONSE

Sorry to hear that, if you don't mind me asking, who passed away? Was [he/she] buried? How did the family cover the costs? **mirror**

Not Covered: How much did you have to contribute? **mirror** Would it be unreasonable to say this is what led you to start looking into this? Sounds like you just want to make sure your family doesn't have to experience the same thing if something were to happen?

Yes Covered: That's a blessing! Sounds like that made the process a bit easier? **uptick** I imagine you want your family to have a similar experience when that time comes?

If something happened to you, who'd be responsible, who'd have to handle the cost? **get name** . Do you believe [he/she] would be able to handle everything comfortably without proper coverage in place? So, what would that look like for him? Sounds like a lot. **uptick**

NO RESPONSE

That's great — sounds like you're just thinking ahead **uptick** . A lot of times, clients say it's easier to grieve because they didn't have to pay out of pocket — if something happened to you, who would be responsible — who'd have to handle the cost? **get name** .

Do you believe [he/she] would be able to handle everything comfortably without proper coverage in place? What would that look like for them? Sounds like a lot. **uptick**

Identity Framing

[name] the fact that we are speaking right now tells me a lot about the type of person you are. The truth is many say protecting their family is important, but few take the step to make sure that happens. If I can sum everything up — it seems like what matters to you is making sure [beneficiary] isn't left with any financial burdens? **affirm** — definitely seems like this is important to you? **uptick & mirror**

Setting the Table

Great, so let me walk you through how this works. My job is to make sure we find you the best plan available to you. To do that, the insurance companies need three things from us before I can submit your request to see what you qualify for. First, I'll ask you simple health questions to get you the best options — and once we find a plan, they will confirm your identity with your driver's license and social to make sure no one is illegally trying to take out insurance in your name. If everything makes sense they'll need an active account to put the policy in force so we can mail a policy to you and [beneficiary]. Sound fair?

STEP 1 Open the "Final Expense" worksheet and complete the 1st page.

02 Designing the Plan

Based on your health, it looks like you should be able to qualify for some of our top companies. We work with over 25 accredited companies, including names you've probably heard of like Mutual of Omaha, Aetna, Gerber Life, and Corebridge (AIG). Sound familiar?

Q: There are two main types of insurance: term life and whole life. Has anyone ever taken the time out to explain the difference between the two?
explain the difference even if they know

TERM LIFE

- › Term is short for terminate — covered for a set period of time
- › Price of insurance increases at the end of the term period
- › Plan will cancel and you'll lose money if you don't renew

You probably heard of companies like Globe Life, Physicians Mutual and AARP? These companies offer 5-year term policies which means the price increases every five years and cancels at the age of 80/85.

WHOLE LIFE

- › It is a permanent plan that covers you your entire life.
- › Premiums never increase & benefits never decrease.
- › Builds cash value — you can borrow from it after a year
- › Has a terminal illness rider — access 75% of the death benefit early if you have less than two years to live.

Q: Based on those options, which one sounds the most fitting for you?

Q: So, I can tailor this for you, are you looking to take care of your final expenses or leave a little something extra behind for [beneficiary]?
if "both" — hit on both, start with final expenses

FINAL EXPENSES

Have you thought about whether you wanted to be buried or cremated? Ok, how much do you see that typically costing in your area? [validate](#)

LEAVE MONEY BEHIND

Who's on your mind? Is [beneficiary] currently financially dependent on you — or are you just looking to leave some "I love you" money behind? What're you hoping they do with it?

Q: The goal is to make sure we find you an affordable plan. Are you retired or still working?

RETIRED

Are you currently receiving social security? Do you get it on the 1st, 3rd, or on Wednesday? Does that go onto one of those little green direct express cards?

Direct Express: Just so I understand, is that the only account where your social security is deposited and your bills are paid from?

Ok great — so if we found the right protection somewhere between \$150 and \$200 a month, would that be comfortable or outrageous? Fair enough, sounds like you have a number in mind already — what would you like to stay under each month to make sure [beneficiary] is taken care of? Ideally how much coverage are you looking for?

[if supplementing](#)

STILL WORKING

Are you working full-time, part-time, or are you self-employed?

Ok great — so if we found the right protection somewhere between \$150 and \$200 a month, would that be comfortable or outrageous? Fair enough, sounds like you have a number in mind already — what would you like to stay under each month to make sure [beneficiary] is taken care of? Ideally how much coverage are you looking for?

[if supplementing](#)

STEP 2

Insert client data into toolkits & complete the 2nd page of the client worksheet.

Insurance Toolkits & Presenting the Options

To improve underwriting and presentation flow, only enter the client's health conditions into the toolkit to move through the process more efficiently. It is also important to gather at least three coverage options that fit within the client's stated budget.

03

The Close

Presenting the Options

SETTING THE TABLE — ONLY SHARE IF ONE OF THESE APPLIES TO THE CLIENT'S RESPONSE

BUDGET EXPECTATIONS

Alright [name], I was able to run some options for you and based on our conversation today I can tell that you appreciate transparency... Based on your age and budget, if you're looking for [coverage requested] you will have to increase the budget quite a bit.

HEALTH EXPECTATIONS

Alright [name], I was able to run some options for you and based on our conversation today I can tell that you appreciate transparency. Based on your [specific health conditions] some companies are declining you for coverage — however, we still have companies that will be able to get you approved.

Earlier you mentioned that if something happened to you, your major concerns were [reshare key concerns]. Did I miss anything? So I was able to run several options for you and based on your qualifications it looks like [carrier 1], [carrier 2], and [carrier 3] are the most comparable in price, however it looks like [selected carrier] is giving you the best benefits and rates. [share carrier location & year established](#)

Based on your qualifications with [selected carrier] this will be a permanent life policy — which means it will never expire or cancel... Your premiums will never increase, and benefits will never decrease. This will also be day one coverage — no waiting period so [beneficiary] will receive 100% of the benefit. Okay? [skip if GI](#)

If Guarantee Issue — Based on your [health conditions] there will be a two-year graded period — which means, Lord forbid something happened to you in those first two years, [selected carrier] will payout all the money you paid into it plus 10%.

Lastly, I will be your ongoing agent so make sure to save my name, number, and badge with my credentials that I sent over to you to have for you and [beneficiary]'s record. Make sure to save that when you get a moment. [send badge](#)

If they can't receive text — Have them write down your name, phone number, and national producer number.

Provide the Solutions

Based on your qualifications you can do [Option 1], [Option 2], [Option 3]. Out of these options which one sounds the most attractive to you? [be quiet](#) Perfect — now [name] that's not going to take any food out of the refrigerator, is it?

Q: Ok great — who's going to be your beneficiary?

STEP 3

Complete the 3rd & 4th page of the client worksheet & submit application.

04 The Cool Down

Post Close — complete after the application is submitted

After submitting the application and receiving approval, don't announce it right away. Take 7–10 minutes to build rapport and collect emergency contacts first. If the client asks whether they're approved, keep it honest: "It's finalizing on my end right now — while that processes, let me get a couple things into your file."

1 COLLECT EMERGENCY CONTACT

[Name], one of the biggest reasons claims get delayed is because the insurance company or agent can't reach the beneficiary when the time comes. To prevent that, I'd like to add a few emergency contacts to your file — trusted family or friends we could reach out to if we're ever unable to reach your beneficiary, just to make sure your wishes are carried out and your family gets the benefits you've put in place. Let's start with the first one — who's somebody you'd trust to add?

collect at least five — full name & phone #

2 APPROVAL & REVIEW BENEFITS

Congratulations — you're approved and [beneficiary] is protected. Just as a reminder:

- ✓ Your coverage will be put in place on [payment date].
- ✓ You're protected for your whole life and coverage starts immediately on [payment date].
- ✓ Your premium is locked in and will not increase. Your benefit amount will not decrease.
- ✓ Your policy packet should arrive within 7–10 business days from [selected carrier].

Any questions for me?

3 COLLECT FOR REFERRALS

Great! Again, it's clear how much protecting [beneficiary] means to you. Most folks I help have somebody in the same boat — a parent, a sibling, a friend who keeps saying they'll get around to it. Who's the first person that comes to mind that you know needs this that I can call? collect at least five — full name & phone #

4 BUILD RAPPORT & EXIT

Build Personal Rapport — Spend 2–3 minutes building rapport, then read the script below to end the call on a positive note.

[Name], before I let you go — you did something today a lot of people put off forever and never get a chance to. I am grateful that I was able to play a smart part in giving you one less thing to worry about. Quick rundown of what's next — On [payment date], you'll see the first draft come out for [premium]. Your policy packet will come from [selected carrier] in about 7–10 business days — do me a favor and shoot me a quick text the day it lands so I know you got it. And if it's not in your hands by 14 business days, call me right away and I'll track it down personally.

Go ahead and save my number right now — put me in as your agent. I'm not a call center, I'm your [guy/gal]. Anything you ever need — a question, a beneficiary change, anything at all — you call or text me directly. And here's the one thing I'll ask of you: down the road, other agents sometimes try to sell you something they say is 'better.' Take the call if you want — but before you change or sign a single thing, call me first. I shopped every carrier I work with to land you this one, so chances are we already found you the best plan out there. Let me look at whatever they're offering, and I'll tell you straight if it's better for you. Can you do that for me?

REFERENCE

05

Objection Handling Guide

Rebuttal Formula

Acknowledge + Agree + Assume (Ask Question)

- ✓ Acknowledge the client's concern
- ✓ Agree to show you are on the same page
- ✓ Assume it's okay to move forward — don't ask permission to continue

The Psychology of the Rebuttal

- ✓ **Diffuse, Don't Fight:** An objection is usually a sign of a lack of trust. Don't get defensive or pitch harder — that only raises the client's guard. Instead, lower their guard by showing them you're on the same side, not the other side of the table.
- ✓ **Tonality Over Words:** How you say something carries more weight than what you say. Stay calm, curious, and unattached to the outcome. Lower your tone, slow your pace, and make the client feel safe.
- ✓ **Question, Don't Push:** Ask thoughtful questions that encourage the client to open up and reveal the real reason behind the objection.

APPROACH OBJECTIONS

"I don't have the time right now; can you call me back?"

No worries, before I let you go, were you requesting this info for yourself or for you and someone else? [transition into discovery](#)

"I didn't request any information."

That's why I'm calling — my job is to make sure no one is illegally trying to take out insurance in your name. Just to verify, I have your [verify info] — did I read any of that wrong? [transition into discovery](#)

"I'm no longer interested."

When people say they aren't interested it's either because they put a plan in place or they don't believe they'll qualify. Which is it for you?

Plan in Place: Were you just looking to supplement what you have or see what else is out there? [transition](#)

Won't Qualify: Who told you that!? [transition](#)

"I already got that taken care of."

Most people who request information already have a plan in place and either want to supplement what they have or see what else is out there. Which is it for you?

[transition into discovery](#)

THE CLOSE OBJECTIONS

"I want to think about it."

Based on what you've shared it seems like you've thought about it for some time. What makes you want to think about it — is it price?

Price: Pivot to the "Price is Too High" rebuttal

Family: Pivot to the "Talk it Over With Family" rebuttal

Other: Got it — would it be unreasonable to at least see if [carrier] approves you first & then decide once you have the information?

"The price is too high."

If you don't mind me asking, what were you expecting the cost to be when you first started looking into this? Earlier you mentioned your budget was [budget] — is that amount uncomfortable? Most people start small and then decide to add on later. Would it be unreasonable to at least start with something that fits comfortably and then we can adjust later when you're ready?

"Let me talk it over with my family."

Does [family member] normally help you make these decisions? Based on our conversation today do you think [he/she] will disagree with having a plan in place to protect them? Would it be unreasonable to see if you're approved first so you actually have something tangible to review together?

APPLICATION OBJECTIONS

"I don't want to give out my social."

Understandable — because insurance is a federally regulated program it's required. It's to ensure the claims get paid, for us to see if you qualify, and most importantly make sure no one is illegally trying to take out insurance in your name illegally. Which is why I gave you a heads up earlier — would it be unreasonable to verify it now so you can get you covered?

"I don't want to give out my banking info."

Understandable — because insurance is a federally regulated program it's required for money laundering purposes and to put your policy in effect. Which is why I gave you a heads up earlier — would it be unreasonable to verify it now so you can get you covered?

REFERENCE

06

Carrier Information

CARRIER INFORMATION — ACCREDITED COMPANIES WE WORK WITH

- American-Amicable
- Transamerica
- Mutual of Omaha
- Aetna
- Royal Neighbors
- Gerber Life
- Corebridge Financial
- National Life Group
- Family Benefit Life
- Allianz
- Combined Insurance (Chubb)
- Protective Life

CARRIERS TO BEWARE OF

Colonial Penn

Products: Guaranteed Acceptance Whole Life only. **Waiting:** 2-year waiting period for natural death. **Marketing:** TV advertising and mail (known for "\$9.95 plan").

AARP / New York Life

Products: Whole Life and 5-year renewable Term Life (premiums increase every 5 years). **Waiting:** GA Whole Life has a 2-year waiting period; underwritten products offer immediate coverage. **Marketing:** Direct mail, TV commercials, and online.

AAA

Products: Whole Life and traditional level Term Life. **Waiting:** No 2-year waiting period on most Whole Life policies. **Marketing:** Member mailings, local branches, and agent.

Physicians Mutual

Products: Whole Life only (no traditional Term Life). **Waiting:** GI Whole Life has a 2-year waiting period; simplified products offer immediate coverage. **Marketing:** Heavy TV advertising and direct mail.

TruStage

Products: Whole Life and traditional level Term Life. **Waiting:** GA Whole Life has a 2-year waiting period; simplified products offer immediate. **Marketing:** Credit unions, direct mail, and digital advertising.

Mutual of Omaha

Products: Whole Life and traditional level Term Life. **Waiting:** Guaranteed Whole Life has a 2-year waiting period; simplified products offer immediate coverage. **Marketing:** Direct mail, TV advertising, and online marketing.

Gerber Life

Products: Whole Life and traditional level Term Life. **Waiting:** Guaranteed Life has a 2-year waiting period; other Whole Life products offer immediate coverage. **Marketing:** TV commercials and direct mail.

Corebridge / AIG

Products: Whole Life and traditional level Term Life. **Waiting:** GI Whole Life has a 2-year waiting period; simplified products offer immediate coverage. **Marketing:** Direct mail and licensed agents.

Primerica

Products: Traditional level Term Life only (no Whole Life). **Waiting:** No 2-year waiting period. **Marketing:** Independent representative network, referrals, seminars, and online marketing.

Globe Life

Products: Whole Life and Renewable Term Life (premiums increase as you age). **Waiting:** Whole Life generally offers immediate coverage if approved (no standard 2-year waiting period). **Marketing:** TV advertising, direct mail and online marketing.

AGENT NOTE

If a client was enrolled into a plan that was marketed on TV or in the mail it will likely have a 2-year waiting period.