

OUTBOUND CALL (OPTION 1):

Hello (CLIENT FIRST NAME) ? This is just (AGENT FIRST NAME) calling, and I was wondering if you could maybe help me out for a minute?

I noticed you may have inquired online to possibly look at some coverage for you and your family... has your phone been ringing off the hook lately?

Oh man I'm sorry about that.. that must be super frustrating for you. It's like you push one button and the whole world wants to sell you something, right? (pause). And to be honest, I don't even know if what we do can even help you yet.

I am curious though, what caused you to start looking for some protection for you and your family in the first place?

OUTBOUND CALL (OPTION 2):

Hello, (CLIENT NAME) ? Hi this is **just** (AGENT NAME) calling... and I noticed you recently inquired to **possibly** look at some coverage for you and your family . And I just had a chance to get back to you to see if I could help (**pause for a response/objection**).

Just out of curiosity, what caused you to start looking for some protection for you and your family in the first place?

TRANSFER CALL

Hello, (CLIENT NAME) ? My name is (AGENT NAME) and I am a licensed agent in the state of (CLIENT STATE), and I do need to let you know our call may be monitored and recorded today for quality assurance. I understand you are **possibly** looking at some coverage for you and your family?

And what caused you to start looking for some protection for you and your family in the first place?

[CLICK HERE FOR OUTBOUND OBJECTIONS](#)

START FOR OUTBOUND: Ok, I do need to let you know that our call may be **monitored and recorded** today for quality assurance. I'm showing your date of birth as (CLIENT DOB) and your address is (CLIENT ADDRESS), is that correct?

I'm curious, were you potentially looking at this just for yourself, or for anyone else as well?

If someone else too, get the person's name, relationship to the person you're speaking with and date of birth.

START FOR TRANSFER: So (CLIENT NAME), before I go into what we do, I just have a few questions I'd like to ask you so that I can get a better understanding of what you might be looking for and make sure I can even help you in the first place... would that be ok?

DISCOVERY - SITUATION QUESTIONS

What type of protection, if any, do you currently have in place for your family, in case something were to happen to you?

I don't have anything

Ok, so there's no policy in place. But what about any sort of safety net like a savings, or investments or anything else at all that might be there to help ease the burden for your family when you pass?

If they have money in savings, you will want to ask them if they are setting it aside to pay for end of life expenses or if it is supposed to be there to live on until they pass.

So before today, were you out there... looking for a solution to put something in place?

I have XYZ policy

How much coverage do you currently have?

How long have you had it?

And are you looking to increase your total coverage or are you looking to replace what you have?

If wanting to increase

Why do you feel like what you have now is not enough?

If wanting to replace

you need to uncover the why

DISCOVERY - SITUATION QUESTIONS

How long have you been looking?

What have you found?

- a. **Not Much** - **How do you mean?**
- b. **If they have been looking for a while-** So what do you think has prevented you from changing your situation and getting a policy with one of the Companies you've spoken with?
- c. **Everything is so expensive** - Expensive? What do you mean by expensive?
- d. **I found XYZ** - What was it about XYZ that made you think it wasn't the right solution for you?

Ok... I'm curious, have you ever had life insurance before?

Yes.

How much coverage did that other policy provide?

How long have you been without coverage?

And are you looking for that much coverage this time... or has that changed for you?

So... does the process of looking for another policy feel a bit frustrating and overwhelming to you at times?

→

No..

I understand. So does the process of looking maybe feel a little confusing and overwhelming to you at times?

One thing I want to assure you on is no matter what you decide today, I want to help you understand it. That way, when you're ready to make a decision, you feel more confident to make one because you have the right information to do so. Would that help?

DISCOVERY - THE WHAT AND THE WHY

So what expenses are you most concerned about your family having to pay for when you do pass away?

If they say anything other than funeral expenses you need to ask them if having coverage to take care of a funeral and other final expenses is something that's important for them to have.

(AGENTS IN TRAINING WILL NOW POST "HALFWAY" IN GROUPME)

So God forbid you were to pass away tomorrow, cause nobody knows the day or hour... who in your family will be the one responsible for going down to the funeral home, meeting with the funeral director, making all of the decisions, and having to pay for all of the costs associated with a funeral?

So... I imagine you probably don't *want* your _____ to have to pay for all of those expenses if _____ didn't have to, right? And, _____ not having to come out of pocket, it sounds very important to you. Can you tell me more about that?

In this section you want the customer to tell you WHY it's so important for his/her loved one(s) to not have to pay out of pocket.

And just so I can get a clearer picture... have you, by chance, given some thought as to whether you'd prefer a traditional burial with a plot, casket, vault, headstone... or maybe do you prefer a cremation instead?

Oh, that's very common. How did you decide on that?

Cremation - Is there something special you want your family to do with your ashes once they have them, like spread them over an ocean or keep them in an urn?

Burial - Do you already have a plot? Is there a specific cemetery you want to make sure you are buried?

DISCLAIMER: NO NEED TO ASK A CONSEQUENCE QUESTION IF THEY JUST BOUGHT A POLICY AND YOU ARE TRYING TO OFFER THEM “ONE MORE QUOTE.”

CONSEQUENCE QUESTION OPTION 1

So have you thought about what would happen if you decided to not do anything at all? What would you do then? (Identify if there is a PLAN B)

YES: Examples (Ya, my family will come together and pay, have a go fund me, car wash, they will figure it out etc). But do you **want** your family to have to... ? (repeat back what they said)

NO: I know it's uncomfortable to really consider it... but you've been thinking about this for a while and haven't done anything yet. So what does it look like for your family... really... if you stay in the exact same spot and don't make the decision to take care of this for your kids/wife/family?

CONSEQUENCE OPTION 2:

THEY HAVE A POLICY & JUST WANT TO ADD MORE

So have you thought about what would happen if you couldn't find another policy that was affordable and made sense? What would you do then?

If there was a way that **you** could get exactly what you're looking for at an affordable cost to you... would that *help* you out at all?

SUMMARIZE END OF DISCOVERY

So let me see if I understand... **Summarize everything you just wrote down from your discovery questions and ask if you got it right (make sure you insert 2-3 “feeling” words... “I imagine it has you feeling xyz...”)** EXAMPLE IN TRAINING VIDEO.

Is there anything else you are concerned about?

TRANSITION TO PRESENTATION

Perfect! So now I am going to go over what we do so you understand it and can determine whether or not it's even a good fit for you. Then I will ask you some health questions to figure out what you qualify for, and finally we will go over a range of options and pricing, and you just let me know what you'd like to do next, does that sound fair?

Great. So our Agency represents Lincoln Heritage Life Insurance Company and we have been providing final expense insurance and funeral protection to families for the last 60 years. We also specialize working with seniors who are living on a fixed income, which means all of our programs are customized.

Are you also living on a fixed income, like with SSI or disability?

Ok, and is that money being directly deposited into your bank account or do they put that on a direct express card?

- A. **Into my bank** - Is that an online bank or one that you can physically walk into?
- B. **Direct Express** - Oh I see. I'm glad I asked, because in order to qualify for this program, you would need to have an active checking or savings account.

Well it is very important to me that we find something that feels comfortable because if you can't afford to make the payments, and the policy cancels, then it's not going to do your family any good anyway, right?

EDUCATION TERM VS WHOLE LIFE

3 OPTIONS (GENERIC, MANAGE EXPECTATIONS A & B)

The first thing I want you to know (CLIENT NAME) is that Lincoln Heritage only provides permanent whole life **protection** as opposed to term. Now, do you happen to know the difference between the two, or has anyone ever explained it to you before?

YES: Perfect. Just so that I know we are on the same page. Can you tell me your understanding of the difference between the two? Yes, you are 95% of the way there. Is it okay if I fill in some of the gaps that you missed?

NO: Response Options Below.

1. Really? You mean you've gotten several quotes and **nobody** has taken the time to explain this to you? Wow! This is really important in helping guide you towards the right decision... is it ok if I explain it to you so you understand?
2. Well, this is a perfect place to start then, because if you don't understand what type of policy you are getting quotes for, you might accidentally get something that won't even be there for your family when you pass. Is it ok if I explain it to you?

Well the best way I can explain it to you is this. Term insurance is temporary protection. It is designed to provide a large amount of coverage for a small monthly payment. But it only lasts for about 10 years or so and then it **cancel**s.

TERM GENERIC EXAMPLE (OPTION 1)

For example you probably see advertisements online or in the mail showing coverage amounts of \$20,000 in coverage for only \$9.95/mo from AARP, Globe Life or even Colonial Penn, right?

Exactly. Those are perfect examples of companies advertising their term or "temporary" protection programs. They take advantage of the fact that you might be looking for the most amount of coverage for the lowest payment possible, right?

Well, it may start out really low, but the price does tend to go up every couple of years and then just ends up canceling anyway. And once it cancels, you are now 10 years older and have to re-apply. And at this point, if your health were to change, it might be unaffordable or you could get declined.

But the worst part, believe it or not, is once you turn 80, it cancels forever, and you now become uninsurable because of your age.

So (CLIENT NAME) Do you see how this type of temporary life insurance might not be the best option when it comes to protecting your family when you pass away? **YES.**

And, why do you feel that way, though?

(continue to **WHOLE LIFE**)

TERM (OPTION A- MANAGING EXPECTATIONS)

You had said earlier that you might be looking for around (\$100K) to cover the mortgage or other larger expenses in addition to funeral costs, right?

The problem is that the only **affordable** type of life insurance for **that** much coverage at your age will only be temporary. For example, you might find a \$100,000 policy for less than \$100/mo, but does it really make sense to get any amount of coverage if there's a 97% chance you'll outlive it?

And once you do outlive that policy, all that money you paid into it will be gone and now your family is left with nothing. Now you are 10 years older and have to reapply. And at this point, if your health were to change, it might be unaffordable or you could get declined. But the worst part, believe it or not, is once you turn 80, it cancels forever, and you now become uninsurable because of your age.

Now... I'm not saying there's anything wrong with having a "just in case" policy, as long as you have the right expectations. In fact, if something did happen to you in the next 10 years and you got yourself something like this, your family would be well taken care of.

However, because we don't have a crystal ball, and you will likely outlive another 10 years, my recommendation would be to separate the funeral insurance from the rest of the expenses, because at least that will continue to be there for your family long after the other one is gone.

Does that make sense?

Do you see how bundling everything into one large policy might not be the best option?

And would you agree that we should consider looking at a smaller policy exclusively for the final expenses? (provide examples of coverage amounts based on their final wishes)

And... just to be sure we are on the same page, why do **you** agree with me?
(now skip to WHOLE LIFE)

TERM (OPTION B- MANAGE EXPECTATIONS W/ HEALTH CONDITIONS)

You had said earlier that you might be looking for around \$100K+ to cover the mortgage or other larger expenses in addition to funeral costs, right?

The problem is that the only **affordable** type of life insurance - for that much coverage - at your age - will only **be** temporary. For example, you might find a \$100,000 policy for less than \$100/mo, but does it really make sense to get any amount of coverage if there's a 97% chance you'll outlive it?

Now, that might **sound** attractive to you because you had mentioned some health concerns earlier... and maybe you feel a policy that only lasts 10 years would be a good solution for you.

However, you should know that you have to be in perfect health, like no health conditions whatsoever, in order to get approved for this type of policy.

I mean, think about it: a life insurance company is not going to issue \$100k in coverage for pennies on the dollar if the chances of someone passing away during the time is high, right?

So I know that must feel disappointing to hear, but that doesn't mean you are out of luck altogether. It just means that we need to talk about what options **are** available to you at this point so you can decide if it still makes sense, ok?

And the only option that would be available to you would more than likely take care of final expenses and possibly leave a little bit extra (provide examples of coverage amounts based on their final wishes). Is that even something you're open to?

(now skip to WHOLE LIFE)

WHOLE LIFE

Now whole life protection policies are the exact opposite. They don't provide as much coverage as these large term policies we just discussed and the payment is also a little higher. However, it's not unaffordable or nobody would get it. Now, once you're approved, your payment can never go up, your coverage can never go down, and it can never be canceled at any age.

These are typically the types of policies people get to make sure their funeral costs and final expenses are paid for because it's permanent.

Does that make sense?

Does it feel as though **this** type of plan... may be what you're looking for?

Ok good. And... again, can you explain back to me why you think this is the better plan for you?

TRANSITION OPTIONS TO FUNERAL CONSUMER GUARDIAN SOCIETY

1. Perfect, let's move on now to why more people choose Lincoln Heritage for their final expense coverage.
2. Now that you know what type of coverage to look for, you can honestly get a whole life policy anywhere. There are hundreds of Companies that offer it. And to be honest, as long as you are looking for WL, you'll find that we are all about the same price. But because I know you need it to take care of your funeral expenses, there are some pretty significant things you should know about what will happen to this policy when you pass. Is it ok if I explain that to you?

FCGS - TIMEFRAME FOR PAYOUT

You see, the majority of life insurance company's typically take somewhere between 4-6 weeks to pay out. By law, it can take up to 6 months. Did you know that?

And when it comes to paying for your funeral, your family just won't have that kind of time. The funeral homes typically need to get paid NOW before they start, right?

Have you ever had to plan or pay for a funeral before? (If yes, probe to see if life insurance was involved and find out approximately how long it took for it to pay)

CLAIMS PROCESS

I know that some Companies will say they pay within 24-48 hours, but is it okay if I explain what that actually means?

Ok let's think about this for just a minute. What piece of paper will your family need from the Funeral Home in order to even file the claim for Life Insurance? (Death Certificate)

The Death Certificate, right! And do you have any idea how long it might take for them to receive it?

- Use their answer if they have one. For ex; 2-3 weeks? YES! Exactly
- If they don't know, tell them it can take 1-2 weeks at the earliest.

So if it takes (insert timeframe) to even file the claim, then the Life Insurance Company has to receive it, review it, process it and approve it. After all that has been completed, then YES, the family will be paid out within 24-48 hours. At the earliest, you're looking at about 3-4 weeks. Does that make sense?

Isn't it crazy to think that the whole reason you're doing this is to make sure your family has the money right away to pay for your final expenses... but yet, how would they pay if it does take 4-6 weeks to get paid? (let them respond)

FUNERAL CONSUMER GUARDIAN SOCIETY.

So the reason I'm taking so much time here is because I want you to understand the difference when I tell you that we can actually pay within 24-48 hours of your passing (in fact, we've even paid claims in less than 1 hour of getting the call). Lincoln Heritage works hand in hand with a non-profit organization called the Funeral Consumer Guardian Society. They were actually founded by a family of ex-funeral directors, who know first hand how difficult this whole process can be. Their whole family has been in the funeral industry going back to the 1800's, so they have seen everything!

Every policy holder gets enrolled as a free member to this program, and they are here to provide 2 things to your family. And I will break down each one for you.

ONE: To advance the money your family will need to pay for the funeral expenses before the death certificate is even received.

TWO: To be an advocate for your family to make sure they are not being overcharged or taken advantage of for the cost of your (cremation / burial).

IMMEDIATE PAYOUT.

When you get your policy in the mail, the Guardian Society will also include a Final Wishes Guide and several ID Cards. Those ID cards will have your policy number on it with the 24 hour toll free number your family needs to call when you pass. So when we get the call, the Guardian Society will send your family some paperwork to sign so they can go ahead and **advance** the money your family needs to pay for your (cremation/burial/final expenses). Remember, this is before they even receive a death certificate. Then when the Claim has been processed and approved by Lincoln Heritage, the Guardian Society gets reimbursed.

Does that make sense?

If your family was able to get the money within hours of your passing (not weeks or months), do you think that would help them?

You must probe if you are getting short responses.

Tell me how you think it would help...

What kind of relief would that possibly provide?

Why do you feel that would benefit them?

ADVOCACY PROGRAM.

The second thing the Guardian Society will do is refer to the Final Wishes Guide that you sent back to us many years earlier. This guide comes with your policy and you simply fill it out letting us know what you want to have happen when the time comes. Then you'll send it back to us with a prepaid envelope that we provide, and we store those details with your policy information.

So when we get the call from your family, not only will we get to work to pay them right away, but now we will also help them with what they are being charged.

Remember earlier when I told you that the family who started this program were ex-funeral directors? Well the reason they left the family business and started this non profit was because of how corrupt and unregulated the funeral industry became when back in the late 80s and early 90s, major corporations were buying up family run funeral homes for profit.

They started charging between a 500-600% markup because they make about a 30% commission on your funeral. In fact, since 2020, the funeral industry now exceeds **70 billion dollars a year.**

The first time your family steps foot into a funeral home when you pass away, one of the first questions they will typically be asked is "how do you plan on paying?," and "did your loved one have insurance?"

Now, why do you think they would want to know if you had a life insurance policy?

Yes! But also because they know how long it takes for insurance companies to payout! So they will do everything they can to try to get your family to assign your policy over to them. They will make it sound like a really great idea because your family won't have to come out of pocket and the funeral home will absorb the costs upfront while they wait to get reimbursed and write your family a check for the difference.

But what do you think happens to the cost of your (cremation / burial) once that policy is now in their control?

Exactly, it goes way up. I mean... how does that make you feel... knowing that the money you have set aside for your (family) will potentially... just get stolen by some funeral director?

Now instead of your family having to go through that, the Guardian Society will contact the funeral home on their behalf. They will let them know you had a life insurance policy, but guess what they won't tell them?

How much it's worth! Right!

We will even price shop 3-4 other funeral homes in the area to ensure anything we can save from your policy stays with your family.

Do you like the idea of this?

CREMATION

For direct cremation, most family run funeral homes are charging between \$1500-\$3500. We can typically get the price down to between \$600-\$900. Now instead of all of your policy going to the funeral home, most of it will now stay with your (family) for whatever **they** need it for.

So (CLIENT NAME) Does this feel... like this could be the answer for you?

And, what exactly do you like about it the most?

BURIAL

For traditional burial, the average cost is between \$7500-\$15,000. And there are several things we can help with.

For example, what do you think the most expensive item is, besides the plot?

Yes, the casket! There is a really popular casket right now, which is a light blue 18 gauge steel Batesville casket and the funeral homes are typically selling this for between \$3-\$5 thousand dollars.

Take a wild guess at how much you think it costs the funeral homes to buy it for?

Let them guess.

Would you believe it is only \$900??

So if they refuse to lower their price, the Guardian Society can buy the same exact casket at cost and have it shipped with next air to any funeral home in the country for roughly \$1500-\$1700.

And 9 times out of 10 the funeral homes just end up matching our price because they are still making 100% mark up profit and they don't want to lose any piece of the business. And it doesn't stop there. We will also help with things like the outer burial container, headstone, flowers, review the invoice and check for things like double taxes, unnecessary mark up for the funeral directors fee, transportation costs and more.

Essentially we will be there to advise them, help them and hold their hand every step of the way.

Do you like the idea of this?

Does this feel... like this could be the answer for you?

HOSPITAL STORY - DO NOT SKIP

I'm glad you feel that way. The bottom line is (CLIENT NAME) our job really doesn't begin until you pass away and we get the call from your family. In fact, let's pretend it's 30 years from now and you're in the hospital with your family and things aren't looking good.

The nurse will walk in at 2am, tap (INSERT beneficiary) on the shoulder and let him/her know you've just passed. She'll offer her condolences but the very next thing she'll say is that he/she has to make arrangements for your body as they have to get the room ready for the next patient.

What do you think your (wife/husband/kids) are going to do at that moment? **Let them answer.**

Well what typically happens is they will walk down the long cold hospital hallway, looking through a list of funeral homes to call that was handed to them by the nurse. And who knows who they will get on the other end of the line or what information they might share.

Or, they can make one phone call to us, and we will be there to take care of absolutely everything for them.

END OF PRESENTATION - TRANSITION TO HEALTH QUESTIONS

So (CLIENT NAME) I don't really have much more to go over with you. It looks like we have covered the basis of what you might be looking for. Before we go into the health questions... Is there anything you'd like to ask me at this point?

Now, the next step is to see how much you qualify to apply for and what your payment will be.

LOG INTO EAPP

SELECT THE STATE AND CHOOSE FIELD (NOT TELESALERS)

APPLICANT SECTION: STATE - DATE OF BIRTH - AND GENDER

ASK ALL HEALTH QUESTIONS

IF THEY ANSWER YES TO ANY SIGNIFICANT HEALTH QUESTIONS YOU DO NOT NEED TO ASK ABOUT MEDICATIONS.

GO TO MODIFIED EXPLANATION.

IF THEY ANSWER NO TO ALL HEALTH QUESTIONS (EXCEPT TOBACCO),

ASK IF THEY ARE TAKING PRESCRIPTION MEDICATIONS THAT HAVE ANYTHING TO DO WITH THE HEALTH QUESTIONS YOU JUST ASKED.

DO NOT SPEND TIME LOOKING UP MEDICATIONS.

YOU ONLY NEED TO KNOW WHAT THEY ARE TAKING THEM FOR.

SEE CHART ON NEXT PAGE, AND GO TO FINAL EXPENSE EXPLANATION IF EVERYTHING SEEMS OKAY.

IF YOU ARE UNSURE, PLEASE ASK FOR HELP IN GROUPME.

COMMON REASONS FOR USE - TABLE

Reason for Use	Okay for Final Expense	Okay for Modified	Reason for Use	Okay for Final Expense	Okay for Modified
High Blood Pressure	✓		Seizure Meds	✓	
High Cholesterol	✓		Bi-Polar	✓	
Diabetes Meds	✓		Multiple Sclerosis	✓	
Blood Thinners		✓	Anxiety/Depression	✓	
Pain Medication	✓		Anti-Rejection Med		✓
Cancer prevention Meds		✓	Dialysis		✓
Nerve Pain	✓		Auto-Immune	✓	
Neuropathy	✓		Fibromyalgia	✓	

IF THEY HAVE NOTHING TO DO WITH OUR HEALTH QUESTIONS, YOU CAN ASSUME OKAY FOR FINAL EXPENSE.

WE ONLY HAVE 2-3 UNINSURABLE HEALTH QUESTIONS

1. Terminal illness or been given 12 months or less to live
2. AIDS/HIV (even undetectable and managed with medication)
3. In care facility/nursing home, rehab center, incarcerated, bedridden, hospitalized

FINAL EXPENSE

Based on the information you've shared with me, it appears we can apply for our best final expense program. Now if you're approved, this allows us to waive the standard 2 year waiting period and offer you immediate, same day coverage. Now do you know what I mean when I say 2- year waiting period?

That means you would have to make payments for 2 years before your coverage even goes into effect. And if you passed away prior to the 2 years, your family would only get a refund of your payments. Can you believe that?

So with this policy, if you were to pass away tomorrow or next week (as long as you don't take your own life), your family would get the entire amount of the death benefit. So if we could get you approved for this policy with no waiting period, would that help you out at all?

TERMINAL ILLNESS BENEFIT (TIB)

Another added benefit of this type of policy is something called a Terminal Illness Benefit. It is a free benefit that will allow you to receive up to 50% of your policy while you are still living if you get diagnosed with an illness where you are given 12 months or less to live. Of course, I hope you don't get diagnosed with a terminal illness, but if you do, you'll have access to half of your policy for whatever you need it for. Does that make sense?

ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT (AD&D)

Lastly, this plan also includes additional coverage for your family if you pass away from an accident. Because just like we said earlier, we don't know when our time will come... but we also don't know how it will happen. So, if you were to pass away from an accident, we will pay your family an additional \$25,000. If you pass away from a car accident, we will pay an additional \$50,000, and if you pass away from a common carrier, which is a bus, plane, train, boat, taxi and uber... we will pay your family an additional \$100,000. Also acts of war or terrorism will also pay \$100,000. If you pass away more than 200 miles from your home, we will provide an additional \$5000 to bring you back and if you lose a limb while you're still living we will write you a check for \$12,500.

Do you like the idea of this? Which one did you like the best?

MODIFIED

Based on the information you've shared with me, It looks like even with (XYZ condition or medication), we can still most likely get you approved for protection today. Our modified program means if you were to pass away in the first year, your family would receive all of your payments back plus 10% interest. If you pass away in the second year, your family would receive all of your payments back plus 20% interest. However, if you were to pass away from an accident in the first 2 years, your policy will still pay out in full, plus we will still be there to save your family thousands on final expenses.

Do you want to ask me any questions about what I just said?

ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT (AD&D)

This protection plan also includes additional coverage for your family if you pass away from an accident. Because just like we said earlier, we don't know when our time will come... but we also don't know how it will happen. And remember, accidental death provides immediate payout... There is no waiting period.

So, if you were to pass away from an accident, we will pay your family an additional \$25,000. If you pass away from a car accident, we will pay an additional \$50,000, and if you pass away from a common carrier, which is a bus, plane, train, boat, taxi and uber... we will pay your family an additional \$100,000. Also acts of war or terrorism will also pay \$100,000. If you pass away more than 200 miles from your home, we will provide an additional \$5000 to bring you back and if you lose a limb while you're still living we will write you a check for \$12,500.

Do you like the idea of this? Which one did you like the best?

MANAGING EXPECTATIONS (MODIFIED AND/OR OLDER AGE)

Before I give you some quotes, I want to talk to you about something first. We already know that age & gender play a factor in the price, but what plays an even bigger factor is somebody's health. And there are some health conditions here.

So because of this, it may be more expensive than you thought it might be. And unfortunately this will be the reality anywhere you go. So what I want to know is, are you open to easing the burden for your family by possibly reducing the amount of coverage so it remains affordable, or is it all or nothing? **They must agree with easing the burden.**

Ok, perfect. Because when I do recommend some coverage amounts for you, it's because I want to make sure you can put something in place for your family that you can afford.

That if you're open to easing the burden and your family gets a check for \$5k as opposed to the \$10K you wanted, that's a heck of a head start compared to what they would've had to come up with out of pocket.

And also, remember, you don't need as big of a policy with us as you would with someone else because the Guardian Society is going to be there as your family's advocate to make sure they aren't overcharged.

Does that make sense?

MAKING RECOMMENDATIONS - PRESENTING OPTIONS

Now, I am going to give you 3 options that I believe are a good fit for you based on everything we've talked about today.

We can go lower and we can even go as high as...

1. \$35,000 (final expense)
2. \$15,000 (modified)

However, if you like any of these options, the next step would be to get our underwriting department on the line to run a prescription history check and complete the application process. After that, I'll be able to send everything out to you today by email so you have some time to look at it before anything goes into effect.

Most people like to begin when they get their Social Security deposit. What day do you get yours?

The screenshot shows a web interface for selecting a policy. It features three columns labeled 'Good', 'Better', and 'Best'. The 'Best' column is selected, showing a coverage amount of \$15,000 and a premium of \$78.75 per unit. A dropdown menu for 'Plan Type' is open, showing options like 'Final Expense', '20 Year Pay', and 'Modified Death Benefit'. A text box for 'AD&D Coverage Units' is set to 5. A 'Current Application' summary is visible on the right, showing a reference number, status, and various coverage amounts. A 'Review & Sign eApp' button is present but crossed out with a red 'X' and a warning: 'Do not hit Review & Sign eApp'. Red annotations include: 'Do not touch this' pointing to the 'Yes/No' radio buttons; 'Select Plan Type' pointing to the dropdown; 'Add 5 Units of AD&D' pointing to the units input; and 'Select to view total price including AD&D' pointing to the 'Select' button in the 'Best' column.

Policy

Would you like to calculate the funeral cost estimate? Yes No

Good	Better	Best
\$5,000	\$10,000	\$15,000
Of Coverage	Of Coverage	Of Coverage
\$28.25 Per	\$53.50 Per	\$78.75 Per
Select	Select	Select

Plan Type*

- Final Expense
- Final Expense
- 20 Year Pay
- Modified Death Benefit

Select Plan Type

Add 5 Units of AD&D

AD&D Coverage Units: 5

Yes No

Select to view total price including AD&D

Current Application

Reference Number: F00603687
Status: New
Premium: \$33.25

Base Coverage: \$5,000.00
Premium: \$28.25
Child Rider Coverage: \$0.00
Premium: -
AD&D Rider Coverage: \$25,000.00
Premium: \$5.00

Related eApps +

Annie B Robinson

Delete

~~Review & Sign eApp~~

Do not hit Review & Sign eApp

MAKING RECOMMENDATIONS - PRESENTING OPTIONS

The first option I have for you is \$_____ for \$_____ per month.

The second option I have is \$_____ for \$_____ per month

Finally I show \$_____ for \$_____ per month.

Now out of these three options, do you feel like one of these makes sense for you?

CLICK HERE FOR OBJECTIONS AFTER QUOTING

THEY PICK AN OPTION

Ok, great. Who are we going to list as your primary beneficiary?

- Insured can have as many primary beneficiaries as they want.
- You must try to get a phone number for each beneficiary. Address not necessary.
- Ask if they would like any contingents.
- Confirm Applicant Information including mailing address, phone number, and date of birth.
- Optional but strongly recommended: When confirming phone #, ask if it's okay to text your business card. You will do this from your cell phone.

And can I get your social security number for the prescription history check?

If you apply for more than \$20,000 or you do not get the Social, you will need to complete a Supplement Application and list all medications the insured has been prescribed in the last 2 years and reason for use.

Now assuming everything gets approved, are we still good with the day you get your check for this to go into effect? Or can you possibly start it any sooner?

Would you like it to draft on the same day each month moving forward?

And who do you bank with?

Is that a checking account or a savings account?

I'm ready for the routing and account number when you are.

BANKING OBJECTIONS

I don't have it with me

- Offer to look up the routing number and see if they have access to an old bank statement or check book. Also ask if they use online banking. You can google the instructions for them and walk them through the process. As another option, you can conference in their bank to get it over the phone.
- If you cannot access it, tell the client we can take the debit card to complete the application, but it will have to be switched to the account number before the policy starts.
- See instructions below

[CLICK HERE FOR INSTRUCTIONS ON SWITCHING FROM CC TO CHK](#)

Step 1: Change billing type to credit card
Step 2: Get Credit Card Sequence Number
Step 3: Enter info & Create Profile
Step 4: Sequence # will auto populate
Step 5: Fill out card type, expiration & type

Billing Frequency* Monthly
Initial Payment Date* 10/03/2023
Billing Type* Credit Card
Bank Draft
Direct Bill
Credit Card

Recurring Day Of Month(1-28) 3
or **Floating date Day Of Month** Floating
Credit Card Sequence Number* **Get Credit Card Sequence Number** Clear

Credit Card Information #3

Create Payment Profile
Credit Card Number: xxxxx xxxxx xxxxx xxxxx
CVV: xxx
Expiration Month: 01 Year: 2023
Create Profile

Credit Card Sequence Number* #4 1234545 **Get Credit Card Sequence Number** Clear

Card Type Visa
Credit Card Expiration Date 03/2025

Payment Type Debit #5

BANKING OBJECTIONS

I don't want to give you my banking information.

[CLICK HERE FOR OBJECTIONS AFTER QUOTING](#)

CONFERENCE TO TELEAPP

So at this time, I am going to bring on the home office to complete the recorded version of the application. They are going to ask you the same health questions we just went over, ask your permission to run a prescription history check and collect your verbal signatures so we can find out if you're approved.

Please hold while I conference them in.

- Have your agent number ready
- Have your reference number ready from eApp
- If you have to hold for a few minutes, try to engage your customer in conversation while you wait

AFTER THE SALE

Congratulations on getting approved for your policy today! Remember, Lincoln will mail out all the policy information to you 7-10 business days after it goes into effect. **Example:** So in your case, it would be 7-10 business days after Feb 3rd. Make sense?

The most important part of your policy will be the Final Wishes Guide and the ID cards included for your family. Make sure you fill it out and send it back to us with the pre-paid envelope, okay?

I will also be sending you an email with a copy of your application and my direct contact information as well. Can you please confirm your email address?

Do you have any additional questions for me at this time?

It was an honor to help you put some protection in place for your family and I wish you a great rest of your day.

[Click HERE for End of Sale Checklist](#)