Each section of this script is designed with psychological intent: to build rapport, uncover emotional drivers, reduce resistance, and guide the client toward a comfortable and confident decision.

# IN THIS DOCUMENT:

- Clean Script (right below)- HERE
- Training Version- Full script with extra details and notes (Training Version: HERE)
- Opening Objections- HERE

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# VET Script—Streamlined/Easy to read

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## 1. Introduction & Credibility Setup

[Client Name]!

This is [Your Name], I'm a Veteran Underwriter, just getting back to you about the request you made online for **Veterans Life Insurance**, – were you listed your beneficiary/email/dob as…(verify something) correct?

(IF NO: ***If no: "***No worries, this is a request you made online for Veteran life insurance where you listed your (DOB/email) as ___________.

Like I mentioned, I'm the **Veteran Consultant** assigned to help you. My job is to explain the programs you may qualify for. — I am just going to confirm the information you provided so I can work up the proper options.

"now______, ,

- *When you filled out the request What was your biggest concern and who are you looking to protect?* ***(PAUSE Let them talk!)***
- *Like most Veterans you just want to make sure that the Final Expense doesn't fall a burden on your loved ones ?*
- *were you looking to leave a little extra behind or both if possible?*

“Understood, that makes sense…..now ____, It takes about 15 minutes to go over your program options. We do everything virtually over the phone. Do me a favor, go grab a pen and paper so I can give you my credentials… Let me know when you’re ready.

---

## 2. If They're Busy: Appointment Scheduling

Totally get it — it’s never the perfect time these days. This only takes about 15 minutes, …but we can definitely find a better time."

Let’s figure out what works best:

- Are you more of a morning or afternoon person?
- Any errands or appointments coming up tomorrow?
- I have [Time A] or [Time B] — which is better?

Once agreed:

- My full name is [Spell First + Last Name]
- Your appointment is set for [Date/Time]
- Please block off about 15 minutes on either side in case I’m early or running behind
- This number receives texts, right?
- Great — I’ll text you the details. Please reply with “C” to confirm.

Are you pretty good about keeping appointments? (No doctor's appointments or anything during the time we have set)"

"Awesome — just so you know, we won’t be committing to anything during that appointment, but I’ll break everything down and answer all your questions so you’re 100% clear before moving forward. - and real quick, what time do you have set for us?  PERFECT!!!  Ill call you then!"

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## 3. Trust Setup & Licensing

The state requires me to give you my credentials before we discuss your options. Please write these down:"

- Full name: [Spell it out]

- Direct phone number: [Your number]
- National Producer Number (NPN): [NPN]

My NPN is like my business social security number—it verifies I'm a licensed professional in your state. You can check that on the state of (your state ) Department of Insurance website.

Does this phone number receive text messages? Perfect, I'm going to send you a text with my state credentials from my direct line. (***Send text, confirm receipt.)***

Do I have permission to be as transparent as possible during this whole conversation, because I'm going to ask you some difficult questions about finances and your wishes when you pass? I know it's uncomfortable talking about this so I just want to make sure I can be as direct as I can be."

---

## 4. Framing Your Role & Gaining Permission

So again, I'm the Veteran Consultant who's been assigned to your file. I work with veterans six days a week, and my job is really simple — it's to help determine whether the private sector or the VA offers a better solution for your life insurance needs.

I work with over 40 top-rated, A-class insurance carriers, so I'm able to do all the shopping around for you. Think of me as the eyes and ears for the insurance companies — I simply show you your options and help you find something that fits your budget and your situation.

To figure out what you qualify for, I'm going to ask about two main areas. First, we'll go over your finances and anything you already have in place. That way, we can make sure any application we submit today actually meets your needs and fits your budget. Second, I'll ask a little about your health — nothing invasive — just enough to ensure we only apply for something you can get approved for. That's usually based on things like prescriptions and age. Does that make sense?

Here's the plan: first, we nail down what you're trying to solve and what's realistic monthly. Second, we do a quick health snapshot so we don't apply to the wrong carrier. Third, I'll show you the best options, and we pick what fits. Fair?

So really, your job today is just to help me help you. You have a budget, I have a budget — we all do. Let's make sure whatever we submit is the right fit for your family and your finances.

Now, this isn't like buying a loaf of bread where you just pick what you like and take it home. You do have to qualify for this. So my job today — assuming we find something that fits your needs and budget — is to submit your application to the insurance company. It'll go through senior underwriting, where they'll fact-check everything and make sure the application is in good standing.

Once you're approved, the policy goes into effect immediately, and your policy documents will be mailed right to you.

Sound good? Ready to begin?"

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## 5. Discover Their Why

So, when I asked earlier, you said you wanted to…(insert what they said from earlier

(connect the dots of why they are getting this and what coverage they do or don't have- you MUST dig deep here, get the emotional currency to cash in later)

"OK – I understand why you made the request. Makes sense

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## 6. Burial Preference + Beneficiary Discussion

Have you thought about whether you'd prefer **burial** or **cremation**?

Got it. So in your state, a burial is typically **$10,000–$15,000**, cremation is around **$5,000–$8,000**.

Would [Beneficiary Name] be handling the arrangements? (Are they local, or would they have to travel?)

If something happened tomorrow — do you think they'd be able to cover all of that out of pocket?

[Pause.]

"Yeah, most people feel that way. That's exactly why we're doing this.

(if you want to soften things up a bit: You probably want to **leave love in their hearts, not bills in the mailbox**, right**.)**

Alright, from here, the goal is to help you get something in place that works for your family **and** your wallet. So next we'll do a quick budget check, and then a short health review so I can match you with the right company. Sound good?

---

## 7. Budget & Discount Qualifiers

Couple quick questions to help us unlock any applicable discounts:

- Are you a smoker or non-smoker?
- Do you bank with a local credit union or big-name bank?
- It’s not an online-only bank like Chime or GoBank, right?
    - (Reason I ask: carriers often require a real routing/account number — some online banks are incompatible, and using a traditional bank opens up more options.)

Now I’m going to ask you some questions about your income

- Do you rent or do you own? Mortgage/ Rent amount.
- Roughly, what is your monthly income after taxes?
- Do you collect social security, retirement, active work income, disability income?
- Do you have a disability rating through the VA? What %

Last budget question—so we don’t put you in something that stresses you out: after the bills are paid, and after gas and groceries, about how much is usually left over at the end of the month? **(** No need to be exact—are we talking closer to $50, $100–$200, or $300+ most months?)

And just so I know how to tailor everything — do you have anything else that acts like life insurance, such as a 401(k), Roth IRA, or larger savings accounts? (Golden Question, if yes, this could be important now and/or later)

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## 8. Health Snapshot

Now just a few basic health questions so I can find something you’re likely to qualify for.

- Any history of heart attack, stroke, or cancer?
- High blood pressure, diabetes, and cholesterol?
- Neuropathy, asthma, COPD?
- Anxiety, PTSD, or depression?
- Any kidney or liver issues?
- Any major surgeries in the last 5 years?
- Any overnight hospital stays recently?
- Have you had COVID in the past 2 years? Were you hospitalized?

- Any other medical conditions I should know about?
- Height and weight?
- What prescriptions do you currently take, and what are they treating?

**Transition Statement:** Okay, so here's why I asked all that:

With life insurance, we don't just pick a plan and buy it like groceries. We first submit a request for coverage. The carriers will then review your history — including prescriptions, hospital visits, and doctor records — using a system called the MIB, or Medical Information Bureau.

So while we *can't* guarantee anything today, what we *can* do is submit the best possible request to underwriting. You still get to design the entire plan — I'm just here to help you look good on paper.

Does that make sense?

---

# 9. Plan Education + Ownership

***NEW AGENTS (Use this verbiage to figure out what carrier/plan is best):***

- In the Dial room (which is where you should always dial and be off mute when on a call)
    - "Ok ______, I am going to place you on a very brief soft hold while I speak to one of our Senior Underwriters to make sure we are getting you the best coverage for he best price, I mentioned earlier we work with many carriers so I want to make sure we get you the best value with an A-Rated carrier… i'll be right back"
    - *(Place them on hold, ask the room, this should be familiar as you will have heard this many times if you have been spending time in the dial room)*
- No one is available in dial room or it's off hours
    - Use IntegrityConnect (Quick Quote), accessible through the gateway

Alright, I've run your details through the underwriting system and narrowed down the best types of plans you're likely to qualify for. You still have that pen and paper? Great— there are 3 basic types of life insurance:

- So there are 3 types of life insurance — let me break them down quickly:
    - **1. Accidental Only** – Super cheap, but ONLY pays if you die in a freak accident.
    - **2. Term Insurance** – Good for 10–30 years, but usually expires worthless.
    - **3. Whole Life** (what we're looking at) – Permanent, never expires, builds value, and rates are locked in for life.
    - (if they are healthy, then add in)
        - "There actually is a 4th type of coverage but it is only for people who are pretty healthy, and in your case, I think this would be the best fit

        - This is a type of permanent coverage -it is more affordable than whole life… all the same benefits and you save a bunch… again you have to be pretty healthy, and since you seem to be, we will look at this option for you
- Write this down under “Policy Benefits” (if pitching whole or iul):
  ✅ Permanent Coverage – Doesn’t expire at 80 or 85 like most.
  ✅ Locked-In Rate – Never increases.
  ✅ Living Benefits – Access funds early if terminally ill.
  ✅ Tax-Free – Everything paid to your family is tax-free.

  ✅ Cash Value – Grows over time.

- ******IF IUL Write down critical, chronic and terminal***
    - ***Critical****: Stroke, heart attack, Cancer*
    - ***Chronic****: Unable to perform 1/6 ADL’s (bathing, eating, dressing, moving, walking, toileting)*
    - ***Terminal****: Less the one year to live*

“Your policy will accumulate cash value. Cash value is interest gifted to you by the insurance company. After a few years, the policy will begin to build cash value. You are able to withdraw this to pay for expenses. However, we do not recommend borrowing in the early years.

All of this is about **putting the proper plan in place for (beneficiary)** Make sense?

(At this point, recap based on what’s most important to them: protecting family, keeping payments low, legacy building, etc.)

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## 10. Quote Presentation

Nothing is guaranteed until underwriting signs off, but if I can get you approved at these numbers, we’ll just pick what fits best for your budget—sound good?

So here’s what your top 3 options look like:

- **Gold** – [$***__] of coverage for $***/month
- **Silver** – [$***__] of coverage for $***/month (Most Popular)
- **Basic** – [$***__] of coverage for $***/month (Still meets final expenses)

Most veterans choose Silver — it gives a nice balance between leaving a legacy and keeping it affordable.

Now if we can get you qualified, which of these feels right for what you want to leave behind for [Beneficiary Name] and for your budget?

[Let them respond. Then ask:]

Does that feel comfortable for your monthly budget?

Great. So what we'll do next is submit a request for coverage. The carriers don't approve everyone — but we'll package this to give you the best chance possible.

Let's go ahead and confirm the spelling of your full name...

[Begin soft application collection: name, address, DOB, etc.]

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## Common Closing Objections

**"I want to shop around."** That makes sense, and I was able to do that for you. Remember, all insurance is state-regulated, so whether you go directly to the company or work with a broker, price is going to be the same. It's based on your health and your age. I've shopped the entire market for you. Do you want me to go higher or lower, or is ____ good for you?

**"I've seen it for ____."** All insurance is based off your health and your age. This is the best rate we could find for you, if I could get you approved. Do you want me to go higher or lower, or is ____ good for you?

**"I want to talk to ____ first."** That makes sense. But because we don't even know if we can get you approved, start with what you know in your heart would always be affordable. If we can get approved, then you talk it over with ____ and see if you want to adjust higher or lower. The hardest part is to see if they'll accept you or not. Do you want me to go higher or lower, or is ____ good for you?

**"That's too high."** Yeah, ____ is a lot of coverage. I'm sure you would agree any dollar amount going to [beneficiary] would help them out, correct? Because we don't even know if we can get you approved, start with what you know in your heart would always be affordable.

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## 11. Application Submission & Banking Info

Okay, we're nearly there. The next step is to collect just a few final details to verify your identity and submit the request to underwriting.

**Handling SSN Objection:** As you can imagine, the insurance company is only going to approve clients if everything we spoke about is correct. To verify everything, they need to pull your medical information — they do that with your SSN through the MIB, the Medical Information Bureau. We know this is sensitive info, and that is exactly why we verify our license information with you at the beginning. If you want, I am happy to show you how to look me up on the Department of Insurance website.

**Banking:**

Do you want this to come out of your checking or savings? Who do you bank with?

Great, can you confirm the last 4 of the routing number we have? We always like to make sure that is correct since a lot of banks can have multiple routing numbers, so we want to confirm that. And your account number?

**Handling Account Objection:** Using your checking info is actually the safest form of payment because it goes through your bank. If you remember, paper checks have this info right on it, and everyone in the world has seen that info forever, because it is that safe. Debit cards or credit cards are the thing you NEVER want to give to people.

**After submission:**

Awesome — this has now been submitted to underwriting. You'll either be approved as quoted, approved with slight changes, or not approved. If approved, the first payment will process and your policy will be mailed out.

Now, can you grab that pen and paper one last time? Here's my personal cell. If you don't hear from me within 48 hours — I've probably been abducted by aliens. So give me a call, alright?

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## Underwriting Outcomes

**If denied:** Ok, we got denied on this carrier, but don't worry. Let's start another application with another carrier and see what they can do for you. Was there any other health condition that you can remember that you forgot to mention? Ok, let's look at another carrier and see what they can do.

**If graded:** Ok, good news is we did pass the pre-check, but they put us in another rate class. So I'm going to check with another carrier to see if we can get a better rate. I'm just going to copy your information over to another application.

**Guaranteed Issue:** The way this policy works is, if you die of natural causes in the first 2 years, it acts like a high interest savings account, and [beneficiary] will receive 110% on what was put into it, ok? You can't even get that at the bank. Now, if an accidental death happens in the first 2 years, [beneficiary] will receive full benefits. And then, after the first two years, [beneficiary] will get the full death benefit.

## 12. Approval

So do you want the good news or the even better news?

The good news is, you got approved. The better news is, I'll be your insurance agent for life. I'm glad we got you set up today, and more importantly, [beneficiary] is protected.

Again, congratulations on getting this set up. Whatever you do, do not cancel this, because I cannot guarantee that you'll be able to qualify for this again, ok? Do you understand that?

Your carrier is _______ and your policy number is ___________***. The premium is $*** every month. The premiums will never change.

**If starting right away:** The policy will draft in 3–5 days. The payments will come out on the ____ day of the month. It will be set for the same day every month.

**If starting on a certain day:** The payments will come out on the ____ of the month. It will be set for the same day every month.

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## 13. Final Wrap-Up & Loyalty Framing

Before we wrap — on a scale of 1 to 5, with 5 being excellent — how would you rate the service I provided today?

Thank you — that means a lot.

Listen, I'm your agent for life. That means anytime something changes — income, health, life events — you can always reach me.

If you see a commercial, another offer, or anything that looks too good to be true, run it by me. I've got access to nearly every carrier in the country — if there's something better, we'll get it. Sound fair?

Also, you may get calls from other agents. Just let them know you already have someone you trust. You're welcome to pass along my info if you like.

To help cut down on those calls, I am going to add you to the "Do Not Call registry," which will also cut down on a lot of those calls. You're going to get an email — all you need to do is click the link that says you approve and want all those crazy calls to stop.

Also, I have a free gift I want to give you — it's called Legacy Safeguard.

Lastly — thank you. I don't take it lightly when someone trusts me with something this important. I'm honored to help you protect your legacy.

Now, who do you know that you care about that would benefit from getting more info on this?

____, you're the best. I'm not here to add a burden or make more stress for you — it's the opposite. I'll take all that on so you don't have to worry about anything. It's not your responsibility to do that, I'll do that for you.

Talk soon, and congrats again on putting this plan in place and getting this taken care of. 💪🇺🇸

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# Training Version

## 👋 1. Introduction & Credibility Setup

**Purpose:** Disarm resistance, establish authority, and create rapport quickly.

**Script:** [Client Name]! (solid tone, just say name, and pause, wait for them to say yes; this is your first YES!)

This is [Your Name], I'm a Veteran Underwriter, just getting back to you about the request you made online for **Veterans Life Insurance**, – were you listed your beneficiary/email/dob as…(verify something) correct?

(IF NO: ***If no: "***No worries, this is a request you made online for Veteran life insurance where you listed your (DOB/email) as ___________.

Like I mentioned, I'm the **Veteran Consultant** assigned to help you. My job is to explain the programs you may qualify for. — I am just going to confirm the information you provided so I can work up the proper options.

"now______, ,

- *When you filled out the request What was your biggest concern and who are you looking to protect?* ***(PAUSE Let them talk!)***
- *Like most Veterans you just want to make sure that the Final Expense doesn't fall a burden on your loved ones ?*
- *were you looking to leave a little extra behind or both if possible?*

“Understood, that makes sense…..now _____, It takes about 15 minutes to go over your program options. We do everything virtually over the phone. Do me a favor, go grab a pen and paper so I can give you my credentials… Let me know when you’re ready.

***(If you are getting objections in the beginning, head to the opening objections section [HERE](#))***

***(Move forward, or set the appointment if they don’t have the time now)***

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## 📆 2. If They’re Busy: Appointment Scheduling

**Purpose:** Respect their time while planting the seed for importance and urgency.

**Script:** If now’s not a good time: "Totally get it — it’s never the perfect time these days. This only takes about 15 minutes, …but we can definitely find a better time."

Let’s figure out what works best:

- Are you more of a morning or afternoon person?
- Any errands or appointments coming up tomorrow?
- I have [Time A] or [Time B] — which is better?

Once agreed:

- My full name is [Spell First + Last Name]
- Your appointment is set for [Date/Time]
- Please block off about 15 minutes on either side in case I’m early or running behind
- This number receives texts, right?
- Great — I’ll text you the details. Please reply with “C” to confirm.

[Add gentle accountability.] "Are you pretty good about keeping appointments? (No doctor's appointments or anything during the time we have set)"

"Awesome — just so you know, we won’t be committing to anything during that appointment, but I’ll break everything down and answer all your questions so you’re 100% clear before moving forward. - and real quick, what time do you have set for us? (get confirmation)  PERFECT!!!  Ill call you then!"

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## 🪪 3. Trust Setup & Licensing

**Purpose:** Build confidence, eliminate skepticism, and comply with state law.

**Script:** “The state requires me to give you my credentials before we discuss your options. Please write these down:"

- Full name: [Spell it out]
- Direct phone number: [Your number]
- National Producer Number (NPN): [NPN]

"My NPN is like my business social security number—it verifies I’m a licensed professional in your state. You can check that on the state of (your state ) Department of Insurance website.

Does this phone number receive text messages? Perfect, I’m going to send you a text with my state credentials from my direct line. (***Send text, confirm receipt.)***

Do I have permission to be as transparent as possible during this whole conversation, because I’m going to ask you some difficult questions about finances and your wishes when you pass? I know it's uncomfortable talking about this so I just want to make sure I can be as direct as I can be."

---

## 🧠 4. Framing Your Role & Gaining Permission

**Purpose**: Shift perception from “salesperson” to “advisor + advocate,” and gain permission to lead.

**Script:** ““So again, I’m the Veteran Consultant who’s been assigned to your file. I work with veterans six days a week, and my job is really simple — it’s to help determine whether the private sector or the VA offers a better solution for your life insurance needs.

I work with over 40 top-rated, A-class insurance carriers, so I’m able to do all the shopping around for you. Think of me as the eyes and ears for the insurance companies — I simply show you your options and help you find something that fits your budget and your situation.

To figure out what you qualify for, I’m going to ask about two main areas. First, we’ll go over your finances and anything you already have in place. That way, we can make sure any application we submit today actually meets your needs and fits your budget. Second, I’ll ask a little about your health — nothing invasive — just enough to ensure we only apply for something you can get approved for. That’s usually based on things like prescriptions and age. Does that make sense?

Here's the plan: first, we nail down what you're trying to solve and what's realistic monthly. Second, we do a quick health snapshot so we don't apply to the wrong carrier. Third, I'll show you the best options, and we pick what fits. Fair?

So really, your job today is just to help me help you. You have a budget, I have a budget — we all do. Let's make sure whatever we submit is the right fit for your family and your finances.

Now, this isn't like buying a loaf of bread where you just pick what you like and take it home. You do have to qualify for this. So my job today — assuming we find something that fits your needs and budget — is to submit your application to the insurance company. It'll go through senior underwriting, where they'll fact-check everything and make sure the application is in good standing.

Once you're approved, the policy goes into effect immediately, and your policy documents will be mailed right to you.

Sound good? Ready to begin?"

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## ❓ 5. Discover Their Why

**Purpose:** Establish emotional motivation for buying. THIS IS CRITICAL—this is gathering emotional currency that you will cash in later.

**Script:** "So, when I asked earlier, you said you wanted to…(insert what they said from earlier

(connect the dots of why they are getting this and what coverage they do or don't have- you MUST dig deep here, get the emotional currency to cash in later)

"OK – I understand why you made the request. Makes sense

---

## ⚰️ 6. Burial Preference + Beneficiary Discussion

**Purpose:** Get clarity on final wishes and uncover emotional anchors.

**Script:** "Have you thought about whether you'd prefer **burial** or **cremation**?

Got it. So in your state, a burial is typically **$10,000–$15,000**, cremation is around **$5,000–$8,000**.

“Would [Beneficiary Name] be handling the arrangements? (Are they local, or would they have to travel?)

“If something happened tomorrow — do you think they’d be able to cover all of that out of pocket?

[Pause.]

“Yeah, most people feel that way. That’s exactly why we’re doing this.

(if you want to soften things up a bit:  You probably want to **leave love in their hearts, not bills in the mailbox**, right**.)**

"Alright, from here, the goal is to help you get something in place that works for your family **and** your wallet. So next we’ll do a quick budget check, and then a short health review so I can match you with the right company. Sound good?"

---

## 💸 7. Budget & Discount Qualifiers

**Purpose:** Prevent future objections and unlock eligibility discounts.

**Script:** “Couple quick questions to help us unlock any applicable discounts:

- Are you a smoker or non-smoker?
- Do you bank with a local credit union or big-name bank?
- It’s not an online-only bank like Chime or GoBank, right?
    - (Reason I ask: carriers often require a real routing/account number — some online banks are incompatible, and using a traditional bank opens up more options.)

“Now I’m going to ask you some questions about your income

- Do you rent or do you own? Mortgage/ Rent amount.
- Roughly, what is your monthly income after taxes?
- Do you collect social security, retirement, active work income, disability income?
- Do you have a disability rating through the VA? What %

Last budget question—so we don't put you in something that stresses you out: after the bills are paid, and after gas and groceries, about how much is usually left over at the end of the month? **(** No need to be exact—are we talking closer to $50, $100–$200, or $300+ most months?)

And just so I know how to tailor everything — do you have anything else that acts like life insurance, such as a 401(k), Roth IRA, or larger savings accounts? (Golden Question, if yes, this could be important now and/or later)

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## ⚕️ 8. Health Snapshot

**Purpose:** Determine eligibility, reduce wasted time, and maximize approval odds.

**Script:** Now just a few basic health questions so I can find something you're likely to qualify for.

- Any history of heart attack, stroke, or cancer?
- High blood pressure, diabetes, cholesterol?
- Neuropathy, asthma, COPD?
- Anxiety, PTSD, or depression?
- Any kidney or liver issues?
- Any major surgeries in the last 5 years?
- Any overnight hospital stays recently?
- Have you had COVID in the past 2 years? Were you hospitalized?
- Any other medical conditions I should know about?
- Height and weight?
- What prescriptions do you currently take, and what are they treating? (you can dialogue this when asking illnesses etc)

**Transition Statement:** Okay, so here's why I asked all that:

With life insurance, we don't just pick a plan and buy it like groceries. We first submit a request for coverage. The carriers will then review your history — including prescriptions, hospital visits, and doctor records — using a system called the MIB, or Medical Information Bureau.

So while we *can't* guarantee anything today, what we *can* do is submit the best possible request to underwriting. You still get to design the entire plan — I'm just here to help you look good on paper.

Does that make sense?

---

## 🧾 9. Plan Education + Ownership

**Purpose:** Educate the client, clarify industry jargon, and pre-empt objections.

***NEW AGENTS (Use this verbiage to figure out what carrier/plan is best):***

- In the Dial room (which is where you should always dial and be off mute when on a call)
    - "Ok _______, I am going to place you on a very brief soft hold while I speak to one of our Senior Underwriters to make sure we are getting you the best coverage for he best price, I mentioned earlier we work with many carriers so I want to make sure we get you the best value with an A-Rated carrier… i'll be right back"
    - *(Place them on hold, ask the room, this should be familiar as you will have heard this many times if you have been spending time in the dial room)*
- No one is available in dial room or it's off hours
    - Use IntegrityConnect (Quick Quote), accessible through the gateway

**Script:** Alright, I've run your details through the underwriting system and narrowed down the best types of plans you're likely to qualify for. You still have that pen and paper?  Great— there are 3 basic types of life insurance:

- So there are 3 types of life insurance — let me break them down quickly:
    - **1. Accidental Only** – Super cheap, but ONLY pays if you die in a freak accident.
    - **2. Term Insurance** – Good for 10–30 years, but usually expires worthless.
    - **3. Whole Life** (what we're looking at) – Permanent, never expires, builds value, and rates are locked in for life.
    - (if they are healthy, then add in)
        - "There actually is a 4th type of coverage but it is only for people who are pretty healthy, and in your case, I think this would be the best fit
        - This is a type of permanent coverage -it is more affordable than whole life… all the same benefits and you save a bunch… again you have to be pretty healthy, and since you seem to be, we will look at this option for you
- Write this down under "Policy Benefits" (if pitching whole or iul):
  ✅ Permanent Coverage – Doesn't expire at 80 or 85 like most.
  ✅ Locked-In Rate – Never increases.
  ✅ Living Benefits – Access funds early if terminally ill.
  ✅ Tax-Free – Everything paid to your family is tax-free.

  ✅ Cash Value – Grows over time.

- ******IF IUL Write down critical, chronic and terminal***
    - ***Critical****: Stroke, heart attack, Cancer*
    - ***Chronic****: Unable to perform 1/6 ADL's (bathing, eating, dressing, moving, walking, toileting)*
    - ***Terminal****: Less the one year to live*

"Your policy will accumulate cash value. Cash value is interest gifted to you by the insurance company. After a few years, the policy will begin to build cash value. You are able to withdraw this to pay for expenses. However, we do not recommend borrowing in the early years.

- All of this is about **putting the proper plan in place for (beneficiary)** Make sense?

(At this point, recap based on what's most important to them: protecting family, keeping payments low, legacy building, etc.)

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## 💰 10. Quote Presentation

**Purpose:** Present options with clarity and guide them toward ownership.

**Script:** Nothing is guaranteed until underwriting signs off, but if I can get you approved at these numbers, we'll just pick what fits best for your budget—sound good?

So here's what your top 3 options look like:

- **Gold** – [$***__] of coverage for $***/month
- **Silver** – [$***__] of coverage for $***/month (Most Popular)
- **Basic** – [$***__] of coverage for $***/month (Still meets final expenses)

Most veterans choose Silver — it gives a nice balance between leaving a legacy and keeping it affordable.

Now if we can get you qualified, which of these feels right for what you want to leave behind for [Beneficiary Name] and for your budget?

[Let them respond. Then ask:]

Does that feel comfortable for your monthly budget?

Great. So what we'll do next is submit a request for coverage. The carriers don't approve everyone — but we'll package this to give you the best chance possible.

Let's go ahead and confirm the spelling of your full name...

[Begin soft application collection: name, address, DOB, etc.]

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## Common closing objections -

**I WANT TO SHOP AROUND.** “That makes sense, and I was able to do that for you. Remember, all insurance is state-regulated so whether you go directly to the company or work with a broker, price is going to be the same. It’s based on your health and your age. I've shopped the entire market for you. Do you want me to go higher or lower or is ____ good for you?

**I’ve seen it for _____.** (They are just throwing numbers at you.) “All insurance is based off your health and your age. This is the best rate we could find for you; if I could get you approved. Do you want me to go higher or lower or is ____ good for you?”

**I want to talk to ______ first.** That makes sense. But because we don't even know if we can get you approved, start with what you know in your heart would always be affordable. If we can get approved, then you talk over with _____ and see if you want to adjust it higher or lower, the hardest part is to see if they'll accept you or not. Do you want me to go higher or lower or is ____ good for you?

**THAT’S TOO HIGH.** Yeah, ___ is a lot of coverage. I’m sure you would agree any dollar amount going to ______ (beneficiary) would help them out, correct? Because we don't even know if we can get you approved, start with what you know in your heart would always be affordable.

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# ✅ 11. Application Submission & Banking Info

**Purpose:** Move smoothly into commitment and overcome friction around payment info.

**Script:** Okay, we’re nearly there. The next step is to collect just a few final details to verify your identity and submit the request to underwriting.

**Start getting application info and doing app**

*COLLECT- get the info you need, ask SSN LAST, do all other stuff on the first page or so, then when you see SSN, ask the rest fo that page and then scroll back to SSN last*

**Handling SSN Objection**: As you can imagine, the insurance company is only going to approve cleints if everything we spoke about is correct, to verify everything, they need to pull your medical information, they do that with your SSN through the MIB, the medical informaiton bureau. We know this is sensitive info, and that is exactly why we verify our license information with you at the beginning. If you want, I am happy to show you how to look me up on the department of instances website (*be sure you know how to do this*).

*Continue with basic app info…*

**Once you get to banking:**

Do you want this to come out of your checking or savings?  Who do you bank with?  [quickly google their state, the banks name, and routing number]

Great, can you confirm the last 4 of the routing number we have; we always like to make sure that is correct since a lot of banks can have multiple routing numbers so we want to confirm that… [once they confirm] And your account number.

[If they hesitate:]

**Handling Account Objection:** Using your checking info is actually the safest form of payment because it goes through your bank.  If you remember, paper checks have this info right on it and everyone in the world has seen that info for forever, because it is that safe.  Debit cards or credit cards are the thing you NEVER want to give to people

[Complete form or app with them.]

[After submission: ]

Awesome — this has now been submitted to underwriting. You'll either be approved as quoted, approved with slight changes, or not approved. If approved, the first payment will process and your policy will be mailed out.

Now, can you grab that pen and paper one last time?

Here's my personal cell. If you don't hear from me within 48 hours — I've probably been abducted by aliens. So give me a call, alright? (Smile/laugh line to wrap payment topic)

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**NOTE:**

**If denied** (Try another carrier)

"Ok, we got denied on this carrier but don't worry, let's start another application with another carrier and see what they can do for you. Was there any other health condition that you can remember that you forgot to mention? Ok, let's look at another carrier and see what they can do. (Be assumptive)"

**If graded** (Try another carrier)

“Ok, good news is we did pass the pre-check but they put us in another rate class. So, I’m going to check with another carrier to see if we can get a better rate. I’m just going to copy your information over to another application. (stay calm and pivot and start another application with another carrier)”

**GUARANTEED ISSUE**: **(Tone is important here. Don’t sound disappointed, they can get coverage, that’s great news because they need it!)** “The way this policy works is, If you die of natural causes in the first 2 yrs, it acts like a high interest savings account and ________ (**beneficiary**) will receive 110% on what was put into it ok? You can’t even get that at the bank. Now, if an accidental death happens in the first 2 yrs, ________ (**beneficiary**) receive full benefits. And then, after the first two years ________ (**beneficiary**) will get the full death benefit”

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## ✅ 12. Approval

**Purpose:** Confirm they are approved and covered

**Script:** “So do you want the good news or the even better news?

The good news is, you got approved. The better news is, I’ll be your insurance agent for life. I’m glad we got you set up today and more importantly ________ (**beneficiary**) is protected.

Again, congratulations on getting this set up. Whatever you do, do not cancel this because I cannot guarantee that you’ll be able to qualify for this again ok? Do you understand that?

Your carrier is _______ and your policy number is ________________.

The premium is $_______ every month. The premiums will never change.

**NOTE:**

**IF STARTING RIGHT AWAY.** The policy will draft in 3-5 days. The payments will come out on the ____ day of the month. It will be set for the same day every month.

**IF STARTING ON A CERTAIN DAY.** The payments will come out on the ____ of the month. It will be set for the same day every month.

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## 🧡 13. Final Wrap-Up & Loyalty Framing

**Purpose:** Reinforce loyalty, reduce cancellations, and future-proof the relationship.

**Script:** Before we wrap — on a scale of 1 to 5, with 5 being excellent — how would you rate the service I provided today?

[Pause, smile.]

Thank you — that means a lot.

Listen, I'm your agent for life. That means anytime something changes — income, health, life events — you can always reach me.

If you see a commercial, another offer, or anything that looks too good to be true, run it by me. I've got access to nearly every carrier in the country — if there's something better, we'll get it. Sound fair?

Also, you may get calls from other agents. Just let them know you already have someone you trust. You're welcome to pass along my info if you like.

**OPTIONAL**: *To help cut down on those calls, I am going to add you to the "Do Not Call registry," which will also cut down on a lot of those calls. You're going to get an email, all you need to do is click the link that says you approve and want all those crazy calls to stop.*

*(Then you enter their email and phone here: 👉 [https://freecallerregistry.com/fcr/](https://freecallerregistry.com/fcr/) )*

Also, I have a free gift I want to give you, it's called Legacy Safeguard (HERE)

Lastly — thank you. I don't take it lightly when someone trusts me with something this important. I'm honored to help you protect your legacy.

Now, who do you know that you care about, that would benefit from getting more info on this? (get referrals!) [If they say they will call them etc… Say: ____, your the best… I'm not here to add a burden or make more stress for you; it is the opposite. I'll take all that on so you don't have to worry about anything… It's not you're responsibility to do that, I'll do that for you.]

Talk soon, and congrats again on putting this plan in place and getting this taken care of. 💪🇺🇸

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## **OPENING OBJECTIONS**- these are the common things you can get hit with at the call opening

**WHAT IS THIS FOR?**

Repeat, I was **GETTING BACK TO YOU** about the request you sent in, where you listed__________ (**beneficiary**) as your beneficiary for life insurance. Most of my clients are looking for life insurance to cover burial expenses, cover cremation costs or protect a mortgage. Which one was it for you?

**I ALREADY HAVE COVERAGE / GOT IT TAKEN CARE OF**

Perfect, that is exactly why I am calling. I work with over 40 companies so I can usually save you a ton of money. Would you be against saving money?

**I'M NOT INTERESTED**

I understand that, most of my clients say that because they don't think they can qualify or someone showed them something that was too expensive. Which one was it for you?

**CAN'T QUALIFY**

I work with over 40 different companies to shop around for you. Even if you have HIV or active cancer, I can get you approved. Let me see what I can do to help you. It says here, your date of birth is ______.

**CAN'T AFFORD IT**

I work with people on fixed income like Social Security and disability, and I can get them affordable coverage. Is that the same situation you are in? No worries, I can help you out. It says here, your date of birth is ______.

**I DON'T REMEMBER FILLING THIS OUT**

No worries, I don't even remember what I had for breakfast. Most of my clients are looking for life insurance to cover burial expenses, cover cremation costs or protect a mortgage. Which one was it for you?

**CAN YOU CALL ME BACK - If you can tell they are in a busy area or driving.**

Let me look at my calendar, today I have a _____ or ______ What works best for you? Perfect, I have you scheduled for _______. I'm going to verify a couple things so I can show you some numbers when we talk next time. It says here your date of birth is ______, and your beneficiary is ________. Is this a cell phone number for you, so I can send you my credentials?