



VIRTUAL SALES TRAINING

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Final Expense Live Transfer Script

Hello (client name), My name is (your full name) how are you? How is the weather in (city or state)?

Let me tell you a little bit about what I am and what I do. So I don't work FOR any of the insurance companies, I work with about 20-25 of the top insurance carriers in (their state).

What this is today is the qualification process. First, We are going to see what we are pre-approved for. Once we know what we are pre-approved for, we will start looking at the different benefit options and pricing, what everyone wants to know in the first place. Sound good?

We are going to figure out what makes the most financial sense for us, and we are going to put in a request for coverage to see if we can get fully approved. So that way we aren't having to think about something that we might not qualify for. In order to do these things, I am going to need at least 3 pieces of important information, your **ID/drivers license info**, your **Social Security Number**, and **Bank Account** or banking information. Is that alright with you?

{**Client not wanting to provide details?** "Is getting life insurance important to you?" If so "no matter if you are speaking with me today or someone tomorrow, you will have to provide this information to any insurance carrier to see if you ACTUALLY qualify for the coverage."}

So I do have a few of my own medical questions, the reason why I work with so many carriers isn't because the pricing is that different. Yes, some products and some benefits are a lot less expensive or more expensive across different companies, but it's because some companies will approve medical conditions that others won't. The most important thing that we are going to do today is find someone that you can **actually** qualify for.

(Go through the financial inventory)

(Once you understand medical conditions/health this is when you find the "why" to see what the goal of the life insurance is so you aren't wasting time in the front "sorry we can't do X because of {health condition}.")

IE: **Client:** My main goal is covering my final expenses, but I would also like to leave some money behind.

Agent: Okay so the first and most important thing is final expense, and **IF** budget allows it we would like to leave something extra right? Of course **we would all** love to leave 30, 40, 50, 100, 200K if the budget doesn't

allow it, let's at least take care of the main goal, does that sound fair?

{if moving to america go through MIB / pre-qualification before talking price this will allow you to pivot or down close}