



VIRTUAL SALES TRAINING

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WHY ARE YOU CALLING: Hey ____, this is ____, (optional: I am not a telemarketer.) I am the medical field underwriter that has been assigned to you on some ____ information that YOU requested. A while back you (Filled out a form online) (Filled out a mailer) that talked about protecting your family some tax free income when you pass away.

VERIFY INFO: (verify info on lead) **TRUST:** Grab a pen and paper. We are taking care of this now. Let me know when you're ready? (While they get paper, text credentials) I just texted my credentials, let me know that you received them? (If you set an appointment ask "what is the security code?" "I can't proceed without the security code.")

WHAT YOU DO: So what I am called is a Medical Field Underwriter. It's kinda like a National Broker. It allows me to shop for every A rated company nationwide for lowest cost. There are about 63 of them, companies you have heard of like MOO, Transamerica, Aetna, Aflac ect.. the list goes on. I will spend about 3 min on medical questions. Then based on age and health, that will let me know what you qualify for. **Does that make sense?**

FIND NEED: Who are you trying to protect? What's ____ name? ____ **It is required** to have your spouse on the call, go grab ____ (*Ask all questions to both wife & husband) Now I am going to ask you a couple tough questions because this is important coverage. If you died yesterday, say a bad car crash or had a heart attack, and you were not here today, how would that affect ____? How much yearly income is ____ losing? What is your plan right now if ____ died yesterday? What if you got cancer and couldn't work? Disabled? If you have disability how much does it pay? Just out of curiosity, other than budget, is there any reason why you wouldn't want to protect ____ with a plan?

RECONFIRM: Correct me if I am wrong, but it sounds like what you're saying is (Embellish what they talked about above)... Do I have that right? Ya this is really the last "I love you" that you leave for the people you care about most. Do you agree?

FIND REFERRALS: How long have you been out in the area? (**Whole Script Below, on Needs Analysis Form**) F.O.R.M. Family. Occupation. Recreation. Me. (Relate to them)

GET RID OF THINK ABOUT IT: Now ____, this is **NOT** something you can buy. You need to be approved for it. So if you see a need for it, like most applicants do, then **my job** today is to help you put in a request for approval. The insurance company will give us an answer in about 3 to 7 days. Then if approved, you will have 30 days to adjust your policy up or down. Does that make sense?

If you **DON'T** want a policy, just let me know and **we will close your case**. We **DON'T** do second appointments, since we shop every carrier nationwide, and we won't know if you can get it, until we apply. Any questions or concerns on this?

For the approval process, the insurance carriers will require three things. A DL# (for Background Check), a SS# (for Prescription check) and a Routing & Account number to pay for the policy, if approved. We do not take debit cards because they are not secure. Routing and account numbers are secure because you can't buy anything with them. Any questions or concerns on this? Do you have those three things on you?

NEEDS ANALYSIS FORM GIVE OPTIONS BE QUITE FILL OUT APP

STOP CANCELS: (While Waiting For Approval) (Text Contact) “**Required to read this to you this protection notice**”

GET REFERRALS: Congrats your members now of Family First Life. (We specialize in debt reduction, life insurance, final expense, mortgage protection, retirement planning, & guaranteed income) **We do FREE** needs analysis for friends & family. If we can help them, great, if not great. But it's just a free service we do for our members to make sure that the people they love are in the best position possible. Whats Name, #?

If you need to set an appointment (If they are at work or their spouse is not home)

WHY ARE YOU CALLING: Hey ____, this is ____, I am not a telemarketer. I am the medical field underwriter that has been assigned to you on some ____ information that YOU requested. A while back you (Filled out a form online) (Filled out a mailer) that talked about leaving your family some tax free income when you pass away. **VERIFY INFO:**

When will you be off work at home with a pen and paper ready? I have 30 min (call windows) / (arrival times) that start at ____, and ____ available. What time works better for you?

Is there any reason why you wouldn't be home and able to answer the phone at that time, overtime at work? Stop at the grocery store? Plans you forgot about? **Ok expect a (call) / (me to arrive) between the window of __ & __.**

IF ONE NAME I see one name here on the requests. Who would your policy go to if you were to die tomorrow? What is their name ____? Does ____ live at the house?

IF LIVES IN HOUSE: Ok, ____ is required to be there. Can ____ make that call window as well, **Yes or No?** If ____ isn't there, they can't do the appointment. Can you tell ____ about the appointment when we are done here? Ok. Thanks. **IF DOESN'T LIVE IN HOUSE:** Ok I will jot one down for the appointment.

IF TWO NAMES: Ok I see ____ on the request here. ____ is required to be there. Can ____ make that appointment. **Yes or No?** If ____ isn't there they can't do the appointment. Can you tell ____ about the appointment when we are done here? Ok. Thanks.

Ok I just need you to grab a pen for the security code. Let me know when you're ready.

7W52, Day, Date, Medical Field Underwriter Name, License # _____ *****Expect to receive a (call) / (me to arrive)**

between ____, __.

1. Can you read that back to me to make sure we have it all correct. (Read All of it Back to You)

Can you keep that security code in a safe spot because you will need it for the appointment? Ya we use that for security and we will not be able to proceed without it.

2. **How do you remember your appointments? Can you do that for me now? Let me know when you're done.**
3. *****I'll text you my credentials after this call.**

We are looking forward to working with you & helping your family on DAY Ok expect a (call) / (me to arrive) **between the window of __ & __ on DAY.**

(**TEXT ID & License & Link)

Mike Curry (Book Same Day) for Afternoon.

__, this is YOU NAME, I am a manager here at the benefits center. And I am calling you back. I got the online form that you had sent back for life insurance. And they just need me to run through it with you real quick. It's about a 15 min, 20 min phone call. I can't do it right this second. We are super busy this morning. What time are you getting off work this afternoon? Got it. Are you single or married? Married. Is your wife usually home at the time as well? I don't have anything right at 4pm but I have a 5pm. So pencil me in at 5pm. This is the phone number, this is my personal number I am going to be calling you back off of. Just make sure you are sitting somewhere where you have a pen and piece of paper handy and we will knock it out. K. (Text Drivers License, and Insurance License.)

Rebuttals

If you are getting any rebuttals at all, it is because you didn't find the need before you presented options. Or you didn't memorize your script to sound natural so you sound like a greedy lazy agent that cares only about themselves.

I am not interested...

Perfect, I'm not interested either. I'm required to get this info YOU request and you can do whatever you want with it. (back to script) **V2**. No problem Name, my job is just to get you the information you requested, so we can review it, and decide if you're not interested at that point. (back to script)

I already got coverage. Oh ok ya I see that now, I missed that, your case actually got flagged. Looks like there are better rates for the same coverage now. Take about 5 min for the search and adjustment. (back to script)

That wasn't me: / I didn't fill this out: / None of the information is correct: I mean I can't remember what I had for breakfast, so I get it. Ya mistakes happen but I do have your info though. And I am

obligated to go over this with you real quick, and then you can do what you want with it. Grab and pen and paper let me know when you are ready. (back to script)

I need to discuss this with my wife. Perfect, I think that is a great idea, go ahead and throw me on mute to discuss. I will be here waiting if you have any questions. My job is to see if you can even qualify for this first, like I went over in the beginning. If you do get approved you will have 30 days to discuss it further.

Ya I need some more time to think about it / I just don't make decisions today? / Ya I don't think I need this. We **DON'T do** second appointments, since we shop every carrier nationwide, and we won't know if we can get it, until we apply. Go ahead and throw me on mute and discuss it. V2. Usually its budget or more information.

I can't afford it. Can NAME afford for you not this in place? What if you died yesterday in a car crash, what's your plan now? How much weekly are you willing to invest for NAME the person you love most in this world? Is \$10 a week too much to sacrifice for NAME to make sure she is protected? Why is this a bad idea to protect NAME, can you help understand?

I am covered by the VA for burial. (Give them this link) They only get \$300 <https://www.benefits.va.gov/compensation/claims-special-burial.asp>

Ya I need some more time to think about it. I just don't make decisions today? How long do you need? Oh ok ya you will have 30 days to think about it. But usually its budget. Is this too expense? What can you invest weekly to protect your family? Let's adjust it. We **DON'T do** second appointments, since we shop every carrier nationwide, and we won't know if we can get it, until we apply. (Find the Need)

ONE LEGGER. You can give me the options, I make the decisions. I can't do any presentation without both of you present. (Dig into details day by day till you find an opening. When are you both home? What is your schedule? When does she go to work?) Well looks like the only time that would work is DAY morning. I don't have any opening left on that day, but since your schedule is more insane than anyone I have talked to this past month I am going to do you a favor, move another client and put you down for TIME DAY. Go grab a pen for the security number.

I am elderly, and I want a lot of coverage for cheap. Explain how insurance works and how it's not possible. <https://youtu.be/FLCmORuh-rg> You can, it costs this much at your age. (Show crazy price, explain age, make cost go up) Or we can do Equity Protection, 95% do that because it makes more sense and is affordable, or traditional Mortgage Protection which is an accidental policy and is also more affordable. What one do you think is best?

I just need to shop around more? Ok what coverage are you looking for? Do understand that is what I just did, shopped for you. Prices are fixed by law. One agent can not get a lower cost than another, they are fixed. So the way you get the lowest cost is by shopping all the insurance carriers. Is it price?

I have a financial planner/advisor that handles this stuff. Awesome, so do I, this isn't for financial planning its for (Lead type) move on back to script.

I have already tried and I can't get approved. I am sorry that happened, we are brokers so we can shop multiple carries at the same time and we have policies that everyone can get approved on (Back to script)

I have a work policy. Great ya those are kinda like rental policies so we don't consider them.

I don't want to give SS#. I'm sorry I am confused. Why are you asking that? Ok so if you owned an insurance company and someone was asking you to give them \$30,000 tomorrow if they died. Would you do that if you couldn't verify their medical & Identity? Why do you think an insurance company would? Also it goes on your death certificate. How will they verify your death? Can you help me understand that? I'm just generally curious about what you can actually do with a social? I'll give you mine. Can you do anything with it?

I don't want to give my bank account:

1. Ya I completely understand, got to be careful these days, just out of pure curiosity, what can you buy with a bank account, I don't even know? Alright help me understand this so you're saying I put on an ad online, knew you would click it, learned and studied everything about life insurance. Made up a fake website to fill applications all to pay my utilities? Why would I do that? Seems like a big waste of time to me. Would you do that? Would anyone do that?

2. Why do banks still think it secure to hand out your check with name address and account numbers to strangers all over the world still to this day and they have thought it has been secure for 60 years. Can you understand that?

3. The debit cards are the things you don't want to hand out, especially the CVS number. People don't buy stuff with bank accounts. I don't even know what I could buy with a bank account, do you know?

Can you send me an email with the info?

I guess I'm confused. I don't get that question very often, can you explain further? How would we qualify you and customize the plan to your needs and budget? **I want prices.** You design the product and customize it for your needs/budget and we have to see what you would qualify for. Going back and forth on emails would be too lengthy.

I don't trust you? Ya that's why we send you credentials. Go ahead and correct me. I'll wait.

Are you saying, I hacked a government website, learned insurance for this scam? I guess I am confused. What is the scam? For banking info? Ya checks have been handed out to strangers for 60 years and the banks still think they are secure. That is why we don't take debit cards. Was that your confusion? I mean the only thing I know of that you can pay for with a bank account is utilities, I am pretty sure your name has to match the household too. So this scam is to pay my utilities. I am way smarter than that. Seems like a silly scam to me.

How did you get my information? Ya mailers are automatically sent out to new home owners and refinancers because most people want their biggest asset protected.

SETTING APPOINTMENT REBUTTALS

I am not interested...

1. Perfect, I'm not interested either. I'm required to get this info YOU request and you can do whatever you want with it. 2. You just filled out this request ___hours/days ago

I want to think about it.

That is the reason I am calling, to get you the information so you can think about it.

What is there to think about when you don't have the information, I mean that is kind of the point of the call.

I don't have time to talk right now. Perfect that is why I am calling this only takes a minute (Back to script)

I need to discuss this with my wife. Ya that's actually the reason for my call so we can set up the appointment since it

is required for both of you to be together. When do you get home from work?

Ya I Don't think I need this. Ya it's just info then you can do what with it. Throw it in the trash for all I care. But required to get the info to you. Do you want 6pm or 7pm?

I'm sick so I can't talk. I am so sorry to hear that. This won't take long and you won't have to move at all, only take 10 min. Jump in. (If you need to reschedule then do so but make sure they know it can only be one time because we have too many requests coming in)

Oh I Filled This Out By Mistake. this is free information to protect your biggest asset and leave your house to a family member instead of a bank. Are you saying you want to leave your investment to the bank?

Is this through the bank? The bank does lending, not insurance. You have homeowners insurance on your house. It's built into your mortgage payment in case of a fire or flood. Does your bank prove that? No, it's an insurance company. So we set you up with a nation broker to do all the shopping for you nation wide for the mortgage protection. Make sense.

What is Mortgage Protection Mortgage Protection is protection for 95% of Americans' biggest assets and their most expensive monthly payment? Do you have any other payments as big as your mortgage? Do you have car insurance? Does your car go down in value or up in value? Does your house go up in value or down in value? Let's fast forward 15 years and your house is worth \$300,000. Your loan is now \$100,000. If you sold your house for \$300,000 and paid off the loan of \$100,000. How much do you have left? \$200,000. How much is your car worth in 15 years? If you stop making the mortgage payment what will the bank do? Do you think its more important to protect your decreasing value car? Or increasing in value house?