

****Have your dial tracker and multiple financial inventories printed out prior to dialing!**
Go To Website To Print Materials: getstartedffl.com/licensed**

Download and register for the Sideline App or Burner APP in your phone's app store prior to your first dial day.

Use this Intro for NEW Veteran Facebook/IG Leads

Hey (Client) this is (Agent Name) I'm not a telemarketer. I'm just quickly getting back to you about the request that you in on earlier today/yesterday/a few minutes ago (refer to when lead was filled out) on Facebook/IG in regards to the Veterans Life Insurance Options. It was the request where you put your Beneficiary/DOB as ____. Is this correct? (If no Beneficiary or DOB verify marital status or email)

Use this Intro for AGED Veteran Facebook/IG INTRO (AGENT CRM)

Hey (Client) this is (Name), I'm not a telemarketer. I'm just quickly getting back to you about the request that you sent in on Facebook a little while back in regards to the Veteran Life Insurance Options. It was the request where you put your Beneficiary/DOB (or age) as _____. Is that correct?

Perfect, I'm just the Veteran Consultant that's been assigned to your file. I work with Vets 6 days a week. My job is super simple, I'm the one that's going to figure out if the VA or the private sector is the better option for YOU.

It takes about 15 minutes to go over your program options. Can you go ahead and grab a pen and paper so I can give you my credentials? Let me know whenever you have that ready.

IF YOU ARE SCHEDULING AN APPOINTMENT:

(Schedule an appointment if they do not have time rite now; driving, at work or if their spouse is not available)

Let Me Know When you have that pen and paper ready.

Like I mentioned it takes about 15 minutes to go over your program options.

Does later today or tomorrow work better for you?

Do you have any doctor's appointments tomorrow?

Are you married or single?

Are you more of a morning or afternoon person?

I have TIME OR TIME AVAILABLE?

What works best?

Perfect

You have that pen and paper available?

Write down my full name CHRISTINA MAGGIO

THE DAY/TIME OF THE APPT

Please have a pen and paper available and give me about 15 minutes on either side of that. Sometimes I'm a few minutes late, sometimes I'm a few minutes early. It will just depend on the appointments that I have before you.

You can receive text messages on this phone number rite?

When we hang up you'll receive a text message with the DAY/TIME of the appointment please reply with a C to confirm

You will also receive a text message reminder the day of the appointment.

Name, are you good at keeping appointments?

Perfect, I look forward to speaking with you DAY/TIME.

Have a great day!

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IF NO APPOINTMENT IS SCHEDULED, CONTINUE 1 CALL CLOSE:

It takes about 15 minutes to go over your program options. Can you go ahead and grab a pen and paper so I can give you my credentials? Let me know when you have that pen and paper ready.

The state requires me to give you my credentials before going through the program options with you. I am going to give my full name, direct phone number and my national producer number..

My full name is SAY NAME (SPELL OUT FIRST AND LAST NAME)

My Direct Line is

My national producer number is:

My national producer number is like my business social security number. It's how you know that I'm a licensed professional in the state of STATE. You can use that number on NIPR.com to verify my license.

Can you read that back to me so I know you have it written down correctly?

Does this phone number receive text messages?

Perfect, I'm going to send you a text with my full name and national producer number from my direct line.

Send a text with Full name and National Producer Number from direct phone number.

Confirm that they received the text from you.

When you initially filled this request in was your biggest concern like most Veterans just not leaving a burden behind on the family and leaving a bit extra behind if possible? Or was there something else?

Got it, that's what most of my Vets say.

Are you married or single?

Now typically Veterans fill these forms out for 1 of 3 reasons:

The first is that they have no life insurance coverage in place.

The second is that they have some coverage in place but they're looking to add a bit more.

The third is that they have some coverage in place but they just want to make sure they're getting the best possible rate for that coverage.

With that being said, which one of these categories do you fall into?

Ok, perfect, I just want to make sure that we're on the same page and that you understand what I'm here to help you with today. I'm what they call a Veteran Consultant and I'm also a state broker.

On the Veteran Consultant side I'm essentially the eyes and ears for the insurance companies.

On the state broker side I work with about 25 of these different insurance companies that offer these life insurance programs so I'm really able to do the shopping around for you and make sure that we're getting you the best possible rate for whatever it is that you qualify for. Does this make sense?

There is an application and qualification process to put a program in place. So I'm going to talk to you a little bit about your health, a little bit about your budget and a little bit about finances and from there we will be able to look at program options based on what you're most likely to qualify for and who is going to give you the best rate. Sound good?

NAME, Your job is to help me help you, I have a budget, I'm sure you have a budget. We want to find a program that fits not only your family's needs and situation but also the budget because we can put the best coverage in the world in place for you but if you're not going to be able to maintain it financially it's not going to help your family when push comes to shove. Does this make sense? Ok, great.

As far as your final arrangements go, ideally would you like to have a traditional burial service or a cremation service?

Who will be handling your final arrangements? Will it be your BENEFICIARY NAME?

Who is that to you?

Are they local?

Just to confirm, you DO/OR Don't have any current Life insurance?

If yes, ask about policy details. Coverage amount, Monthly premium, carrier name and when they got it.

Just some additional discount questions:

Are you a smoker or non-smoker?

Do you bank with a local credit union or a commercial bank?

Just to confirm it's not an online bank like chime or bancorp?

Perfect, the carriers offer a discount for using a traditional routing and account number.

GO INTO FINANCIAL INVENTORY

Confirm DATE OF BIRTH.

Confirm Age.

About how tall are you? About how much do you weigh?

Do you take any medications? Ok, What are you being treated for?

ASK MEDS FOR HEALTH CONDITIONS

Any major surgery's in the past 5 years?

Any overnight hospital stays in the past 5 years?

Have you had covid in the past 2 years? Were you hospitalized for the covid?

About how much do you have coming in monthly? GET \$\$\$

Ok, and do you pay rent or have a mortgage?

About how much is your rent/mortgage each month?

I'm going to go through a list of medical conditions (on financial inventory) I'm going to have you respond yes or no to any history of those medical conditions.

(Let the client know that you're going to place them on a 30-60 second hold while you connect with your senior underwriter to make sure that you're putting them in the best possible position.

Place the client on hold and connect with up-line.

Let the client know that you are going to find options for them.)

BE ABLE TO LOGIN TO CARRIER BACK OFFICES SO YOU CAN QUOTE AND ACCESS THE E-APPLICATION.

PITCHING OPTIONS

Ok, I have some options for you.

Do you have that pen and paper available?

Perfect, Please write down Bronze, Silver and Gold.

Bronze is going to be for \$face amount

Silver is going to be for \$face amount

Gold is going to be for \$face amount

Please write down Whole life. All of The options we're going to look at are all whole life options.

Under the options I'm going to have you write down the benefits of whole life policy's.

1. Write down **Locked in RATE**: Price never increases and coverage never decreases!
2. Write down **TAX-FREE**: The death benefit, living benefit, and cash value are one of the few things we don't have to pay Uncle Sam for!
3. Write down **Living benefit**: This one is important, IF you get a terminal illness, and the doctor tells you that you have less than a year to live you'll have access to 50% of the death benefit tax free while you're still living!
4. Write down **Cash value**: Your policy will accumulate cash value so over time you can never pay more into the policy than what it's worth. Should you break even you'd have an option to no longer make the monthly premium payment and have the death benefit there for your beneficiary or you could opt to continue to fund the policy and increase your cash value.
5. Write down **Permanent coverage**: This coverage will never expire on you..it is a whole life policy.

Does that all make sense? Perfect. Do you have any questions?

BRONZE, SILVER AND GOLD.

BRONZE plan for COVERAGE AMOUNT IS \$\$\$/Month

SILVER plan for COVERAGE AMOUNT IS \$\$\$/Month

GOLD plan for COVERAGE AMOUNT \$\$\$/Month

Golden Question: Now NAME, Which one of these options are you comfortable with applying for or should we look up or down?

HAVE THEM PICK AN OPTION - START APP

Like I mentioned there is an application process. It's not like the grocery store where we can choose what we want and purchase it without qualifying.

Have you ever submitted life insurance before?

YES- Ok, perfect so you're familiar with the application process then?

NO- Ok, no worries. There is an application process.

To submit an application I'll need a photo of the front of your driver's license, you can text

it over to me. Your social security number so the carrier can review your MIB Report and prescription history, your beneficiaries basic information so they know who to deliver the check to and the routing and account number of the account that you would like the monthly premium to come out of. We can go ahead and get you approved and then choose a date each month that is comfortable for you for the first premium and continuous premiums to come out. if you are not approved you will not be drafted. Do you have all of this information readily available?

I'm going to start the application as you get the information together.

Can you please TEXT me a photo of the front of your driver's license?