

# Inbound Call Script

## 1. Call Opening, Introduction, and Qualify Lead

**Agent:** "Hello, my name is Julius Gilgur and I'm a licensed broker on a recorded line. Are you looking for life insurance or final expense coverage?"

**(Client answers)**

**Agent:** "Perfect. To see if you qualify, there are two quick things we need to check before we can begin. First, are you a legal resident of the United States?"

**(Client answers)**

**Agent:** "And second, do you have an active bank account?"

**If no bank:** No worries, what payment method do you use to pay your bills?"

**(Client answers)**

**Agent:** Got it. And you're aware that there is a monthly payment for this coverage, right?"

**(Client answers)**

**\*\*If client answers no to ANY QUESTION – HANG UP before 90 seconds\*\***

**Agent:** "Great! It sounds like you meet the basic requirements. So, my job now is to explain how the programs work and help you find the best one that fits your family and of course your budget. And who do I have the pleasure of speaking with? Hi (Client Name)! It's nice to meet you and what state are you calling from? Ok Great!"

---

## 2. Setting the Agenda

(Client Name), as I mentioned earlier, my name is Julius Gilgur and I'm a licensed broker in your state. That means I work with over 30 different companies so you can think of me like the Expedia of insurance.

And in case we get disconnected, what's the best number to call you back on?"

Thank you. Now, these policies are designed to make sure you don't leave a financial burden when you pass away. And when that time comes (Client Name), who will you want to be your beneficiary? Okay. And what's his/her name?

Ok got it! These plans will help make sure there's no financial burden, so he/she can take care of the final expenses in the future, and my job is to explain how all that works.

Before I do that, I'm going to ask you to take some notes as I go through this. Do you have a pen and paper in front of you, or do you need a minute to grab that?

---

### 3. Medical and Financial Discovery

**Agent:** All right, the way these policies work is that there's no medical exams required but I will have to go through some basic medical questions. That way I can make sure you can qualify first, okay?

**\*\*If they want coverage for a Spouse/Co-borrower ask questions for both people\*\***

Ok the first question is, what is your date of birth?

Ok, are you taking any prescription medications currently or have you taken any in the past?

**If Yes - what condition(s) do they help you treat? (Client answers)**

And how tall are you? And about how much are you weighing, (Client Name)?

Have you been diagnosed or treated for any of the following conditions:

1. Lung disease, asthma, or COPD? If yes: Are you currently using inhalers or oxygen?
2. Heart attack, stroke, blood clot? If yes: Which condition(s) and when were you diagnosed?
3. Artery disease, congestive heart failure, or cardiomyopathy?
4. Cancer, leukemia, or lymphoma? If yes: What type, is it currently active, and when were you first diagnosed?
5. Are you diabetic? If yes: Are you currently on daily insulin treatment?
6. Any diabetic complications such as neuropathy, retinopathy, or amputations?
7. Kidney or liver conditions?
8. Anxiety, depression, or schizophrenia?

9. Dementia, Alzheimer's, or treatment for memory loss?
10. Alcohol or drug abuse?
11. Organ or tissue transplants, lupus, or tested positive for HIV or AIDS?
12. In the past 5 years, have you had any felonies, DUIs, or had your driver's license suspended or revoked?
13. Are you currently hospitalized, in a nursing home, psychiatric or correctional facility?
14. Have you been hospitalized for two or more consecutive nights in the past 12 months?  
If yes: What was the reason for hospitalization?
15. Are you receiving or been advised to receive home health care or hospice care?
16. Do you use a wheelchair or mobility scooter, or require assistance with activities of daily living?

Ok and for income, how much do you average per month after tax?

**If Client has a Spouse** - how much does (Spouse Name) average per month?

Now, (client name), obviously tomorrow isn't promised for any of us and when that time comes, are you planning on having a burial or a cremation?

- **If burial:** Okay got it. So, the average cost to cover the burial expenses will be approximately \$15,000 - \$25,000 and I will go over those options in a minute
- **If cremation:** Okay got it. So, the average cost to cover having a cremation will be approximately \$7,000 - \$15,000 and I will go over those options in a minute
- **If undecided:** No worries, I understand. Most people don't know what they will do either but the reason I'm asking is to make sure you have enough coverage regardless of which option you choose. So, depending on how much coverage fits your budget could determine whether you have a burial or cremation, ok?

Ok great. Thank you for that information. I think you might be able to qualify for one of the programs.

---

## 4. Program Explanation and Choice

**Agent:** All right. So let me explain how this is going to work to you, (Client Name). At the top of your paper, write down **Final Expense**. Then a little lower draw a BIG T as in Tango right down the middle of your paper so you have two sides to take notes on.

On the left-hand side go ahead and write down Whole Life. This plan is designed to pay out a tax-free lump sum to your family if you were to pass away for any reason. This lump sum will pay for your burial, cremation and any final expenses you may have. It can also allow you to leave extra LOVE YOU money behind to your family.

Now, the best part about it is that there's **no expiration date**. So, you cannot outlive this plan which means this is going to give your family a guaranteed permanent payout.

Another feature that comes with this plan is called **cash accumulation**. So, every month that goes by, you're going to build a higher cash value in your program, which would allow you to borrow money against it if you ever wanted to, without running your credit or getting a high interest loan. So, this is a great short-term and long-term plan."

And then the other thing that's nice about the program, (Client Name), is that the price never changes or goes up on you.

Now, my job's pretty simple. My job is to go over your options of coverage from highest to lowest. And whichever you select is best for you, we can submit you for approval. It only takes a couple of minutes. It's super easy. So, what I'm going to do next is put you on hold. I'm going to run the rates to see where I can get you the best rate. Give me two minutes and I'll be right back...Don't hang up.

---

## 5. Presenting Options and Value-Add

**Agent:** All right, (Client Name). So, it looks like we're going to be able to get you some really solid rates here. I'm going to start with the highest one first...

**\*\*\*OPTIONS ARE BASED ON INCOME\*\*\***

**\*\*Presenting Options\*\***

*EXAMPLE – GOOD RULE OF THUMB = 3%, 5% & 7% of Client's Income*

**Options 1**

On the right-hand side write down the first option which is for a tax-free check of (Example: \$40,000). This means that when you pass away, (Beneficiary Name) would get that full amount.

This option is designed to cover all your burial and final expenses, and it also leaves some extra 'LOVE YOU money' behind for (Beneficiary Name) to use however they need it. It's a way to make sure they are truly taken care of.

If we can get you approved for this option, the monthly payment will be (monthly premium) per month.

### **Options 2**

Are you ready for the second option? Okay, so for this one, (Beneficiary Name) would receive a tax-free check of (Example: \$30,000) after you pass away.

This amount should cover all the burial and final expenses, making sure your family doesn't have to worry about those costs. It's a solid plan to handle the main expenses.

If we can get you approved for this option, the monthly payment will be (monthly premium) per month.

### **Options 3**

And for the third option, (Beneficiary Name) would receive a tax-free check of (Example: \$20,000) after you pass away.

This option is set up to cover just the basic final expenses. It helps with the most important costs, so your family isn't left with a big bill.

If we can get you approved for this option, the monthly payment will be (monthly premium) per month.

---

## **6. Final Close and Application Submission**

Ok great...now what I tell everybody I meet with is this, (Client Name), and I'm sure you can agree with me on this...that having something is always better than having nothing. Am I right?

So what I always say is go with the one you're most comfortable with. As long as we get you approved, we can always add more or make changes later. We do annual reviews every year.

So if we could get you approved (Client Name), which one of these options would be best to cover the final expenses for (Beneficiary)?

**(Client answers)**

Ok great, so what I'll do next, (Client Name), is I'll just help you submit this to see if we can get you approved. I will start by verifying your information. I have your first name as...