

Telesales Script – Josh Williams

1. PHONE SCRIPT INTO PRESENTATION

Hi ____ this is Josh calling from the Benefits Center here in ____ County. The reason I'm calling is because we received the request that you filled out online for information on the ____ State life insurance programs.

You listed your Date of Birth as _____. Is that correct? Ok, I'll have you off the phone in a sec. I was just calling to let you know that we have processed your request. We are doing everything virtually now, so it only takes about 10 minutes. Go ahead and grab a pen and paper so we can get this out of the way.

2. GET CREDIBILITY

I want you to write down my information:

-My name is Josh Williams

-My state Producer number is _____. With that number you can go to the Department of Insurance website and type it in to find me. That way you know who I am. The state just requires me to leave that with you.

3. POWER QUESTIONS:

- Are you home and sitting somewhere where you can write down some numbers for me?
- Do you have a good email that you can use while we are on the call if I send some information over to you?
- Have you been trying to get this set up for a while now or am I the first person you've been able to talk to about this?
- **(Shoppers)** Have you been getting declined for coverage or have you just not been able to find a program that fits your budget?
- Do you currently have any active life insurance now?
- Have you ever had a life insurance policy before?
- Have you ever been declined for life insurance before?
- Are you working full time or are you retired? If on SSI: Ok and that's being deposited into your bank account like most people or do they put that on your direct express card?

4. EXPLAIN THE PROCESS

Now the way this works is very simple. I'm a licensed broker with the state. My job is to pull up all of the options in the state of _____. Now everything is based on your age and your health. So I'm going to ask you about 5 medical questions, and depending on how you answer those, it will give me a good idea of which companies will decline you and which ones might approve you.

Once we pull up some options for you, we will look to see which company is offering you the best rate. And at that point we will submit an application to see if we can get you approved for coverage. Unfortunately, we can't commit to anything today, because before you can buy the insurance, you have to get approved for it first.

5. MEDICAL QUESTIONS (FINANCIAL INVENTORY SHEET) 6. FIND WHY 7. PITCH 2-3 OPTIONS

8. CLOSE

Now, like I said before. Unfortunately, I don't make the final decision. The insurance company does that. So, we still have to submit your application to see if you can even qualify for this or not. But if you are able to qualify, would you want to leave your family with \$\$\$\$ or \$\$\$\$?

Ok, I'll try my best to get you approved. The application only takes about 5 minutes. I'll pull that up now. Have you tested positive for covid in the last 3 months?
Alright and spell your first name for me.... (Complete the App)