

The Call *Script.*

A complete walk-through for Ethos, Final Expense, and Veterans intros — through underwriting, presentation, and application.

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HOW TO READ THIS SCRIPT

(client's name) — replace with the prospect's first name.

(beneficiary) — the person they're protecting.

TONE / PACE — delivery cues for each section.

... — natural pause; let the silence work.

01 Intro — Ethos

● TONE · CASUAL

● PACE · SLOWEST

Hey **client's name** ?... **client's name** , this is just **your name** getting back to you, I'm just licensed with the state.

It looks like a little while back you were checking some rates through Ethos for insurance — the reason I'm calling is everyone was getting really high rates shown. Did you get shown an expensive quote, or what happened with that?

Ok, makes sense why this came to me. On the site it only shops one company, so the prices are usually higher than normal. I'm licensed directly with the state of **state** , so my job is to help you shop all of the companies and find the actual best rate and make sure you're not overpaying for your coverage.

I don't want to get ahead of myself though — what had you on there in the first place? Do you not currently have any coverage, or were you just trying to see if there were any better options out there?

02 Intro — Final Expense

● TONE · CASUAL

● PACE · SLOWEST

Hey **client's first name** ?... **client's first name** , this is just **your first name** , I had a second to get back to you here, I'm just licensed with the state. I received the request you put in about possibly looking at some final expense and burial coverage, I have your date of birth here as **date of birth** , is that right?

Were you looking for anything specific, or just wanting to see what your options were?

03 Intro — Veterans

● TONE · CASUAL

● PACE · SLOWEST

Hey **client's first name** ?... **client's first name** , this is just **your first name** giving you a call from the veterans benefits office. I just had a second to get back to you here, I got the request you put in about possibly looking into the affordable coverage options for veterans. You listed your branch of service as **branch** , is that correct?

Okay, I'm just the state-licensed underwriter assigned to your file here. Were you looking for anything specific, or just wanting to see what your options were?

04 The Why

● TONE · CURIOUS

● PACE · SLOW

Ok got it... and just so I'm on the same page... are you mainly concerned about covering funeral expenses, taking care of a mortgage, or something else?

Alright, makes sense. And who would be the person having to take care of all that after you're gone?

Okay, so just wanting to make sure you have at least something in place so that that's not a financial burden for **beneficiary** — is that right?

RECAP LINE

Got it... so basically you're looking for some coverage to take care of **beneficiary** so that the **goal** isn't a burden on them when you pass away... did I miss anything?

05 Structure

● TONE · UPBEAT & CONFIDENT

● PACE · SLOW

Well in case you missed it, my name is **your name**. My job is super easy. I'm licensed with the state of **state** and work with all of the insurance companies in **state**. I just grab some details from you to shop for you to see who would offer you the lowest rate.

Once we find the lowest rate, you custom-design your own plan and price exactly how you want — and then we just submit an application to see if we can get an offer back from the carrier. Make sense?

CREDENTIALS HAND-OFF

Before we get started, the state requires I provide you with my credentials. Go ahead and grab something to write with and let me know when you're ready so I can give that to you.

My name is **spell out name**, and my license number is **NPN**. Do you have that? Go ahead and read that back to me just to make sure you have it correctly.

WHY I SHARE MY CREDENTIALS

The reason I give you that is once we find the best plan for you, the application requires sensitive info like your address, social, bank info. So legally I have to provide my details, so you know I'm licensed with the state and have my background checks done and all that.

APPOINTMENT SETTING

OK, perfect — I actually work by appointment only. This first call is just to get a bit of information so I can go to work for you and start shopping all the carriers across the state. That process takes a couple hours, so that way when we hop on our next call, I can be prepared and have all the options for you.

What time do you typically get home from work?

OK, perfect. I'm a little busy at that time but I have **__ time** available or **__ time** available — what would be better?

OK, perfect — let me get that scheduled for you. I just sent you a text message with my business card. Check your text messages really quick and let me know you got that.

OK, perfect — that is my business card, which has my national producer number. Just so you know I'm licensed with the state.

Will you be taking this call from home? OK, great — and when it comes to looking at your finances and insurance, is there anyone else that you consult with, like a spouse or a family member? Perfect, I want to make sure they're available too. Are they going to be home at that time as well? OK, perfect — this works best if we can go over everything with both of you.

COMMITMENT CHECK

OK, now just before I let you go — like I said, it's going to take me a couple hours of work to do the research and find the best options. I will go to bat for you. I just want to make sure that this is something that's actually important to you, and when I do call you for your appointment you're actually going to be available — you're not booking this appointment because you're too polite to tell me no, right?

I figured — just wanted to check. I just have a couple health questions so I can do my research. *(go over basic health questions)*

Okay perfect, well I have you down for **__ time**. Looking forward to chatting later.

06

Suitability

● TONE · DOCTOR / PATIENT

● PACE · MEDIUM

Okay, **client's name**, keep in mind — none of these questions are going to determine if you get approved or not. The insurance companies look at the medical records to determine that. These questions are just going to help me figure out which carriers are the best fit so I can actually give you accurate numbers. I don't handle any of the sales or approvals; I just work on your behalf to help you find the best rate in your state. Make sense?

IDENTITY & BENEFICIARY

Just to confirm: I have you listed as **age** years young, correct? And then confirming the beneficiary is **beneficiary** — and then what is their DOB?

LIFESTYLE

And then do you smoke, chew, vape, or anything like that? And you don't have like a part-time gig for Red Bull where you jump out of planes for a living, or backflip motorcycles over a canyon, or a stunt pilot? Ok just checking — and any felonies or DUIs?

HOUSING & OUTFLOWS

Ok now, are you still chipping away at the house, or are you renting? Ok, what's that ballpark payment every month? Any idea how much is left on the mortgage? And then what about car payments? Any other properties or six-figure debts or anything? And then utilities around 200–300 a month? And then another few hundred for food or fun? Anything else outbound that I'm missing? Ok so about **\$ amount** going out for expenses every month.

INCOME

And then what is your ballpark monthly or annual income? Ok so we have about **\$ in** coming in and roughly **\$ out** going out — does that sound pretty close? Not missing anything major? Now, is that work income, social security, retirement — or how is that set up?

IF INCOME SOURCE IS...

- **Work** — Ok so the paycheck gone for life is kinda why we're looking for some financial relief and security for **beneficiary**, since that would be a pretty big difference month to month, especially over time. That sounds about right?
- **Retirement** — With Social Security, I'm sure they explained to you that you get to keep the larger of the two socials in the household? Ok good. And then with the retirement, is it set to have 40–50% survivorship, or is it zero? I ask because almost nobody has 100% survivorship, and that income adjustment is what can be pretty rough long term for the survivor.

MEDICAL HISTORY

In your lifetime, any major illnesses such as cancer, heart attacks, strokes, brain aneurism, COPD, any organ issues? Major arthritis, MS — anything you've ever been diagnosed with or treated for? *(If yes: what? when? any complications?)*

And then in the last 10 years — any major surgeries or medical procedures? And then any and all prescriptions in the last decade — whether you filled them, took them, don't take anymore, or are currently on them. Just any and all you can remember from the last 10 years. And what are you taking those for currently? *(If yes: what? when? any complications?)*

And would you say that everything is well controlled — any complications? Alright, then what's a ballpark of your height and weight? Ok, any other meds or health stuff that you can think of?

07 Underwriting Cheatsheet

● REFERENCE

Any of the following → go Whole Life.

WHOLE LIFE TRIGGERS			
<i>any one is enough</i>			
4 or More Meds	70+ Years Old	Afib	Alzheimer's GIWL
Amputations	Bipolar / Schizo	Cancer	COPD
Drug / Alcohol Abuse	Felony in 10 Yrs	Heart Attack	Heart Disease / Failure
Insulin	Kidney Disease / Failure	Liver Disease / Failure	Neuropathy
Obesity	Oxygen GIWL	Stroke	Stents

GIWL = Guaranteed Issue Whole Life. Default to GIWL where flagged regardless of other factors.

08

Term vs Whole Life

● TONE · TEACHER

● PACE · SLOW

Only run this section with clients who are actually young and healthy enough to qualify for Term. If you're working with an older client who wants final expense coverage, skip this entirely — automatically assume Whole Life. Otherwise, this is where you guide the client toward Simplified Issue Whole Life: best chance of approval, and benefits / price / coverage locked in for life. If they still want Term and genuinely qualify, you can look at Term options.

Now there are a lot of options. I just want to make sure we choose the right one for you. How familiar are you with the different types of insurance out there?

I don't know if you've felt this way, but what people tell me is they've been looking and there's so much out there that it gets confusing and overwhelming to understand the differences and make sure they're getting something good while also not overpaying.

My goal here is to make sure you don't feel that way. I want to explain it so you can actually make an informed decision — so I'm going to go over some stuff, and just stop me if you have any questions, okay?

Basically there are two types of insurance. On one end you have **Term**, or temporary insurance. On the other end, you have **Permanent** insurance.

TERM — TEMPORARY COVERAGE

Term is nice because it's typically more coverage for less money. The insurance carrier will agree to protect you for a certain amount of time, usually 10 to 30 years. The downside is that if you outlive the term, it's kind of like, "congratulations, you're alive" — you no longer have insurance and you get zero money back.

Statistically only 1–2% of term policies ever pay out, so it's a really good deal for the insurance company. Not because they fight claims — they just look at your health statistics. They won't approve you for a term they think you will *not* outlive, but they're happy to take your money if they think you will. Most people don't go that route because it's essentially throwing money down the drain with no guaranteed return. Are you with me on that so far?

PERMANENT — WHOLE LIFE

Now on the other end, we have permanent coverage. This is like Whole Life — are you familiar with that? Just like the name says, it protects you for your whole life. No matter how or when you pass away, it's going to pay out to your **beneficiary**. It never expires.

All carriers use the same risk guidelines, so if one policy is significantly cheaper than another, it's usually missing something in terms of benefits. A lot of times the policy can be very cheap in the beginning, but the insurance company has control — they can increase the price. Most people don't go that route because they don't like the insurance company having that kind of power over them, you know?

What most people get is a policy that's consistent — the rate never goes up or expires, the benefit never goes down. They have control. Even if it means a little less coverage than they originally wanted, things are locked in, and there's never going to be a day where the price goes up or the policy expires. Does that make sense?

DISCOVERY QUESTION

What are your thoughts on what you think would be best for you?

CLAIM PROCESS

One thing we didn't talk about was the process to file a death claim. Legally, insurance companies have **six months** to pay that out. So we focus on carriers with a history of paying within a week or two — that way your beneficiary actually gets the money in time to pay for the funeral and other expenses, instead of waiting around. Is that something that would be important to you?

09 Recap the Why

● TONE · CONCERNED & CURIOUS

● PACE · SLOW

The Why is a discovery phase. The lines below are not meant to be read word-for-word — they're prompts to help uncover what's really driving them. Lead with an empathetic tone, listen more than you talk, and let the conversation breathe. Listen to live sales calls to get a feel for how a good Why actually flows.

It'll take a few minutes for this to all load up. While we're waiting for that, I was curious — why is it important for you to actually get at least something in place for **beneficiary** ? Is it kind of just like, whenever you get around to it — or is it actually something that's pretty important and a priority to you?

Is it more that **beneficiary** could come up with the money on their own and cover things, and you just don't want to have to do that? Or is it more that if they had to come up with the money, it would put them in a bad spot financially?

Ahh, I see. I guess — how would you feel about them having to do that if something happened with no coverage?

Yeah I get what you mean. I've seen that happen a lot. *(personal story)*

Well it's great that you're being proactive about all this. Unfortunately, most people leave this on the back burner until it's too late. **beneficiary** is lucky to have someone like you that cares about them the way you do.

Even though most of us don't like to think about it, the bottom line is we are all going to die at some point. We hope it doesn't happen for a long time — but you know the saying, prepare for the worst and hope for the best.

(let them respond)

It's crazy though — I talk to a lot of people, and some people just think of it like it's not their problem since they won't be around anymore. You know what I mean? Makes sense. I can tell this is important to you.

How much easier do you think things would be for **beneficiary** if they received a check to cover everything and didn't have to worry about the money at all... while they were grieving?

How do you think it would affect **beneficiary** having to take on the weight of planning and paying for everything while trying to grieve?

Okay, this all makes sense. It sounds like you're the kind of person that's smart enough to know you need to be proactive and how important this is. And it seems like you looked at it before, but it just wasn't good timing or in the budget. But you know you should do something — because if something happened now, it doesn't sound like things would be very easy for **beneficiary** .

TRANSITION TO PRESENTATION

Well, let's go over the best option so they don't have to do that.

10 Presentation

● TONE · TEACHER

● PACE · SLOW

Now **client**, just so you know — all of the plans we'll be looking at today are provided by carriers that are **A-Rated...** and they've all been around for over 100 years. Go ahead and write down these benefits.

WHOLE LIFE	IUL	TERM
PERMANENT	PERMANENT	DAY 1 COVERAGE
The policy will never expire. If you live to 113 years old it will still be there to pay out.	The policy will never expire. If you live to 113 years old it will still be there to pay out.	Effective upon approval. No 2-year wait — approved today, hit by a bus tomorrow → pays the full benefit, no questions asked.
DAY 1 COVERAGE	DAY 1 COVERAGE	TAX-FREE DEATH BENEFIT
Effective upon approval. No 2-year wait like those ones they advertise on TV — approved today, hit by a bus tomorrow → pays the full benefit, no questions asked.	Effective upon approval. No 2-year wait — approved today, hit by a bus tomorrow → pays the full benefit, no questions asked.	Covers any cause of death. Pays your beneficiary 100% tax-free — no probate, no check to Uncle Sam.
LIVING BENEFITS	LIVING BENEFITS	MAJOR ILLNESS
Pays out at death — and also pays if you become terminally ill with less than 12 months to live. Hopefully you never have to use that part.	Pays out at death — and also pays if you become sick or disabled. Hopefully you never have to use that part.	Pays out at death — and pays up to 90% if you become sick with a major illness like cancer or heart attack.
FIXED PREMIUM	FIXED PREMIUM	DISABILITY
Locked in for life. Will never increase in price — no surprise bills, ever.	Locked in for life. Never increases in price.	You're also taken care of if you become disabled and can't work or perform daily activities like walking, driving, feeding, or bathing.

END OF PRESENTATION

11 Pre-Frame & Numbers

● TONE · ASSUMPTIVE → NEUTRAL ● PACE · MEDIUM → SLOW

PRE-FRAME

So the way this works is that my system shops through ALL the A-Rated carriers for us — Mutual of Omaha, Aflac, Aetna, etc. — so you don't have to waste time calling 52 different carriers just to get the best rate. Make sense?

I'm assuming you're like most of our clients — you just want me to pull up the plan that comes back with the lowest rate? Or did you have a company in mind you are loyal to even if it means paying twice as much?

Ok, the system is going to provide 3 initial recommendations. Then after we look at those 3 initial recommendations, we'll adjust the coverage up or down until we find the sweet spot that's comfortable for you. Sound good?

THREE RECOMMENDATIONS

- | | |
|---|--|
| 1 | <p>BARE MINIMUM · COVER THE BASES</p> <p>It'll pay out \$__ thousand to beneficiary to cover the goal. Now that plan comes in at just \$__ bucks.</p> |
| 2 | <p>A LITTLE EXTRA SUPPORT</p> <p>If you felt like beneficiary needed more support after you're gone, the 2nd recommendation will cover the goal plus a little extra — that's \$__ thousand of coverage, and it's only \$__ bucks.</p> |
| 3 | <p>A LOT EXTRA · MAXIMUM COMFORT</p> <p>If you felt like beneficiary needed more support after you're gone, the 3rd recommendation will cover the goal plus a lot extra — that's \$__ thousand of coverage, and it's only \$__ bucks.</p> |

Now we can customize this of course — but based on those 3 options, which one do you feel fits the budget and makes the most sense?

12 Application — Identity & Medical

● TONE · DOCTOR / PATIENT

● PACE · MEDIUM

TRANSITION

Ok, sounds good. I'll go ahead and pull up the application portal on my end. The first thing they ask for is your driver's license number to verify your identity. Go ahead and grab that real quick while I wait for this to load.

MEDICAL RECORD CHECK

Alright — and then for the medical record check, what's your social?

SSN PUSHBACK *"I don't want to give you my social."*

I totally understand. Without your social, the carrier has *no way* to validate your medical history. Without it, you can't get insurance *anywhere* — so you can just go ahead with that when you're ready. (*Important: say with extreme confidence, then say nothing and wait.*)

"NO" #2 →

I totally understand. You DID get my card with my license number — will you pull up your texts real quick so we can take a look at that? That 8-digit number right below my name is my National Producer Number. That's the license number they gave me after I went through all the federal background checks and fingerprinting. So everything is secure — you can just go ahead with that.

"NO" #3 →

I understand the hesitation. Let's do this — we can hop on a quick FaceTime or Zoom so you can see I'm just a boring insurance guy, not some crazy person, and I'll show you my ID. This is your cellphone, right? I'll text you the link.

13 Application — Banking

● TONE · DOCTOR / PATIENT

● PACE · MEDIUM

Of course, like I mentioned, they won't draft until after approval. What bank do you use?

Ok, I have their routing number as **routing #**. (Google the bank and city and routing number — read it back. Right 99% of the time.) And the account number?

BANKING PUSHBACK A "Don't have that info."

Not a problem. Go ahead and grab a check or bank statement — it'll have it on there.

"NO / CAN'T" →

Ok, just go ahead and pull up your mobile banking app.

"NO / CAN'T" #2 →

Got it. Let's just call the bank directly. Who do you bank with?

BANKING PUSHBACK B "Don't want to give banking over phone."

I totally understand. This is just like when you got your car insurance — again, they won't draft until after approval, but the carrier requires it on the application. Without it, you can't get insurance anywhere. Does that make sense?

"YES" →

Ok I can pull up your routing number in our system. Who do you bank with? And was that set up in the state of **state**? Ok, let me know when you're ready to confirm the routing number — I'll read off what our system shows.

"NO" #1 →

You DID get my card with my license number — pull up your texts real quick. That 8-digit number right below my name is my National Producer Number, given to me after federal background checks and fingerprinting. If you'd like, we can call the department of insurance to validate my license. Would that help?

"NO" #2 →

I understand the hesitation. Would it help you if we jumped on a FaceTime or Zoom so you can see I'm just a boring insurance agent and a real person?

BANKING PUSHBACK C "I can't have it charge me yet."

Not a problem. As I mentioned, nothing will be charged today because you haven't been approved yet. It'll take them at least a couple days to approve you, and then after that they'll draft that initial premium so that you're covered immediately. So if something unexpected happens, it'll pay the full benefit the next day. Make sense?

"NO" #1 →

The default here is that the carrier drafts a couple days after approval since it's immediate coverage like you wanted. Then if we need to adjust the recurring date, just give me a call and we can change that. Sound good?

"NO" #2 →

Ohhh — so if they try to draft in the next few days, there won't be anything in there? Are you like most people, you get paid every Friday? Ok, well, it's some extra paperwork on my end, but if it helps you, I'm happy to push it out a week. Would that help you?

14 Final Recap & Wrap Up

● TONE · CASUAL

● PACE · MEDIUM

FINAL RECAP (BEFORE SUBMIT)

CONFIRM BEFORE SUBMITTING

Just before I proceed forward to the last page... let me just recap so we're on the same page. So today we're just sending it in for the \$ ___ thousand of coverage, and the premium will be \$ ___ bucks a month, and your beneficiary is beneficiary — is that all correct?

PATH A · SAME-DAY APPROVAL — EFFECTIVE IMMEDIATELY

Awesome news — you came back approved on the spot, which means your coverage is **effective immediately**. So if, God forbid, something happens tonight on the way home, the policy pays the full benefit no questions asked.

From here, the carrier is going to draft that first premium in the next couple of days to lock it in. You'll get the policy packet in the mail in about 2–3 weeks — nothing for you to do when it shows up, just put it in a safe spot for your records.

Your policy number is policy # with carrier name, and my direct cell is your cell #. Go ahead and save that in your contacts now — if you ever need anything, that's me directly, not a call center.

Do you have any questions for me before I let you go?

PATH B · PENDING UNDERWRITING

Ok, from here, when I submit this today, it's going to take them about 1 to 2 days to approve you. Once approved in the next couple days, they'll draft that initial premium to cover you immediately — so if, God forbid, you get struck by lightning the next day, it'll pay that full benefit for you. Alright?

Once they activate the insurance in the next couple days, you'll get the policy packet in the mail in about 2–3 weeks. When you get that, there's nothing you need to do — that's just for your records, so put it in a safe spot. And then of course I come with the policy, so if you ever need anything just give me a call. Ok?

Alright, I got that all submitted for you. Your application number is app / policy # with carrier name — once approved, that becomes your policy number. My direct cell is your cell #. Go ahead and save that in your contacts now so you have it.

Do you have any questions for me before I let you go?

SIGN-OFF

It was a pleasure helping you out today. Have a great rest of your day.

