
FEX Inbound *Master Script*

Control the frame from hello. Ask, don't tell. Every question moves them one step closer to the application, and the application is where the sale happens.

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Opening

Set the frame from the first sentence. Identify the caller's needs within 90 seconds — do not hang up on valid leads.

01 Opening

This is [Your Name] with the Life Insurance Department on a recorded line. Are you calling for life insurance or final expense coverage?
(Pause for response.)

If yes / quote: Great! I can help you find the most affordable monthly payments. Is that okay? *If yes: continue with the script.*

If calling about \$25K or benefits: You do qualify for a death benefit up to \$25,000. There is a monthly payment. Would you like to go over rates and coverage options?

If they ask if we're a specific carrier: That is one of the carriers we work with. Were you looking to purchase life insurance or final expense coverage?

02 Client Intake

1. Okay, and are we purchasing the insurance for yourself or a loved one?

2. Perfect. What is [your/their] resident state and date of birth?

3. Please spell your first and last name. *[Re-confirm the spelling.]*

Once again, my name is [Your Name], and I'm a licensed agent in [client's resident state], and I'll be taking care of you today!

4. Is this the best call back number in case we're disconnected?

5. And are you able to receive text messages to that number?

6. Great. What is your approximate height and weight?

7. And do you use any nicotine or tobacco products?

Do you currently have existing life insurance or final expense coverage?

If no: Okay. It sounds like getting coverage is very important to you. That way, God forbid something happens, your loved ones won't have to come out of pocket to cover your expenses. Does that sound about right?

If yes: Okay. Were you looking to add on coverage or just interested in finding something more affordable? **If more affordable:** Which company are you with? How much coverage do you have and what are you paying? When did your policy go into effect?

8. Are you single or married?

9. Are you currently working or retired?

10. Do you receive social security or disability?

11. Okay, and which state were you born in?

12. Okay, great. Most insurance companies offer lower rates if you use a bank or credit union. Do you have a valid bank account or credit union? **If no bank:** No worries, what payment method do you use to pay your bills?

Perfect, thank you for that information.

Health Questions

No exam, no blood work — earn the right to ask, then take careful notes.

03 Eligibility & HIPAA

Now, the way these plans work is that there's no medical exam or blood work required. I'll just ask you a few basic health questions to determine eligibility, is that okay?

Great. Before I continue with those questions, I need to disclose that all of your personal and health information is protected under HIPAA privacy laws, okay?

If unsure about HIPAA: HIPAA privacy laws ensure that your personal and health information stays protected and confidential. Does that make sense?

04 Health Questionnaire

1. Are you currently hospitalized, in a nursing home, psychiatric or correctional facility?
2. Are you receiving or been advised to receive home health care or hospice care?
3. Do you use a wheelchair or mobility scooter, or require assistance with activities of daily living?

Okay, these next few will also be a yes or no. Have you been diagnosed or treated for any of the following conditions:
4. Lung disease, asthma, or COPD? **If yes:** Are you currently using inhalers or oxygen?
5. Heart attack, stroke, blood clot? **If yes:** Which condition(s) and when were you diagnosed?
6. Artery disease, congestive heart failure, or cardiomyopathy?
7. Cancer, leukemia, or lymphoma? **If yes:** What type, is it currently active, and when were you first diagnosed?
8. Are you diabetic? **If yes:** Are you currently on daily insulin treatment?
9. Any diabetic complications such as neuropathy, retinopathy, or amputations?
10. Kidney or liver conditions?
11. Anxiety, depression, or schizophrenia?
12. Dementia, Alzheimer's, or treatment for memory loss?
13. Alcohol or drug abuse?
14. Organ or tissue transplants, lupus, or tested positive for HIV or AIDS?
15. In the past 5 years, have you had any felonies, DUIs, or had your driver's license suspended or revoked?
16. Have you been hospitalized for two or more consecutive nights in the past 12 months? **If yes:** What was the reason for hospitalization?
17. And lastly, are you currently taking any prescription medications? **If yes:** What are they prescribed for?

Listen carefully and take notes — these answers decide the carrier you land on later. Don't rush them, and don't react to the answers.

Okay, great. Thank you for that information.

Credentials & the Product

Credentials first, then the product. Trust before information.

05 Credentials

Thank you for sharing that with me. Let me take a moment to explain how this works. If you could do me a favor and grab a pen and a piece of paper — I'll have you write down all of my credentials so you know exactly who you're speaking to. Let me know when you're ready.

Have them write down: first name, last name, state license number, and phone number. Slow down here — this is what separates you from a telemarketer in their mind.

06 What These Plans Are

My goal is to match you with an affordable, state-approved final expense life insurance plan. These are specifically designed for individuals over the age of 50 who are often on a fixed income — such as Social Security, disability, or retirement.

Alternate phrasing: These plans are approved at both the state and federal level and are designed for people on tighter budgets who want to make sure their final expenses are handled.

These plans are designed to cover 100% of burials, cremations, or any other final expenses your loved ones could incur. So if you qualify — and based on what you've shared, it sounds like you do — the policy pays out directly to your beneficiary, usually within a few days of a claim. That means it's often the *first* money your family receives.

Building the Why

Establish who it's for, then what it costs. This is where the why gets built.

07 Burial or Cremation

Now, [Client Name], obviously tomorrow isn't promised for any of us. I'm sure you can imagine that at some point, we'll all pass away — and when that time comes, are you planning on a burial or a cremation?

If burial: Okay, got it. So having at least **\$10,000 – \$20,000** to cover the burial costs and service is what we're looking for, correct?

If cremation: Okay, got it. So having at least **\$7,000 – \$15,000** to cover the cremation costs and service is what we're looking for, correct?

If undecided: No worries, I understand. Most people are undecided. I'm asking to ensure you have adequate coverage regardless of the option you choose. Does that make sense?

08 The Real Cost

Have you ever had to plan a funeral for a loved one?

Respond empathetically. If they have, ask what that was like for the family. Their own story will do more selling than anything you say.

Most people don't realize that a cremation can cost anywhere from **\$5,000 to \$15,000** depending on services, and a traditional burial can easily exceed **\$15,000** or more.

Losing someone is already incredibly emotional. When families aren't prepared, the financial stress just makes it harder. And it sounds like the reason we're speaking today is because you want to make sure your family doesn't have to carry that burden. Is that right?

Get the yes out loud. That yes is what you anchor back to on every single closing objection.

Building the Why – continued

Get the name, deepen the need, then set the budget you'll quote around.

09 Beneficiary Conversation

This is the most important part of the call. The beneficiary's name is the leverage you'll use in every objection from here forward — get it, write it down, and use it out loud.

Now, if God forbid you were to pass away tomorrow, who would you want to list as your beneficiary to receive your policy benefit? *[If the client doesn't mention the full name, ask.]*

If hesitant or unsure: I completely understand. Many people don't have someone picked out right away. You can name anyone you trust — a family member, a close friend, or even a neighbor — and you can always change it later. Is there someone that comes to mind?

If multiple beneficiaries: And how did we want the benefit split between them?

Now, if something were to happen tomorrow, do you feel **(beneficiary)** would have enough money to take care of all of the final expenses?

Full legal name isn't required yet. Let them talk. Don't fill the silence.

10 Deepening Questions

These questions deepen the conversation and uncover the client's needs. No need to ask every question in one call — choose the ones that naturally fit the flow. Pause after each, be sympathetic, and respond with "I understand."

1. "Why is protecting [him/her/them] important to you?"
2. "What would [his/her/their] situation look like if you didn't have coverage in place?"
3. "Would they have the funds to cover your final expenses when that time comes?"
4. "When do you feel is the best time to put this protection in place?"
5. "How do you think they would feel knowing you've already taken care of this with coverage in place?"
6. "And how do you think they would feel about you if something did happen, and you could have had this coverage in place but didn't?"

11 Budget Qualification

Now, my goal is to get you the max coverage, but we want to make sure that your premium will be affordable and can be maintained on a monthly basis. What is your approximate monthly income? A rough estimate is fine.

Write the number down. Keep premiums within 7–10% of their monthly income for affordability and persistency. Quote top down: present all three coverage amounts first, then all three premiums.

Carrier Positioning

You're the broker, not the salesman. Name-drop, narrow down, move to the inventory.

12 The Broker Advantage

Perfect, I'll keep that in mind. So as a broker here in (state), I work with pretty much all of the A-rated companies. Have you heard of Mutual of Omaha, Gerber Life, or Aflac? Great — that's a few. But I'll narrow all of those down to typically a good, a better, and a best choice, so you can decide what option feels most comfortable while still protecting your family.

To do that, I'm going to cover a few questions here to make sure I can narrow it down and help you to the best of my ability. Starting here with the best mailing address — what will that be for you?

13 Financial Inventory

Once done: Okay, perfect. From here I see that (company name) seems like the best option — we're going to see what they're offering you. So I'll have you just grab that pen and paper for me again. I'm going to give you some information about the benefits that come with this type of plan.

The Six Benefits

Have them write every one of these down. Say the header first, then explain it.

This is a whole life policy — it will be with you for the rest of your life, and here's what that comes with:

1 Immediate Coverage

As soon as you make your first premium, you're covered day one — no two-year wait period like most carriers.

2 Secured Premiums

Premiums never increase and coverage never decreases — the premium stays fixed and locked in, regardless of age.

3 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.

4 Living Benefits

If you get a terminal illness and the doctor tells you that you have 12 to 24 months to live, you'll have early access to the benefit — tax free — while you're still living.

5 Cash Value

Your policy will accumulate cash value over time.

If they ask for detail: The carrier puts a portion of your monthly payment into savings, where it earns interest. It's fully tax-free, can be accessed in emergencies such as chronic illness, and you'll have the option to withdraw after two years.

6 Permanent Coverage

This coverage will never expire on you. It lasts the rest of your life.

Based on what you've told me, the system has built three packages of coverage, and you can decide which one makes the most sense — but keep in mind we can adjust as you please. The goal is to find the right amount of coverage for the best premium... but at the end of the day, we still have to get it approved. Does that make sense?

The Quote

Quote around the budget they gave you — never below it, never wildly above it.

14 Coverage Ranges

Please grab that pen and paper. I'm working with the carriers to find the best fit for you, then we'll review rates and coverages so we can decide what works best. I'll give you a range of coverage amounts, and if you need more, just let me know and I'll adjust it. Please write down:

	BURIAL	CREMATION
General quotes	\$25,000 / \$20,000 / \$15,000	\$20,000 / \$15,000 / \$10,000
Older and/or very unhealthy (expensive rates)	\$15,000 / \$11,000 / \$7,000	\$10,000 / \$7,000 / \$5,000

15 The Quote — Three Options, In Order

Use the beneficiary's name in every one.

GOOD The \$__k option

This will cover a basic funeral expense, as long as it's not on the fancy end, but it won't leave money behind for (beneficiary). That will be (coverage amount) for \$__ a month.

BETTER The \$__k option

This is the option most people lean towards. It'll cover the *full cost* and factor in inflation down the road, so (beneficiary) doesn't have to be burdened by any of the expenses whatsoever. That will be (coverage amount) for \$__ a month.

BEST The \$__k option

This is going to guarantee to cover the *full cost* of the funeral *and* leave some money behind for (beneficiary). That will be (coverage amount) for \$__ a month.

THE GOLDEN QUESTION

Given those three, which one would make the most sense for you?

Then stop talking. Whoever speaks first after this question loses. Alternate phrasing: "If God forbid you were to pass away tomorrow, which coverage option would you feel comfortable with leaving behind for [beneficiary]?"

Beginning the Application

Assume the sale. Keep it moving and keep it human.

16 The Transition

So what we'll do now is send in a request for coverage to hopefully get that approval. Keep in mind, they don't approve everyone — but I will do my best to get you this coverage, since I know how important it is to you.

Build rapport. Keep the flow of the application moving without pausing too much or too long. Make a few jokes and have fun — dead air is where objections are born.

17 Application Details

1. What's your mailing address where you'd like your policy mailed? *[If already collected, confirm it.]*
2. And a good email address for you?

Application checklist: answer all medical questions as given; list the beneficiary — and ask for referrals while you're there; get the beneficiary's phone number.

Perfect... now what they're going to do is just validate your identity and make sure you're not a robot or anything. Obviously you're not — we're on the phone right now!

18 The Social

Okay, great! I've started working on your policy documents, and I'll be providing you with a policy number today. I'm also attaching your nine digit social to your policy. What is your nine digit social?

If they hesitate: Well, [Client Name], if God forbid anything happens to you and [beneficiary] didn't have the policy number, [he/she/they] can provide your social to the carrier to file a claim. Does that make sense?

If "I don't want to give my social": I completely understand. Now, the main reason they ask for that piece of information is because it's the only way they can identify you for the Medical Information Bureau — and when you pass away, that's the only thing on your death certificate, so it's how your loved ones get paid out. So go ahead with that number for me.

Deliver this with total confidence. If you waver, they'll sense it. Treat the objection like it's the most ordinary question in the world — because to you, it is.

Lining Up Banking

Never leave without a payment method. There is always another door.

19 Draft Date

If drafting immediately: The first premium typically drafts in 24 to 48 hours. Is that going to be fine? And is the (day) of every month going to work for you moving forward — or would you want it, like most people, on your SSI billing date?

If they push the date back: No problem — it actually looks like you qualify for Social Security billing, so it can be drafted in accordance with that date. Whether it's the 1st, the 3rd of the month, or the 3rd or 4th Wednesday — which one is when you receive your SSI?

Always push for recurring on the SSI billing date. It's the single biggest driver of persistency.

20 Banking Questions

1. And which bank are we using for your monthly payments? Is that checking or savings?
2. Is your name as it appears with your financial institution?
3. It looks like we're partnered with (bank name) in our state system. Nine times out of ten the routing number that automates is correct — do you have a checkbook or bank statement to confirm it? It should start with xxxx...
4. And your account number? — *confirm it twice.*
5. Just to confirm I have the correct information: *[verify the account #, routing #, checking/savings, and bank name with the client]*

Look up the carrier's routing number for their bank and state ahead of time so you can read it to them first.

Underwriting & Close Out

Silent hold, approval, and expectation-setting that prevents cancellations.

21 The Hold

Again, my name is [Your Name], and I will be your agent for the life of your policy. If you ever have questions or need to make any changes, you can reach me directly at [your phone number].

I now have all the information needed to complete your application. Underwriting will take a few minutes to come back with an approval. Do you mind if I place you on a silent hold?

5-7 minute hold. Continue checking on your client throughout the application process.

22 The Approval

Thank you again for your patience. Your application was approved!

The carrier that approved your coverage is [carrier] for a coverage amount of [face amount], and for a monthly payment of [premium]. Your coverage takes effect on [effective date], with recurring payments being drafted on the [recurring draft date] of each month. Your policy number is [policy number].

23 Setting Expectations

If your payment is drafted before you receive your policy paperwork, that is normal. Insurance companies do not send policy documents immediately. Once the first payment has been processed, your policy will be mailed and should arrive within 10 to 14 business days.

If your draft date has passed and the funds are still in your account, please leave them there. Payments can take up to 3 to 5 business days to fully process and reflect.

And lastly, if your situation changes and the monthly payment becomes unaffordable, call me right away and I can adjust coverage so you can keep protection in place.

After the Close

Recap, personalize, and protect the policy from the next guy who calls.

24 The Recap

So **(client name)**, everything is fully submitted and approved at this point. A couple of things to recap: the coverage we applied for was \$____, and that's \$____ on a monthly basis.

Have them save your contact and write down the policy number.

Also — this number we're talking on is my direct line. It's the same number my mom calls me on. Anything you ever need in regards to this coverage, I'm always the first person you can reach out to. I'm just a phone call or a text away, okay?

25 Chargeback Prevention

Lastly — and this is important — we always contact the Department of Insurance in your state and let them know we've completed the request and submitted an application. The reason we do that is because it should remove you from any lists of solicitations about this coverage.

No one should ever contact you about this coverage other than myself or the carrier asking for personal information, okay? With the internet these days you'll still probably get some calls — but make sure that if anyone other than me calls, you hang up immediately.

So if they say they're the manager, or it's been flagged, or you qualify for a cheaper rate — it's just a line of crap from some telemarketer trying to pull a fast one on you. We know this coverage is important to you, and I don't want to see some random person mess up the coverage for your family. Alright? Great.

CLOSING LINE

Perfect. Now look out for that policy in the mail — typically it takes 10 to 14 business days. I'll also be sending you another text message with my name and business card so you can save my number.

Are there any questions or concerns I may have left unanswered?

Thank you for trusting me with this. I appreciate you allowing me to help you out and protect your family. You take care, **(client name)**.

Objection Handling

Their why is already on the table — anchor every response back to it. Matter-of-fact delivery; everything here is standard procedure.

A "I need to think about it."

I completely understand. Did you want to think about whether you needed the coverage at all, or about which option you should go with?

If which one: Let's start with the bare minimum, make sure you can get the approval and your foot in the door, and that it's comfortable and affordable. Then we can always increase it in the future. Does that make sense? So to get started on the app...
(*proceed with script*)

If at all: Well (**first name**), if you did this two weeks ago, got the coverage then, and had the peace of mind that when you go, your family had this immediate (**coverage amount**) — would you feel you'd be in a better position today?

If yes: Well then let's make sure you get that peace of mind — for you and for your family. (*continue with script*)

B "The price is too high."

Okay, I understand. Well — do you want a cheaper *price*, or a cheaper *cost*? The price is what you pay today. The cost is what you pay in the long run if you get a cheap policy from a cheap company that may never pay out, or has little to no benefits on it.

So let's make sure you get the right option. We can start with the (**lowest option**) and always increase it from there, so that you at least have some coverage protecting you and your family. (*continue script*)

C "I need to talk to my wife about this."

Push back 1: I completely understand. She's the beneficiary of the plan, and she has to know what's going on — you can't keep this a secret, that's for sure. Do you need to talk to her about *which one* to go with, or about whether you should even do this? Because you said this was to protect her, correct?

Push back 2: (**client name**), do you mind if I make a recommendation? Now, we can both agree accidents can happen at any time, right? So if something happened to you driving home tomorrow — and you had put this protection in place for your wife on possibly her worst day — do you think she'd be mad at you? Of course not. So let's make sure we can even get you approved here.

D "I don't give banking over the phone."

Push back 1: Okay, I understand — I don't like giving banking over the phone either, unless it's to a licensed and verified person and not some hobo off the street, right? That's exactly why I shared my license, my full name, and my address with you for your safety.

Push back 2: Okay (**client name**), well of course this is life insurance we're applying for and putting in place for your family — they do need a valid account linked so that this policy stays in place and doesn't lapse. So go ahead with your account number.

E "I don't have a checkbook."

Do you get your statements by mail or by email — or do you do online banking? Okay, go ahead and pull it up from there.

If still nothing: No worries — we can just add the card on file for now and update it later. Go ahead with the card you want to put on file.

Ask Visa or Mastercard, write down the card number, expiration month/year, and the 3-digit CVV. Make them repeat it twice. Then pivot to AIG SIWL first, Prosperity if needed.