



100+
STEP-BY-STEP
SCRIPTS



TO HELP YOU CLOSE MORE
INSURANCE LEADS



100+ Step-by-Step Scripts to Help You Close More Insurance Leads

Are you looking for an insurance sales resource that ONLY has sales scripts without all the fluff? Well, you're in luck.

We surveyed dozens of insurance agents about their sales processes and scripts when we created our [book](#), "How to Qualify, Present & Sell Final Expense and Medicare Supplements to Seniors." Although the book was packed with tons of practical advice, tips and scripts, we realized that agents still just wanted a script manual that they could quickly reference.

So, for this eBook, we took our collaborators' answers to the 10 questions from our survey, and organized their scripts into 10 sections. These 10 questions also follow the different stages of the sales cycle:

1. [Initial Contact](#): When you first contact new leads, what do you specifically say to them to engage conversation and build trust so that they don't hang up on you or dismiss your phone call?
2. [Objections](#): What are the top three most common objections you get from telemarketed leads? Please pick two of those objections and tell us what you say (specifically) to address those concerns.
3. [Re-Engaging Hard-to-Contact Leads](#): How often do you try to contact an unresponsive lead? What do you say to reengage these leads when you finally talk to them?
4. [Qualifying the Prospect](#): What questions do you ask to qualify a lead before you present a solution? How do you discuss budget (for Final Expense) or possible savings (for Medicare Supplements)?
5. [Explaining the Benefits](#): How do you explain the benefits of a Final Expense policy or the benefits of a cheaper Medigap replacement (whether it's the same Plan F or a different Plan G or N)?
6. [Selling the Solution](#): What questions do you ask to get a lead emotionally involved or committed to a solution? Please be specific.
7. [Following Up with Pipeline Leads](#): When you follow up with pipeline leads (who didn't buy when you initially presented or quoted them due to underwriting, or they just weren't ready), how do you restart that conversation months later? What do you specifically say to them to get them to remember you and the conversation you had with them?



8. [Preventing Lapses](#): How do you deal with first-year lapses for Final Expense, or being replaced for Medicare Supplement sales? What do you say or do to earn back the business?
9. [Cross-Selling](#): Do you cross-sell Final Expense if you sell Medigap, or cross-sell Medigap/Medicare Advantage if you first sell Final Expense? What do you say to clients to get this conversation started?
10. [Obtaining Referrals](#): What's the best way to go about earning/soliciting referrals? What tools do you use (like SendOutCards)? If you are directly asking for referrals, what do you write or say to them?

What to Expect from this eBook

In each chapter, the sales scripts are divided into Final Expense and Medicare Supplement sections. To add more context, you'll see a label next to each collaborator's name explaining how they approach selling FE or MS – whether they prefer to:

- A. Set an Appointment to First Qualify, then Present Face to Face (F2F)
- B. First Qualify then Set an Appointment to Present Face to Face (F2F)
- C. Qualify then Present Over the Phone (OTP)

Most of these scripts can be used whether you're dealing with telemarketing or direct mail leads. If you're looking for scripts used specifically for direct mail leads, search for the bolded word '**card**,' which refers to the mail piece that prospects send back to request info. Otherwise, many of these scripts can apply to a variety of lead types.

Our goal with this eBook is that by seeing how other agents approach the sales conversation for these insurance products, you'll be able to piece together some of the scripts to form your own presentation – or at least find a gem to include in your own sales process.

If you're looking for more practical tips to accompany these scripts, check out the blog posts we link to at the end of each chapter. We also recently launched a [new podcast series](#) that will provide even more practical tips, scripts and advice for agents from industry insiders.

Of course, if you need some insurance leads to test these scripts on, please check out the [insurance leads](#) we offer at Lead Heroes, including:

- [Final Expense Leads](#)
- [Medicare Supplement Leads](#)
- [Turning 65 \(T65\) Leads](#)
- [Term Life Insurance Leads](#)
- [Real-Time Live Transfers](#)

Lastly, if you have any questions about the [book](#), blog or our lead service, feel free to email me at glen@leadheroes.com.

And now, the sales scripts you've all been waiting for!



1. INITIAL CONTACT

When you first contact new leads, what do you specifically say to them to engage conversation and build trust so that they don't hang up on you or dismiss your phone call?

The number one question I get all the time from agents is: How do you call leads? Seeing examples of scripts that other agents use can be hugely helpful, but you also need a solid process in place. Start with these three tips for contacting your leads:

- ✓ Call 2-3 times the first day, and leave a message the last time you call.
- ✓ Call each lead 6-12 times over the next two weeks before shelving them for follow-up next month.
- ✓ Make sure to vary and note down the times you call when trying to reach a lead. Use the template below as a guide to keep track of your attempts:

6 Parts of Day	TIME	WEEK 1	WEEK 2
Early Morning	9:00am - 10:30am		
Late Morning	10:30am - 12:00pm		
Lunch	12:00pm - 2:00pm		
Early Afternoon	2:00pm - 4:30pm		
Late Afternoon	4:30pm - 6:30pm		
Evening	6:30pm - 9:00pm		

These initial contact tips, combined with the scripts below, can help you maximize every lead you purchase.

FINAL EXPENSE:

- **Glen Shelton – Set Appointment to Qualify, then Present F2F**

I explain the reason I am calling them and what it is I do before anything else:

"This is in regard to the burial insurance you received a call about the other day, I am the licensed specialist in your area and I just need five minutes to get this information out to you tomorrow..."

- **Ron Wiza – Set Appointment to Qualify, then Present F2F**

"Hi, my name is Ron. The reason for my call is because you had requested information from us regarding burial or Final Expense insurance. I'm the person that handles that. How can I help you?"

- **Carlos Guillen – Set Appointment to Qualify, then Present F2F**

"Yes, Mrs. Jones? Hi, this is Carlos from Senior Benefits calling you regarding the information you requested about burial plans available in your area. Yes, you just talked to one of our representatives and I need to verify a couple of things with you, Mrs. Jones, OK? We have your address as _____. Is that correct? How young are you, Mrs. Jones? Perfect."



- **Mike Smith – Qualify then Set Appointment to Present F2F**

*“Hello, _____ (first name)? (Pause for response) _____ (first name), this is Michael over here in Pleasanton, I’m just trying to get back to you. I received the **card** that YOU filled out (short pause) and that YOU mailed back to us, looking for information on state-regulated Final Expense burial plans. Some of them also have living benefits.”*

I don’t bother to ask them if they remember or not; I just ASSUME they do or don’t, it doesn't matter. Also, I toss in the living benefit in there because that piques their interest, and they almost never stop me unless to ask what that is. I’m referring to the terminal illness rider that almost all plans have, but agents seldom mention. I have a way of pitching it, so they can really see the value in it.

“I just wanted to confirm some information here, so I know what to make available to you. What you do with the information is up to you, of course.

You’re in (city) _____ as well, I see.

In terms of your health, any cancer or heart problems in the last 2-5 years, just so I know what information to make available to you?

So you’re in decent shape, right?”

I use the words "make available to you" and "what you do with the info is up to you." At this point, they still feel as if I’m just going to get them information – all the while bringing down walls. The questions about health I ask are not qualifying questions; it’s to accomplish two things: get them to engage with me, and say yes to something.

“ _____ (name), I’m going to be in _____ (area) on _____ (day) visiting with about 10-15 people who requested the same information as you. It takes around 10-15 minutes to get you the information. I typically don’t have much more time than that because I’m seeing so many folks. Do mornings or afternoons work best for you?”

Instead of just saying it’ll take 10-15 minutes, by saying I’m seeing 10-15 other people already, I don’t have a lot of time, only 10-15 minutes, they’ll realize a few things. They know I’m busy, they know I won’t be there long, and they know other people do this – then I book the appointment.

- **Todd Graves – Qualify then Present OTP**

“Hello Mr. or Mrs. _____, this is _____ and I am a Final Expense specialist who can help you find a policy with only the best highly rated carriers like _____ that fits your needs for pennies on the dollar compared to the rising funeral cost bills your loved ones will be burdened with if you do nothing. So, what is your current age and how would you rate your health?”

Ask additional specific health questions and decide what type of policy to sell, get a quote, let them know costs, and close.



- **Nathan Robinson – Qualify then Present OTP**

“The reason for my call is that I’m helping folks between the ages of 50 and 80 cover 100 percent of the cost of their funeral and burial expenses with low-cost final expense insurance policies. Would you like to find out how affordable it would be for you to qualify for these special state-regulated life insurance programs?”

- **Ed Murphy – Qualify then Present OTP**

“Hi, _____, my name is Ed Murphy and the reason I am calling is that you requested information on Final Expense burial insurance, and I am the person that handles that here in _____(area). What can I help you with?”

MEDICARE SUPPLEMENTS:

- **Tom Massey – Set Appointment to Qualify, then Present F2F**

“Hi Betty, this is Tom. You requested information about lowering your Medicare Supplement premium. I’ll be in town tomorrow to see if you qualify. Would you prefer morning or afternoon?”

- **Todd R. King – Set Appointment to Qualify, then Present F2F**

“Hi Susie, this is Todd with TR King Insurance Marketing. I’m calling you concerning your Medicare, and a recent phone call you received about your Medicare Supplement and the possibility of saving some money without changing your benefits.”

- **Chris Fonner – Qualify then Set Appointment to Present F2F**

“Hello, this is Chris with Senior Solutions. I see you are looking for some information on Medicare Supplements. How can I help?”

- **Garrett Ball – Qualify then Present OTP**

“You spoke with one of our representatives, _____, and requested that we call you to discuss changes in your Medicare Supplement rate.”

- **Jeff Cornelius – Qualify then Present OTP**

“Mary, this is Jeff with Georgia Medicare Solutions. Recently you talked to someone from our office and you indicated to them you were interested in saving money on your Medicare Supplement. I am calling to help you figure that out.”

- **Jacob Anderson – Qualify then Present OTP**

“Hello ____, I was calling back concerning your conversation the other day, in regards to the rate increases on your Medicare Supplement. Have you got a moment we can discuss the options in getting your rate lowered while keeping the same plan? You have Plan F, correct?”



- Justin Bilyj – Qualify then Present OTP

“Hi, _____ (name)? My name is Justin. You recently spoke to my assistant yesterday/a few days ago/last week to see if you qualify for a reduced rate on your Medicare Supplement plan. You mentioned you were with _____ (company) and you were paying _____ (amount), is that correct?”

For more tips and ideas about getting set up and ready, to approach your initial batch of leads, please check out these blog posts:

- 1) [Top 11 Errors and Omissions \(E&O\) Providers for Insurance Agents](#)
- 2) [Top 12 Dialers for Insurance Agents](#)
- 3) [Top 12 Quote Engines for Insurance Agents](#)
- 4) [Top 10 CRMs for Insurance Agents](#)
- 5) [Top 10 eFax/800 Number Options for Insurance Agents](#)
- 6) [Getting Started Selling Medicare Supplements and Final Expense 101](#)
- 7) [The Differences Between Final Expense and Medicare Supplements](#)
- 8) [Everything Insurance Agents Need to Know Before Ordering Leads](#)
- 9) [How to Contact Leads & Overcome Objections to Form the Best First Impression](#)



2. OBJECTIONS

What are the top three most common objections you get from telemarketed leads? Please pick two of those objections and tell us what you say (specifically) to address those concerns.

Objections usually happen in two parts of the sales cycle:

1. When initially contacting your leads
2. When attempting to close your leads (either face-to-face or over-the-phone)

This chapter combines objections from both of those areas – to keep it simple.

FINAL EXPENSE:

- **Frank Bahr – Set Appointment to Qualify, then Present F2F**
“I can’t afford it, I am on a fixed income.”
“Most of my clients are on a fixed income, that is why we start small with something affordable. Your family would definitely appreciate whatever you can do. What is it you need to think about? Usually that means you are concerned about the cost, is that right?”
- **Matt Mungia – Set Appointment to Qualify, then Present F2F**
“Oh, I thought this was free.”
“It’s not quite free; however, it is VERY affordable. You see, Mr. Jones, the only thing free from the government when you pass away is \$250 to your family. And as we already know, Mr. Jones, that’s not enough to do anything as far as funerals or cremations. Here’s how I can help...”
- **Ron Wiza – Set Appointment to Qualify, then Present F2F**
“I thought this was about Obamacare.”
“Unfortunately, Obamacare does not provide life insurance, only healthcare. However, this is REGULATED by the state and I’m sure you will find this information helpful. I’m going to be delivering this information in your area tomorrow. I have some time at 10:30 or at 2 p.m. Which one works best for you?”
- **Ron Wiza – Set Appointment to Qualify, then Present F2F**
“Just mail me something.”
“I’m not sure what I would mail. That’s the purpose of me coming to see you. I have to determine which plans and options that you best qualify for. That’s my job as a field underwriter. It only takes a few minutes to go over that. Are you a morning or afternoon person? 9 or 11?”
- **Mike Shure – Qualify then Present OTP**
“Mail me info.”
“The information we have to mail is generic and just describes the 25+ carriers in our network. If you give me a few minutes, we can get you quotes because I know that’s what you really need to make a decision, and I’ll be happy to send that along with any other information you might need.”



- **Mike Shure – Qualify then Present OTP**
“I didn’t understand what she (the telemarketer) was talking about.”
“We had been asked to market these new state-approved plans for Final Expense in your state because Medicare only provided \$255, but only to a surviving spouse or child under the age of 18. This is free information, so you can make an educated decision whether you can afford to burden your family with your passing.”
- **Mike Shure – Qualify then Present OTP**
“I just wanted to get them off the phone.”
“I understand it’s a boring conversation and nobody wants to talk about their own death, but the reality is you probably qualify for plans that would prevent your kids from a \$10,000 burden. If you give me a few minutes, I can tell you how much peace of mind will cost you.”
- **Nathan Robinson – Qualify then Present OTP**
“I already have a Final Expense policy or life insurance.”
 I then ask them if I could review it over the phone or in person if they persist. I also ask them,
“What life insurance company do you have your policy with?”

 I explain to them, *“I’m an independent agent and I have access to almost every Final Expense company in the state. Is it OK if I can find you a lower rate for the same death benefit?”*

MEDICARE SUPPLEMENTS:

- **Jason McKenzie – Set Appointment to Qualify, then Present F2F**
“I didn’t get any phone call.”
 I politely apologize for the confusion, read their name and their address, and inform them,
“The call might have been a week or two ago.” Most of the time, that refreshes their memory. If it doesn’t, I go right into why I am calling.
- **Jason McKenzie – Set Appointment to Qualify, then Present F2F**
“Are you changing my company? I’m happy with them!”
“I understand that you’re happy with the company, but probably not with the last rate increase you got from them. I also write a lot of said company and like them as well, however I have a lot of clients that are very unhappy about the last rate increase. So, what I have done for them is found another A-rated company with the same Plan F/G and requalified them at a much lower rate.”
- **Todd R. King – Set Appointment to Qualify, then Present F2F**
“Can’t you just mail me the information?”
“The companies won’t allow me to mail out all the information that you would need. Besides that, without knowing a few things about you, I would have to send boxes and boxes of stuff in order to get you ALL the info you need. It will only take me about 10



minutes with you and then I can get you the specific information you'll need. Is tomorrow at 2 p.m. a good time for you?"

- **Jeff Erb – Qualify then Set Appointment to Present F2F**
"I didn't know this was for insurance."
"Well ma'am, we were asking if you would be interested in saving money on your Medicare Supplement?"
- **Jeff Erb – Qualify then Set Appointment to Present F2F**
"I changed my mind, I do not wish to be bothered."
"You do not wish to possibly lower how much money you are paying for healthcare?"
- **Chris Fonner – Qualify then Set Appointment to Present F2F**
"We already have insurance."
"That's fine, you are on Medicare, right?"

Or if they're turning 65, *"You are turning 65 soon and will be applying for Medicare, right?"*

- **Chris Fonner – Qualify then Set Appointment to Present F2F**
"Where are you calling from? I want to talk to a local agent."
"Sir, that is not a problem, but let's start by making sure you will qualify first. Do you have a computer?"

I just go from there, and try to get them on a webinar.

- **Joseph Smith – Qualify then Present OTP**
"I don't want to switch because it pays really good."
"I am happy your plan pays really good because federal and state laws mandate that your Medicare Supplement policy must pay the expenses it is required to pay. It pays really good because it is supposed to pay, not because they like you. As long as you stay with the same alphabet letter plan, it will pay exactly the same. Precisely the same."
- **Joseph Smith – Qualify then Present OTP**
"I want to talk to my spouse/child/friend."
"I am glad you want to involve someone else with the decision. Do you feel it is important to ask your child/friend if you should save money? What do you think they will say if they knew you would save \$XXX per month for the same exact coverage?"
- **Justin Bilyj – Qualify then Present OTP**
"I've never heard of COMPANY before."
"You haven't heard of COMPANY? That's OK, they've been in business since (YEAR). They're a great company to deal with, they have great customer service, and I think if you give them a chance like many of my other clients have, you will find that they will be no different than your current company, except your monthly payment will be lower."
- **Justin Bilyj – Qualifying then Present OTP**



"I don't want to switch because it pays really good."

"Ms. Jones, I am sure you agree that since these plans are identical in every way, there's no logical reason to spend more than you have to, right? I mean, if you're going down the street and you see gas for \$2 on the right and you see gas going for \$3 on the left, you're going to go to the gas station on the right, right?"

- **Bob Vineyard – Qualify then Present OTP**

"I told the lady I didn't want to talk to anyone. I already have a plan. I don't have time to talk."

If they seem like a jerk, I simply ask, *"Would you like me to close your file?"*

Frankly, I have no desire to waste my time with those types. If they seem friendly and open, I will engage them by asking questions, usually along the lines of: *"Other than premium, name one thing you DON'T like about your plan?"*

That usually leads to something like, "No complaints. All my bills are paid. Who wouldn't like to pay less?" That's a Medigap response.

If they complain about network or out-of-pocket expenses, they are a Medicare Advantage person, and then I have to see if they are healthy. Most of these folks I just leave alone unless they are healthy, and we are in AEP. But once they open the door by saying, "Who wouldn't like to pay less?" I have an opening to toss out a rate and see if I can generate interest.

If they have a plan, I only ask (initially): *"Which plan do you have?" (F, G, etc.)*

At this point, I don't care who the carrier is, what their current rate is, or if they are even healthy. I just want to toss out a rate and see if there is any interest before moving forward or terminating the call.

If they don't have time, more often an excuse than the truth, I ask, *"Does tomorrow at this time work better for you?"*

One thing I always do is get or confirm their email and ask if I may send them something by email. An affirmative answer means they are receptive to dialogue.

One last thing: If they agree to let me get back with them, I ask their favorite color. That usually brings dead silence for a moment before saying, "Why do you want to know?"

"I ask because when I call you back or email you, I will mention your favorite color is BLUE. That way you know it is that crazy guy from Atlanta and not someone just trying to sell you something you don't want, don't need, and can't afford."

- **Justin Bilyj – Qualify then Present OTP**

"Can't you just mail me the information?"

"I can understand that, Mr. Jones, do you get email?"



Then I email them a desktop-sharing invitation and wait for them to open it, while explaining to them:

“I work differently than most agents; I do what’s called “remote desktop sharing,” which allows you to see everything on my computer screen. After we go through my insurance license and you see some testimonials, we can take a look at all the companies side-by-side and you can see for yourself which company offers the best price for the exact same plan you have now.”

If I get this objection at the end of the presentation as opposed to when I am quoting, then I will only agree to send them info if I do what’s referred to in the Sandler Sales system as an upfront contract or an agreement. I first try to ascertain whether the objection is a stall by being honest and upfront with the prospect by asking:

“Mr. Jones, I appreciate that you want to see everything in black and white, because that shows you’re taking this very seriously, but let me ask you, are you asking me to send you info because you’re just blowing smoke, or are you really interested?”

This forces the prospect to either admit to me they’re not interested, or sell me on why they are interested. If they sell me, I will mail out a packet, but only after we set another appointment to go over everything and see if they can qualify for a lower rate.

These responses will help you overcome 80 percent of the objections you hear when you call your leads back. For more tips and ideas on overcoming objections, please check out this blog post:

- 1) [How to Contact Leads & Overcome Objections to Form the Best First Impression](#)



3. RE-ENGAGING HARD-TO-CONTACT LEADS

How often do you try to contact an unresponsive lead?

What do you say to reengage these leads when you finally talk to them?

If at first you don't succeed at contacting a lead, don't give up. Statistically speaking, the difference between the successful agents and the drop-outs is the number of calls or "touches" they make.

Here are some sample scripts to help you bridge the gap in time between a lead being originally created, and contacting them.

FINAL EXPENSE:

- **Glen Shelton – Set Appointment, Qualify then Present F2F**

I will try to contact a lead approximately five times via the phone at different times of day. If they don't pick up after five call attempts, I will attempt to door knock that lead when I'm out in the field in that area. If I finally get ahold of an old lead, I would say something along the lines of:

"I'm sorry for knocking on your door unexpectedly, but we have been trying to get ahold of you for a while now to get this IMPORTANT information out to you. Can I come in for 5 minutes and explain this to you?"

- **Lawrence Malone – Set Appointment, Qualify then Present F2F**

I treat them like a new lead: *"You mailed this card into us and it talked about etc."*

- **Matt Mungia, MBA – Set Appointment, Qualify then Present F2F**

6-8 phone calls at different times of the day. When I finally get them on the phone, I let them know I have been trying to reach them and it's important that I get this information to them.

I ask, *"Is tomorrow around 10 a.m. good or is 2 p.m. better?"*

- **Mary Dioguardi – Set Appointment, Qualify then Present F2F**

For months and months. I tell them:

"I have been soooo worried about you because I've been trying to reach you for months now. That's how important this information is, and I need to stop by..."

- **Denise Rangel – Set Appointment, Qualify then Present F2F**

I will try as long as I can still get in contact with them. I tell them, *"You really are lucky that your health hasn't changed, because for many it does."*

If they would agree with that I say, *"This is something that you probably should go ahead and take care of so not to burden your children at the time when it is needed."*



- **Jason Eichmiller – Qualify then Set Appointment to Present F2F**

Lots of phone calls (actually, maybe not lots...my follow-up could be better.) When I get them, I joke that they were probably called by 17,000 life insurance companies. They laugh...and relax. Not many telemarketers have a sense of humor.

Then I say, *“You probably already bought life insurance, right?”*

If they say yes, I learn about the policy. If they say no, I ask why and figure out if I can do what the last 17,000 people couldn't.

- **Todd Graves – Qualify then Present OTP**

Every day for the first week then every two or three days until I get them, or get a no.

“I see you took the initiative and requested I contact you immediately. My understanding is you're looking for a way to not be a big financial burden on your loved ones, and you want to learn how to pay for final expenses for pennies on the dollar using a Final Expense policy. Before we get in-depth on the how, tell me about your health.”

- **Mike Shure – Qualify then Present OTP**

Remind them of the original inquiry. If they bought, I say:

“If we had a better plan with more benefit at a cheaper rate, wouldn't you at least like hear what we have to offer?”

MEDICARE SUPPLEMENTS:

- **Tom Massey – Set Appointment, Qualify then Present F2F**

I'll try every other day for the first week, then twice a week for a few weeks, then once a month. After a month, I'll try phoning and door knocking. I'll keep trying for years. I've had sales 10 years after receiving a lead. Sometimes you just never catch them.

I just tell them, *“You had requested information recently about lowering your Medicare Supplement premium, and I am here to see if you're able to qualify.”*

- **Mark Barendt – Qualify then Set Appointment to Present F2F**

I call around 5-7 times. I say:

“Hi, glad I caught you. You got a call a few weeks ago about Medicare. I'm the specialist; have you signed up for your supplemental insurance yet?”

- **Garrett Ball – Qualify then Present OTP**

I call three times. I say:

“You requested the information, but we haven't been able to catch up with you by phone. I wanted to make sure we didn't drop the ball on this.”



- **Jeff Cornelius – Qualify then Present OTP**

I usually call 3-5 times. I say:

“John, this is Jeff with GA Medicare Solutions. A couple of weeks ago, you had expressed interest to someone in my office about saving money on your Medicare Supplement, and I am calling to help you get that information and save you money. It will only take about 5 minutes to determine. If I could have your birthdate, that will get us started.”

- **Robin Penrod – Qualify then Present OTP**

I initially will run through my leads about 10-15 times, different days, different times of day, night and weekends. If I haven't gotten ahold of them by then and they haven't called me to ask why I am calling, they go into a Master List of Leads. I generally go back in three months.

If I do make contact, I refresh their memory and let them know I have been trying to reach out and help. I generally try to make a joke, *“Wow, you are a busy lady!”*

Many times, they will let me know they still work, have been out of town, etc., but it breaks the ice and opens the door for conversation.

- **Joe Erazo – Qualify then Present OTP**

“You requested information regarding your Medicare Supplement. I would like to see if I can help you reduce your monthly payments.”

Persistency with initially contacting your leads means persistency in this business.

Remember, it doesn't matter what you say, whether you make a joke of it or you act like they just recently asked for information – the main point is to keep calling until they tell you “no” or “never.”

For more tips and ideas on following up with your initial batch of leads, please check out this blog post:

- 1) [Lead Management Tips for Following Up with Prospects in Your Sales Pipeline](#)



4. QUALIFYING THE PROSPECT

What questions do you ask to qualify a lead before you present a solution?
How do you discuss budget (for Final Expense)
or possible savings (for Medicare Supplements)?

Qualifying a prospect means qualifying three different things:

1. Their Need: Do they need the plan you're presenting?
2. Their Health: Can they pass underwriting?
3. Their Budget: Can they afford the plan?

You'll need to qualify all three aspects – although you may approach them in a different order, at a different point of your sales process, depending whether you're selling Final Expense or Medicare Supplements.

From our survey, we found that:

- Most Final Expense agents set an appointment to meet face-to-face (F2F), then qualify the prospect and present solutions in person
- Most Medicare Supplement agents qualify and present over the phone (OTP)

This is probably because anyone can qualify for some sort of life insurance plan if the agent can get in the door – while not every senior can qualify for a Medicare Supplement, so agents can be more selective.

However, we also found that small but equal percentages of collaborators either qualify and sell Final Expense over the phone (OTP), or set appointments to present Medicare Supplements face-to-face (F2F) – proving there's no single right way to qualify prospects.

If you're new and work locally, it's best to set appointments rather than qualify or present over the phone so you practice your sales skills in person. If you're a more experienced agent, you might want to qualify prospects before visiting them (or just sell over the phone) to maximize your most valuable commodity, your time.

FINAL EXPENSE:

- **Glen Shelton – Set Appointment, Qualify then Present F2F**
When I'm on the phone to set an appointment, that is the ONLY thing I do: set the appointment. Once I am in the house, I will do more qualifying.

One of the BIGGEST things a lead must have is a WHY for having Final Expense. If they don't have any family members or children and they really don't care what happens to them when they die, then I have found there is really no reason to stick around and continue the sales process.

When it comes to discussing budget, I will present three options and explain that they can always come back for more: *"It does NO ONE any good if you select an option you CAN'T afford."*



- **Ron Wiza – Set Appointment, Qualify then Present F2F**

“This is called non-medical, non-physical type coverage. You don’t have to be examined by a doctor to qualify. We do have to run through about 10-12 health questions that mainly have to do with major health issues, such as cancer or heart problems. Tell me, how’s your health? Over the last few years. any issues like a heart attack, cancer, diabetes or stroke? Any other health conditions I need to know about?”

“As I’m going through the numbers and the actual cost, I’m going to ask you that you promise me that if what I am showing you is too expensive that you just simply let me know. OK? There are two ways we can look at the pricing: (1) You tell me how much you want to put toward your final expense planning each month, and I can figure out exactly how much coverage that will get you. Or (2) you can tell me how much you would like in coverage, and I can figure out how much that investment would be per month. Which would you prefer?”

- **Mike Smith – Set Appointment, Qualify then Present F2F**

The number one qualifying question is WHY did they send the **card** in:

*“Mrs. Johnson, most people that send the **card** in do it because they don’t have any coverage at all, have some coverage but feel it’s not enough and want to add to it, or have plenty of coverage but want to see if there is a better rate or just give a gift to grandkids.”*

- **Carlos Guillen – Set Appointment, Qualify then Present F2F**

“Mrs. Jones, we have found that there are three reasons people request our help:

- 1. They don’t have anything in place to take care of their funeral and other expenses.*
- 2 They have a little bit in place and need to supplement what they have.*
- 3. They have it all taken care of but need to leave some money to charity, church or loved one.”*

“Now tell me, what is your reason, Mrs. Jones? What were your thoughts and concerns about your family when the request for benefits was made?”

- **Lawrence Malone – Set Appointment, Qualify then Present F2F**

“Do you currently receive any government benefits? Do you do business with any local banks or credit unions? If we put together a plan today that will take care of (etc.) so (beneficiary) doesn’t have to deal with (etc.), could you comfortably handle anywhere from \$110-150 monthly?”

- **Denise Rangel – Set Appointment, Qualify then Present F2F**

When I am telling them about the guarantees, I tell them that: *“There are discounts in you have a checking account to make your payment from. Do you have a checking account?”*

I ask them if I can find a plan for a certain amount, if that would fit into their budget without causing them any problems, and just work from there.



- **Jason Eichmiller – Qualify then Set Appointment to Present F2F**

“Tell me about your health conditions and prescriptions over the past five years.”

Then I “top down” sell the benefit: *“The most coverage I can get you is X, and that is just Y per month.”*

Most of the time, they say they can’t afford it, so we settle on a lower amount. One out of 10 times, they take it.

- **Mike Shure – Qualify then Present OTP**

“In the past 2-5 years, have you had any heart, liver, or lung conditions, or cancer?”

“Not everyone can afford a \$10,000 Final Expense plan, but as parents we want to make sure we cover as much of the expense as we can afford. Now, based on your budget, you might qualify for more than the price of your funeral, but it could also be less. Keeping your budget in mind, what can you allocate on a monthly basis?”

MEDICARE SUPPLEMENTS:

- **Tom Massey – Set Appointment, Qualify then Present F2F**

I explain that:

“I represent over 15 of the main Medicare Supplement companies, and they all underwrite differently. I need to know what medications you take and what major health conditions you’ve been treated for in the past three years, so I can see how much money I can save you for the exact coverage you have now.”

- **Mark Barendt – Qualify then Set Appointment to Present F2F**

“If I know some basic info about your health and finances, I may be able to help you make better decisions what plans might work best and save you some money. Are you comfortable doing that now?”

- **Debbie Majher – Qualify then Set Appointment to Present F2F**

“Do you know what you are paying now? The best premium I have in your area is \$_____. That would be a savings of \$_____. How about if we see if you qualify medically so you can receive the savings?”

- **Jeff Erb – Qualify then Set Appointment to Present F2F**

“How often do you use your plan? How often do you see your doctor? What kind of health issues have you been experiencing?”

- **Chris Fonner – Qualify then Set Appointment to Present F2F**

“Are you keeping your retiree coverage or are you planning on looking for a Medicare Supplement plan?” (for T65 Leads)



- **Garrett Ball – Qualify then Present OTP**

“Do you happen to know what you pay for your current plan? Is that a Plan F that pays everything?”

- **Jeff Cornelius – Qualify then Present OTP**

“Mary, I see that you are with ABC Insurance with a Plan F, is that correct? There are few carriers in your area that may save you money. Now, all I need to know is your date of birth and whether you have used tobacco in the last few years to get us started saving you money.”

- **Robin Penrod – Qualify then Present OTP**

I ask if they’re interested in moving forward if I can find a lower premium. I then ask basic questions: *“Do you smoke, use oxygen, any surgeries or hospitalization in last two years?”*

I then run a quote and let them know, based on the basic information I have, it looks like they should qualify.

I then ask, *“Are there any concerns that we need to address before moving forward?”* I let them know that if there is something going on, if I know up front I can probably help; if it comes out during underwriting, it may be too late.

Budget, I generally empathize that: *“We are all on fixed incomes, and a savings of \$xxx a month provides extra income for other necessities or a trip to see grandkids, etc.”*

I listen as we are talking and try to find common ground, and then loop it back to that hot spot.

- **Philip Arko – Qualify then Present OTP**

I ask: *“What do you like most about your current supplement, and what do you least like about your supplement? What plan letter are you in?”*

- **Jacob Anderson – Qualify then Present OTP**

“Because this company’s rate is very low, you have to qualify for it medically. This only has to be done one time. Have you been treated for any of the following in the last five years: heart conditions, diabetes, lung disease, cancer, stroke?” (Check all that apply)

Then I get all their meds and length taken. Once I determine the carrier, I’ll quote them. I proceed to ask all their health questions on that carrier’s app.

Once I finish the Med Supp sale or determine I can’t help them because of health (or they are on an MA etc.), I ask if they have a Final Expense plan in place to cover the funeral cost. Just asking this question has led me to write 2-3 FE apps a month on the side.



- **Justin Bilyj –Qualifying then Presenting OTP**
“I have your zip code as (number), and that you’re (number of years) young, is that correct? Do you smoke, by any chance? Lastly, are you in good health or are you taking any medications?”

“Now the majority of seniors are on a Plan F as in Frank. Is that the same plan you have?”

For more tips and ideas on qualifying and selling your leads, please check out these blog posts:

- 1) [How to Present & Sell Final Expense Life Insurance](#)
- 2) [How to Present & Sell Medicare Supplements](#)



5. EXPLAINING THE BENEFITS

How do you explain the benefits of a Final Expense policy or the benefits of a cheaper Medigap replacement (whether it's the same Plan F or a different Plan G or N)?

After you qualify a prospect, you will need to build value in the solution you're selling – which means explaining the benefits. Remember, benefits won't mean anything unless they help prospects achieve the reason **why** they were interested in getting more information or a quote in the first place.

FINAL EXPENSE:

- **Glen Shelton - Set Appointment, Qualify then Present F2F**

This one is going to sound silly, but I SWEAR it always seemed to click for seniors when explaining Final Expense (Whole Life Insurance). I would either draw a bucket on a blank piece of paper or bring a picture of a bucket with me. I would explain that:

"If the bucket was full, it would be worth your death benefit (ex. \$10,000). If you only made 10 premium payments of \$50 a month before you passed away, your family would still receive the full \$10,000!"

At this point circling the \$10,000 at the top of the bucket and drawing an arrow with the \$50 going into the bucket, only filling up approximately 5% of the bucket, and pointing out that their loved ones will be receiving the entire \$10,000 TAX-FREE.

"Even if you don't save the money, your loved ones still receive the benefit. Not to mention, after years of paying into this policy, it builds cash value with interest!" (The savings account that these folks never had)

"Here's the catch: not everyone qualifies, and in order to qualify, I have to see if I can get your health qualified. Let me ask you a few health questions..."

- **Lawrence Malone - Set Appointment, Qualify then Present F2F**

"What we always suggest for people in your situation is whole life. These plans are regulated by the state of Arkansas, Mr./Mrs. _____. They are simplified issue, which means you don't have to take any medical exams. You just answer a few health questions, and we typically can get you coverage from the first day. Unlike some of the plans you see on TV, the coverage will never expire or cancel, regardless of your age and health conditions. And once you get covered, then the policy is guaranteed to pay out as long as you pay your premiums. And your premiums will also never increase."

- **Tamara Sasso - Set Appointment, Qualify then Present F2F**

I never explain anything over the phone; it is always in the home:

"This is a whole life policy that lasts the rest of your life, and it starts with day-one coverage. (unless health issues are major)



I let them know: *“There’s cash value that builds in the policy, and the company will pay your family out with a tax-free check.”*

- **Todd Graves - Qualify then Present OTP**

“Final Expense policies pay out the death benefit no matter how long you’ve been paying on it. Whether you paid one premium or multiple, it’s reliable and immediately available when you pass, so your loved ones don’t have to worry about what assets they’re going to have to sell fast at less-than-value in order to pay for your final expenses.”

MEDICARE SUPPLEMENTS:

- **Tom Massey - Set Appointment, Qualify then Present F2F**

“The benefits of a cheaper Medicare Supplement for a like Plan F is the monthly savings – why pay more for the exact same thing? Whether you’re on a tight budget or just don’t like overpaying for things, you might as well save money when possible.”

I explain that this is common practice with Medicare Supplements, to change about every three years. As the supplements go up, new ones with lower premiums come out.

- **Justin Bilyj – Qualify then Present OTP**

“While I am researching rates to see if there’s any possible savings for you, did you get the ‘Medicare & You’ guide when you signed up for Medicare? If you are like any of my clients, you probably use it as a paperweight, but I coach everyone to read it every year as the new editions come out, so they can keep up-to-date on any changes to Medicare.”

“If you turn to this year’s edition, to page X, you will see that it says right there that ALL Medicare Supplement companies are required by federal law to have the exact same plans with the same benefits; the only difference is the price you pay.”

“So, in other words, a Plan F with COMPANY A or COMPANY B is the same Plan F that COMPANY C or COMPANY D has; the only difference is the monthly price you pay.”

- **Garrett Ball - Qualify then Present OTP**

“Coverage is federally standardized – there are no differences from one company to the next for the same plan.”

Or, when selling G to someone that has F: *“The Plan G is actually a better deal, although most companies and agents ‘push’ for Plan F. The coverage is the exact same as you have now, except that it doesn’t cover Medicare’s doctor’s office deductible. BUT that deductible is only \$183/year (2017) and the savings, obviously, are significantly greater than the deductible amount.”*



- **Jeff Cornelius - Qualify then Present OTP**

First, I review the Medicare Supplement standardized plan chart. Usually we have highlighted Plan F, G and N. For Plan F vs. Plan G, I have the client write down the annual cost of the Plan F Medicare Supplement: \$1,560. Then I have them write down the annual premium for a Plan G: \$1,200.

I then ask them: *"What is the cost difference?"*

If it's \$360, continuing the example above, I point out that: *"A Plan F is asking you to pay \$360 more to save the \$183 Part B deductible."*

- **Robin Penrod - Qualify then Present OTP**

I ask: *"Do you have the 'Medicare & You' book?"*

I point out where and what pages to discuss. If they have an email, I will email this to them. I use Wonder Bread as an example:

"Walmart may sell it for \$1.50, but Kroger may sell the same loaf of Wonder Bread for \$.99. Same bread, same packaging, same benefits, just a different price."

It is a simple example, the senior crowd recognizes the name Wonder Bread, it is something they can relate to. I then continue to talk about the standardization of benefits:

"Medicare Plan F allows you to see the same doctors, specialists, and hospitals just like the Wonder Bread, just paying a better price, because I have shopped for you. No need to drive all over town to get the best price. I know which carriers have the lowest cost for the exact same item, in their county."

For more tips and ideas on explaining the benefits of a policy (or at least a cheaper policy) to prospects during your sales process, please check out these blog posts:

- 1) [How to Present & Sell Final Expense Life Insurance](#)
- 2) [How to Present & Sell Medicare Supplements](#)



6. SELLING THE SOLUTION

What questions do you ask to get a lead emotionally involved or committed to a solution? Please be specific.

These scripts test the prospect's **need** or desire for a plan, which can often be tougher to qualify than **health** or **budget**. If you're finding yourself presenting but not closing, you might want to consider some of these scripts below and evaluate whether you're effectively qualifying each lead's **need**.

FINAL EXPENSE:

- **Ron Wiza - Set Appointment, Qualify then Present F2F**

"When folks respond to this inquiry, it's usually for one of three reasons:

(1) They realize that they don't have any protection in place now and they want to make sure that when they do pass, there will be money available to help relieve the financial burden for their family and loved ones.

(2) They have coverage but they're not sure exactly what they have or if it's enough coverage. (3) They have adequate coverage but would like to purchase a little bit more so that they can leave a special gift for a grandchild or to their church or favorite charity. Of the three, where would you fit in?"

"Is there anyone who would be financially impacted by your death?"

"On a scale of 1 to 10, how important is it to have your final expenses taken care of in case of your death?"

- **Mike Smith - Set Appointment, Qualify then Present F2F**

After they tell you WHY they sent the **card** in, repeat it back to them:

"Oh OK, just so I understand, Mrs. Johnson, you sent this in because of XYZ, right? Understood. Well, this plan will do just that for you. Let me show you..."

Then tie back again, and throughout the presentation and closing.

- **Lawrence Malone - Set Appointment, Qualify then Present F2F**

"Have you ever had to assist in paying for a loved one's funeral?" If yes, "Who?"

"Oh, wow, so they didn't have ANY life insurance? That had to have been a tough pill to swallow, right?"

"Is there any reason why you haven't purchased any life insurance until now?"

"So, if you passed today without life insurance, who will be the person who will have to take care of all your arrangements and be in charge of coming up with the money to pay for it all?"

"Are they in a position right now to do these things?"



“So you don’t want (whoever they previously named) to have to go through what you did when (whoever died) died, right?”

- **Matt Mungia, MBA - Set Appointment, Qualify then Present F2F**

“Do you want a full burial or a cremation? Who do you want your beneficiary to be?”

- **Mary Dioguardi - Set Appointment, Qualify then Present F2F**

I tell them: “This is one of the last things that your kids and family will remember about you, and how strong and beautiful of a person you are for thinking of them and how much you loved them. It gives you peace of mind knowing you left this life and your family will never question that you loved them for even a second. This is your last strong statement to your family.”

- **Denise Rangel - Set Appointment, Qualify then Present F2F**

Ask them: “Have you ever been responsible for paying for someone’s funeral?”

“Have you ever been to a funeral where the family had to gather money from several individuals, or have you ever seen families with a jar at the local stores with a story trying to collect money for a funeral?”

I relate to them that with three small children, my husband and I were expected to contribute money for a funeral for a family member, and it was very hard for us.

- **Jason Eichmiller - Qualify then Set Appointment to Present F2F**

“Tell me about your family.” I then show them pictures of my kids.

“What happens when you die?” I shut up and listen. If they are short-winded, I have to lead them by asking, “Who’s going to bury you? What will your family do? How will they afford to bury you?”

- **Brandon Webster - Qualify then Set Appointment to Present F2F**

“If I told you that you could have all your final expenses covered for less than your cable bill, would that make sense? We often find the money for things that aren’t necessary, yet forget the things that are extremely important.”

- **Todd Graves - Qualify then Present OTP**

“Can your loved ones afford to pay for your funeral out of their pockets when you pass? Or would you rather leave a legacy and not the burden of a huge bill by taking care of your final expenses for pennies on the dollar?”

MEDICARE SUPPLEMENTS:

- **Tom Massey - Set Appointment, Qualify then Present F2F**



“How high will your Medicare Supplement premium have to get before you’ll change? What will you do when you want to change, but your health won’t allow you to qualify to make a change?”

- **Jason McKenzie - Set Appointment, Qualify then Present F2F**

“Mr. or Mrs. _____, Social security isn’t going to give you a raise, we know that. I’m offering you a \$50 raise starting next month. We can all use a little extra each month.”

- **Mark Barendt - Qualify then Set Appointment to Present F2F**

“What is your biggest worry about Medicare? Do you have friends that have had big surprises because they didn’t have this coverage? Are you worried about paying doctor’s bills?”

- **Debbie Majher - Qualify then Set Appointment to Present F2F**

“What kinds of things could you do with that extra money in your pocket each month? Since you’re on a fixed income, would an extra \$_____/month help you meet your needs?”

- **Jeff Erb - Qualify then Set Appointment to Present F2F**

“How does it make you feel to have that significant of a price increase when you have not really used your plan at all?”

- **Jacob Anderson - Qualify then Present OTP**

“Mr. Jones, Social Security didn’t give a cost of living raise this year. By lowering your monthly premiums by \$40, \$50, or more, we can effectively give you more discretionary spending, which will help with your other expenses. Would this help you? Good. Let’s take a few minutes and see what you qualify for.”

- **Garrett Ball - Qualify then Present OTP**

“Would it help your budget to reduce what you are paying while keeping the same coverage?”

- **Justin Bilyj – Qualify then Present OTP**

I quote the prospect and then quantify the savings by checking with the prospect to see what that amount of savings means to them:

“Based on what you told me, Ms. Jones, and looking at all the companies in the state that have plans for your area, you should be paying \$XXX per month for your exact same plan, which has the exact same benefits, same doctors, and same hospitals.”

Or if I am recommending Plan G to them:

“Based on what you told me, Ms. Jones, and looking at all the companies in the state that have plans for your area, you should be paying \$XXX per month for a Plan G, which as I said is almost identical to Plan F, except the annual Part B deductible, which is \$XXX this



year. After the deductible has been satisfied, the Plan G acts like a Plan F for the rest of the year – covering everything like your current plan does.”

“This is an annual savings of \$XXX per year for your family, which is about \$XXXX in three years. What would you do with that extra money going back into your pocket every month?”

- **Jeff Cornelius - Qualify then Present OTP**

“I see that you have a Plan F. What do you like most about your plan? Mary, I am sure that you are aware that by law all Medicare Supplement plans are the same and the only difference is premium, correct?”

So, if we can find another Plan F with a lower rate than you are currently paying, you could have the same sense of protection at a lower rate.”

- **Robin Penrod - Qualify then Present OTP**

I use the phrase: *“I get that question all the time, glad you asked, most folks aren’t aware.”* My goal is to make them feel that they are not alone in their fear, and their questions are normal.

I also tell them how I got into Medicare:

“My mother became very ill on Medicare, and I had to learn how to navigate the system. Boy, was I surprised to learn we could purchase the same plan from different carriers for less money. Sitting in the hospital, I realized a lot of seniors don’t have someone to help that really cares about their health, and I knew I had to help.”

By the way, true story. So, when I share this with them, they can hear it in my voice and that is usually the wrap-up.

- **Joseph Smith - Qualify then Present OTP**

I ask: *“If we were able to find a savings of \$30-\$75 per month in costs, would that amount of money help out each month?”*

- **Ron Van Deusen - Qualify then Present OTP**

I use the metaphor of shopping for a TV:

“If two stores have the exact same TV and one is \$400 cheaper than the other, which one will you buy? Then why not do the same smart shopping on your Med Supp?”

- **Justin Bilyj – Qualify then Present OTP**

After I quantify the savings and they’re on board with the plan and/or company switch, I close the plan enrollment by assuring the prospect of the application process itself:



“Ms. Jones, the whole application process is easy and seamless. I do everything here on my end, I submit the application to the company, and they will call you within a day or two to confirm the health questions we just went over. After they call you to confirm the health questions, it generally takes about two to three days to find out if you’ve been accepted or declined.”

“It’s important to note, Ms. Jones, no one’s going to cancel your old policy until you have your new policy in hand and you see that it’s the exact same plan, same benefits, just at a lower, more affordable monthly amount.”

Or if I am recommending Plan G:

“It’s important to note, Ms. Jones, no one’s going to cancel your old policy until you have your new policy in hand and you see that the plan is a Plan G, which takes all your same doctors and hospitals, and that it’s identical to your Plan F after you pay the annual deductible, which is \$XXX – then the plan acts like your Plan F for the rest of the year.”

“After you’re assured that everything is the same, we can call up your old coverage to tell them you don’t need them anymore, so you aren’t double-billed.”

“All I need to get this started is for you to get your red, white and blue card.”

For more tips and ideas on qualifying and selling your leads by getting them emotionally committed to your solution, please check out these blog posts:

- 1) [How to Present & Sell Final Expense Life Insurance](#)
- 2) [How to Present & Sell Medicare Supplements](#)



7. FOLLOWING UP WITH PIPELINE LEADS

When you follow up with pipeline leads (who didn't buy when you initially presented or quoted them due to underwriting, or they just weren't ready), how do you restart that conversation months later?

What do you specifically say to them to get them to remember you and the conversation you had with them?

Pipeline leads can be classified roughly into two groups:

1. Leads you've contacted but haven't presented to yet for whatever reason
2. Leads you've presented to but didn't close for whatever reason

You never know when something will change for a prospect that will cause them to meet with your and reconsider saving money or obtaining a Final Expense or Medicare Supplement plan.

To increase the number of plans you sell, you can either just buy more leads, or build and maintain a list of leads (that you contact periodically) that haven't bought yet. To be sure you're getting the most of your lead budget, create a pipeline list...

FINAL EXPENSE:

- **Frank Bahr – Set Appointment to Qualify, and Present F2F**

I reframe the last conversation, then I say: *"I have found a solution that will fit your situation."*

- **Lawrence Malone – Set Appointment to Qualify, then Present F2F**

"Hello _____. Not too long ago you and I spoke about the state-regulated programs to assist you with your final expenses. You told me that you hadn't yet taken care of that. I'm going to be in your area tomorrow evening. I can stop by for about 10 minutes to go over the information with you. Does 5:30 or 7 p.m. work best for you?"

- **Ron Wiza – Set Appointment to Qualify, then Present F2F**

If they weren't ready, I say:

"Hi _____, this is Ron. You and I had met and reviewed some options regarding life insurance a few weeks ago. I just wanted to touch base to see if the timing is better?"

If the reason they didn't buy was due to underwriting, I say:

"Hi _____, this is Ron. You and I had met and reviewed some options regarding life insurance a few weeks ago. I know at the time, we had some issues due to underwriting. However, I've been doing some homework and have some options that I think we should look at. I have some time tomorrow at 4, or would Wednesday morning be better for you?"



- **Jeff Erb – Qualify then Set Appointment to Present F2F**

I repeat to them the scenario that prevented them from buying at that time:

“Mrs. Jones, my name is Jeff Erb, and I spoke to you about some Final Expense insurance in March. Unfortunately, you were getting ready to have shoulder surgery when we spoke, and you had to postpone things until now. How is your shoulder doing?”

I make sure I put detailed notes as to why they are not buying for this purpose.

- **Jason Eichmiller – Qualify then Set Appointment to Present F2F**

“Hi (name), it’s Jason, the insurance expert. It’s been a while. What’s new?”

And then I listen. If I have to reintroduce myself, they will tell me, and I’ll react accordingly. But I ASSUME they know me and my tone says the same, which means that the ones that DO know me are more open to the dialogue. Nine times out of 10, they will tell me off the bat what their concern was, right then and there. It’s all about being friendly and open-ended.

- **Joseph Smith – Qualify then Present OTP**

I remind them the last time we spoke and that they asked me to call at such-and-such time/day to continue our dialogue. Then I jump in and ask: *“Are you ready to start saving a ton of money?”*

- **Mike Shure – Qualify then Present OTP**

“Hi (name). We spoke previously about burial insurance. You told me to call you back in about three months, and I wanted to make sure I followed up with you. Do you have five minutes this Tuesday at 11 a.m. so I can get this information out to you that we had originally talked about?”

Or I will say something like,

“I was calling you back to remind you that we discussed life insurance for burial and cremation cost, and you asked me to call you back today.”

MEDICARE SUPPLEMENTS:

- **Jason McKenzie – Set Appointment to Qualify, then Present F2F**

We always try and at least get the company name on the initial phone call. Months later when we call we say:

“Hi Mr. _____. My name is Jason and I’m calling regarding your Medicare Supplement with (company).”



- **Todd R. King – Set Appointment to Qualify, then Present F2F**
“Hi Jane, this is Todd King with TR King Insurance Marketing. We spoke briefly a couple of months ago and you asked me to call you back. By the way, how is (the husband, dog, son/daughter) doing?”

You should have made some notes during the first contact.

Remember, all you need to do to create a pipeline lead is to simply ask the prospect:

“Do you mind if I stay in touch with you to see how you’re doing down the road?”

Most prospects will oblige, out of a mixture of both politeness and guilt for not meeting with you or buying. Then you just re-contact them down the road with a call or door knock.

For more tips and ideas on following up with leads you’ve contacted but haven’t closed yet, please check out this blog post:

- 1) [Lead Management Tips for Following Up with Prospects in Your Sales Pipeline](#)



8. PREVENTING LAPSES

How do you deal with first-year lapses for Final Expense,
or being replaced for Medicare Supplement sales?
What do you say or do to earn back their business?

Selling is only half the battle when it comes to collecting commissions. The other half is keeping a client on the books once you close the sale. To make sure you're not wasting your time and giving back your hard-earned commissions, prevent lapses from occurring in the first place by following the scripts below.

FINAL EXPENSE:

- **Ron Wiza - Set Appointment, Qualify then Present F2F**

I will try to contact them immediately and see what problem is. If I don't get ahold of them, then I will re-contact them in 90 days and start conversation with:

"I'm calling to see if the timing is better now to reconsider that life insurance protection."

- **Frank Bahr - Set Appointment, Qualify then Present F2F**

"What happened? Did you change banks or get overwhelmed with expenses? Do we need to change the due date or decrease the monthly premium?"

- **Lawrence Malone - Set Appointment, Qualify then Present F2F**

"Mr./Mrs. _____, was the premium a bit too much? Well, I'm going to be back in the area tomorrow. We're going to create a plan that will be more affordable for you. Does 10 a.m. or 3 p.m. work best for you?"

- **Jason Eichmiller - Qualify then Set Appointment to Present F2F**

Deadbeats happen. I contact them, very persistently (a dollar saved is a dollar earned) and figure out what went wrong:

"Did you lose your job, or change bank accounts, or was it too much money?"

Then, I let them know that I care about them and their family, and that I'll do everything in my power to make sure they are affordably protected.

MEDICARE SUPPLEMENTS:

- **Todd R. King - Set Appointment, Qualify then Present F2F**

I take care of that from the initial sale. I let them know that: *"It's all about price."* (with Med Supps)

I let them know that: *"I want to be your agent for the rest of your life, and the only way for me to be that agent is that I need to make sure you're with a company that isn't charging you too much."*



We explain that we'll switch them to another company if the present company has too much of a rate increase. I let them know that I don't want them to have to pay one more nickel than they have to, as I'm sure they don't want to, either!

- **Loran Marmes - Qualify then Set Appointment to Present F2F**

I don't do much to earn them back. I call and ask if there is something I have done wrong, or what more could I have done.

I make sure they have my number and tell them to call if I can ever be of help. They left me for a reason and I don't expect that they will be back, but not chasing them seems to work occasionally.

- **Garrett Ball - Qualify then Present OTP**

"After you have your plan, I am an ongoing resource for you for as long as you have Medicare. You can call or email me any time, and I can answer any questions that you have related to Medicare."

The main thing, though, besides what is said at the time of sale, is quarterly or at least bi-annual "touches."

- **Jeff Cornelius - Qualify then Present OTP**

"Mary, I noticed that you have decided to replace your Medicare Supplement plan we put in place last year. I was calling to see if you had a problem with your previous plan."

If they went with another carrier due to price, I ask if they mind letting me know which company and plan. If I think I can beat the prices, I will remind them all plans are the same and provide them a quote with a lower plan, if available.

If you can both sell and keep your clients on the books, you will have a fruitful career selling insurance. The only thing you need to do next is to maximize your lead budget by learning how to cross-sell your clients and obtain referrals.

For more tips and ideas on how to prevent lapses and chargebacks, please check out this blog post:

- 1) [Insurance Agent's Guide to Customer Service & Preventing Lapses](#)



9. CROSS-SELLING

Do you cross-sell Final Expense if you sell Medigap, or cross-sell Medigap/Medicare Advantage if you first sell Final Expense? What do you say to clients to get this conversation started?

Naturally, you can keep buying leads to gain new customers (and we would love nothing better than for that to happen). But learning how to **maximize** your lead budget so you're getting the most value per lead – in other words, increasing commissions without spending more money on leads – will help you be more successful.

FINAL EXPENSE:

- **Josh Doe - Set Appointment, Qualify then Present F2F**
"Who do you have your Med Supp with?"

MEDICARE SUPPLEMENTS:

- **Tom Massey - Set Appointment, Qualify then Present F2F**
I cross sell FE off Medicare Supplements. I ask them: *"How are you set for life insurance?"*

I tell them that 40% of Americans have no life insurance, and many that have it haven't upgraded it to keep up with inflation. Then I explain:

"With the money you save on your Medicare Supplement, you can take out additional life insurance, so you'll have enough for your final expenses."

- **Joe Erazo - Qualify then Present OTP**
At the end of a Medicare Supplement sale, I will pull a Columbo:

"Oh, by the way, with the savings from your Medicare Supplement, I can help you with a Final Expense policy and protect your family from the unexpected cost of burial."

Once you've built the rapport to sell a prospect one plan, it becomes easier to present and sell other types of insurance because they already trust you. Although this chapter was brief, our blog has more tips to cross-sell using Send Out Cards (SOC), an automated "set it and forget it" card sending software that helps you cross-sell your clients effortlessly.

- 1) [Agent's Guide to Cross-Selling and Obtaining Referrals from Clients](#)



10. OBTAINING REFERRALS

What's the best way to go about earning/soliciting referrals?

What tools do you use (like SendOutCards)?

If you are directly asking for referrals, what do you write or say to them?

Another way to maximize your lead budget, besides cross-selling to your leads, is by obtaining referrals – AKA FREE LEADS.

Agents can obtain referrals in two ways:

1. Passively by providing exceptional customer service that gives clients a reason to recommend you
2. Actively by asking for them

The reality is, 91% of clients would give referrals. Unfortunately, only 11% of agents actually ask for them because they're either too scared or don't know how – which means they don't have a process (or a polished script) in place to obtain referrals.

FINAL EXPENSE:

- **Frank Bahr - Set Appointment, Qualify then Present F2F**
"I hope I have been helpful to you and your family. Other than your immediate family, who are three friends you know would attend your funeral? Would it be OK to tell them about the service I was able to provide for you?"
- **Lawrence Malone - Set Appointment, Qualify then Present F2F**
"Mr./Mrs. _____, how does it feel to have finally taken care of this? Alright, well if you don't mind, write down about five people that would also benefit from the peace of mind you have right now."
- **Matt Mungia, MBA - Set Appointment, Qualify then Present F2F**
 ASK!!! Most agents don't ask, including myself. Say something like this:

"Who do you know, Mrs. Jones, that could protect their family the same way you just did? It could be a neighbor, relative or friend. Who comes to mind that I might be able to help protect? Go ahead, scroll through your phone if you need to."
- **Tamara Sasso - Set Appointment, Qualify then Present F2F**
 I ask my clients: *"Do you know anyone else I can help, such as friends or family?"*

 Also get a contact page of who would need to be called if they passed away, and call them as well.
- **Denise Rangel - Set Appointment, Qualify then Present F2F**
 I just ask them: *"Do you have any family or friends that you feel would benefit from this type of information like you have?"*



If someone gets a policy with me, they always have someone they feel needs to get a policy also.

- **Mike Shure - Qualify then Present OTP**

Just ask them: *“Do you feel like I have done a good job today? Do you think this is the best plan for you, based off your research?”*

Follow it up with: *“Then I’m sure you’re aware that a big part of my business is based off referrals. Is there anyone; friends, family you know whose families or children would also benefit from having the exact same plan as you?”* Get names and numbers.

MEDICARE SUPPLEMENTS:

- **Todd R. King - Set Appointment, Qualify then Present F2F**

One of the first mistakes I see an agent doing when asking for referrals is to ask a blanket statement like: *“Do you know of anyone else that could use my help?”*

You have just given them the whole world to think about, and therefore most can’t think of anyone. If you find out things that they like to do when you are doing your warm-up and presentation, then that will help you in narrowing it down.

For instance, if they are a golfer or avid church goer, you would ask something like this: *“Do you know anyone you golf with that could use my help?”* or *“Do you know anyone in your Sunday School that I may be able to help?”*

It just helps them think about it easier. Always leave extra cards, too!

- **Jason McKenzie - Set Appointment, Qualify then Present F2F**

I let them know at the end of the sale: *“The best compliment I can get is a referral, so please don’t hesitate to tell your friends and family about me.”*

I send a thank you letter and do a follow-up phone call after they have received their policies.

- **Loran Marmes - Qualify then Set Appointment to Present F2F**

I use SendOutCards and I tell them at the end:

“If you think I have done a good job for you, please pass my information to anyone that you think I could help.”

I try to stay in touch with a card checking in just to keep fresh in their minds.

- **Robin Penrod - Qualify then Present OTP**

I contact my clients pretty often. I call 30-40 clients a week. A quick call, often when I know they won’t be home: *“Hi, how are you? Everything going OK? Is there anything I can*



help you with?" It's a 3-5-minute call or a one-minute voice mail.

On a new sale, here's how I set up my "touch" process:

- ✓ Thank you card one week after sale
- ✓ Phone call two weeks after sale
- ✓ A letter 3-4 months after that outlines lines of business (I always tuck two business cards in, and let them know one is for them and one is to pass along)
- ✓ I answer my phone and return all phone calls same day or next day first thing in the morning
- ✓ Birthday card
- ✓ Thanksgiving card - giving thanks to them as a client
- ✓ A letter in September for open enrollment (again, two business cards tucked in asking to pass one along to someone that may need to speak to an agent to see what their options are)
- ✓ I also do thank you cards to some folks that I didn't write. If we have a good connection and maybe they didn't qualify health-wise or they weren't ready right now or want to wait for AEP, I thank them for their time, and let them know I am here should they have further questions; even though I am not their agent, I am here to help.

Many times, this leads to a referral.

You should be checking in with clients regularly, anyway, to make sure you're meeting their needs through the policy you sold them and the service you're providing them. Once they confirm how you're helping them, it's a perfect opportunity to ask for referrals.

By designing a thorough process for staying in touch with your clients, leveraging automated tools like SendOutCards (SOC), you can capitalize and expand your book of business on auto-pilot.

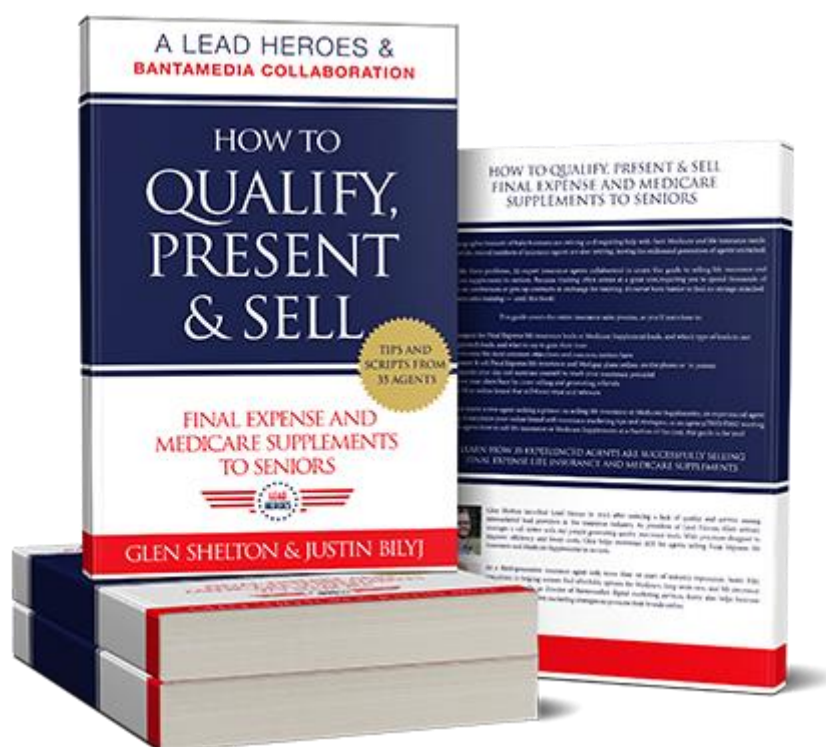
For more tips and ideas on how to obtain referrals and keep your lead funnel flowing, please check out these blog posts:

- 1) [Agent's Guide to Cross-Selling and Obtaining Referrals from Clients](#)
- 2) [Introduction to Online Branding & Insurance Marketing for Insurance Agents](#)
- 3) [Keyword Research and Targeting for Insurance Agents](#)
- 4) [Agent's Guide to Creating an Insurance Website](#)
- 5) [Top 16 Website Design Agencies Specifically for Insurance Agents](#)



100+ Step-by-Step Scripts to Help You Close More Insurance Leads

For more information, visit www.LeadHeroes.com or buy our book, “How to Qualify, Present & Sell Final Expense and Medicare Supplements to Seniors” on Amazon.



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