# *The 6-Figure Sales Script*

## The Opening

**[ You ]** Hi [ lead name ] (assume and pause)

**[ You ]** This is [Your name] and I am the licensed Underwriter you were told was going to reach out to help you with the information you requested on the state approve burial insurance plans. I'm happy to help.

**[ You ]** I Believe you were given a call back reference of the color [ listed in notes under call back reference ], to help you remember it was me when I called, is that correct? **(pause and wait for them to confirm)**

**[ You ]** Before I get start reviewing some of your choices are there any questions you have for me? **(pause and listen)**

**[ You ]** Great. Tell me, what is the reason you are looking to get coverage, have you ever had it before? **(pause and wait for their response)**

**[ You ]** Ok, Great. You're in good hands. Finding you the lowest price is easy but it is very important that every person I help also understands how the life insurance works. So, would you like a very SHORT and SIMPLE way to understand it? **(pause and listen)**

## How I Help

**[ You ]** Just to confirm the information I have is correct, you live in [ the state they reside in ]. Is that correct? **(wait for them to confirm)**

**[ You ]** Great. That's a big advantage because [ state ] is one of the states that has approved the top rated life insurance companies in the country and that means you will have A LOT of choices available to you.
Having choice is very important when it comes to life insurance because EACH company has their own rules when it comes to your health, which is how the life insurance companies either approve or deny you. Does that make sense? **(wait for them to confirm)**

**[ You ]** Great. Now because I work as a licensed field underwriter, I am going to be able to ask you the same type of health questions that those insurance companies would. Based on your answers is how I am going to be able to help you find the most affordable choices. Does that also make sense? **(wait for them to confirm)**

**[ You ]** Great.

## Most Popular Coverage Options

**[ You ]** Now. Before I go over the health questions, I want to make sure we get the best product for you, because you'll have some choices there as well. FOR EXAMPLE, the most popular plans have:

1. **A locked in Price** - Meaning that price is GUARANTEED to never change. Would that be important to you? **(wait for them to confirm)**

**[ You ]** Great. Next it also includes A

2. **Whole Life Plan** - that way the policy is never going to expire. Is that also something that would be important to you? **(wait for them to confirm)**

**[ You ]** Great. Now I know what we are looking for.


## Transitioning to the Underwriting Questions

**[ You ]** Now that I have explained how the policy works and we know the type of product you need, all I have left to do is go over the health questions. Before I do that, do you have any questions for me on anything that we have covered so far? **(wait for them to respond)**

**[ You ]** Great. I'll get right into the health questions then.


## HEALTH QUESTIONS - Level/GI Selection
## and Quote (refer to Cheat Sheet)

*NOTE:  Once you Pre-Qualify them, you can transition into the quote.*


## Quoting

**1. Presenting a Level Quote**

**[ You ]** I've got great news. Based on your answers you have Pre-Qualified for the best plans available. That means you get:

1. Immediate coverage - there is no 2-year waiting period
2. Price lock guarantee
3. and a Whole life plan
4. Another benefit is that, if you ARE APPROVED, you don't have to pay today but YOU WOULD be able to CHOOSE the day of the month your payments start. Would that be helpful for you? **(wait for them to confirm)**

**[ You ]**  Great. So if you are approved, what day of the month would you like your payments to start? **(wait for them to confirm)**

 **[ You ]** Great. Now all we need to do if find you the right amount of coverage that is affordable. The most popular amount of coverage at your age is $10,000, depending on the price, is that also the coverage amount you would like me to start your quotes with? **(wait for them to confirm)**

**[ You ]** Great. Starting at $10,000 the price would only be **[ $ price ]** and if we lowered it to $7,000 to compare the difference in price, it would only be **[ $ price ].** PAUSE

**[ You ]** Now, how do those prices work for your budget? **(pause and listen)**

**[ You ]** Great. Would you like me to quote you for more, less, or anything in between? **(wait for them to respond)**

**[ You ]** Ok great. Which option would you prefer? **(wait for them to confirm) - Skip down to THE CLOSE**


**Presenting GI/GTL Quote**

**[ You ]** I've got great news. Based on your answers you have Pre-Qualified. That means you get:
1. Price lock Guarantee
2. Whole life plan
3. And another benefit is that, if you ARE APPROVED, you don't have to pay today but YOU WOULD be able to CHOOSE the day of the month your payments start. Would that be helpful for you? **(wait for them to confirm)**

**[ You ]** Great. So, if you are approved, what day of the month would you like your payments to start? **(wait for them to confirm)**

**[ You ]** Great. Now all we need to do if find you the right amount of coverage that is affordable. The most popular amount of coverage at your age is $10,000, depending on the price, is that also the coverage amount you would like me to start your quotes with? **(wait for them to confirm)**

**[ You ]** Great. Starting at $10,000 the price would only be **[ $ price ]** and if we lowered it to $7,000 to compare the difference in price, it would only be **[ $ price ].** PAUSE

**[ You ]** Now, how do those prices work for your budget? **(pause and listen)**

**[ You ]** Great. Would you like me to quote you for more, less, or anything in between? **(wait for them to respond)**

## The close

**[ You ]** Great. Now that we have found you the right coverage all we need to do is confirm you WOULD BE APPROVED. Thats the easy part. All we need to do is a short, and VERY SIMPLE phone interview with the insurance company. At the end of the call they will let us know if you are approved. Im happy to get that done for you now, Would you like me to go ahead and get the done for you? **(wait for them to confirm)**

**[ You ]** Great. Let's get started.