



Lead Name

1. The Opening

- Who you are
- Why you are calling
- Reference the color or beneficiary name
- Ask the reason they need coverage

2. How you Help

- You have a lot of experience
- Low price is easy
- It's important that people we help understand how it works

3. Explain how it Works

- Confirm DOB and state they live in
- Recognize their state as an advantage
- They have a lot of choices
- How you help, as an UW

4. Product Selection

- Most popular plans have locked in prices
- Most popular plans are whole life
- Confirm that is also important to them

BRIDGE - Any questions?

5. UW Questions

- Walk through your health questions and determine GI to Level.

6. The Quote

- Congratulate on pre-approval
- Benefit that they get to choose their payment start date
- Remind them that you specialize in fixed incomes (\$50 average cost for most people)
- Provide 2 quotes and ask if they would like additional

7. The Close

- Let them know this is the easy part
- Have an approval within minutes
- Again, once approved payment not required until the day they choose