

Veterans Final Expense Script

This is (your name) with the Veterans Final Expense Department on a recorded line. Are you calling about a veterans final expense quote?

Pause

- If yes/quote: Great! I can definitely help you find the most affordable monthly payments. Is that okay? If yes: **continue with the script**
- If calling about benefits: you do qualify for coverage. There is a monthly payment. Are you interested in a quote for life insurance or final expense coverage?
- If free: **hang up**
- If they ask if we're a specific carrier: That is one of the carriers we work with, are you interested in a quote for life insurance or final expense coverage?
- If customer service: You've reached the new business department. Are you interested in a quote for life insurance or final expense coverage? (disconnect, then call back and give the client the carrier's phone number if customer service)

Identify the client's needs within 90 seconds - DO NOT HANG UP ON VALID LEADS!!!

1. Okay, what is your resident state and date of birth?
2. And are you calling for yourself or someone else?
3. And who do I have the pleasure of speaking with? (spell first and last name)

Now, (client name), my name is (your name), and I'm a licensed life insurance agent in the state of (client's resident state), and I'll be taking care of you today!

1. Is this the best call back number in case we get disconnected?
2. And are you able to receive text messages to that number?
3. Great. What is your approximate height and weight?
4. And do you use any nicotine or tobacco products?
5. Which branch of the military did you serve in and what was your role?
6. How long were you in the service?
7. Where were you stationed?

Say “Thank you for your service” after they confirm their service details, not before.

Do you currently have existing life insurance or financial 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?

Okay, got it.

1. Are you single or married?
 2. Are you currently working or retired?
 3. Do you receive social security or disability?
 4. Okay, and which state were you born in?
 5. 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.

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?

Pause

Okay, great!

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:

1. Lung disease, asthma, or COPD?
If yes: Are you currently using inhalers or oxygen?
2. Heart attack, stroke, blood clot?
If yes: Which condition(s) and when were you diagnosed?
3. Artery disease, congestive heart failure, or cardiomyopathy?
4. Cancer, leukemia, or lymphoma?
If yes: What type, is it currently active, and when were you first diagnosed?
5. Are you diabetic?
If yes: Are you currently on daily insulin treatment?
6. Any diabetic complications such as neuropathy, retinopathy, or amputations?
7. Kidney or liver conditions?
8. Anxiety, depression, or schizophrenia?
9. Dementia, Alzheimer's, or treatment for memory loss?
10. Alcohol or drug abuse?
11. Organ or tissue transplants, lupus, or tested positive for HIV or AIDS?
12. In the past 5 years, have you had any felonies, DUIs, or had your driver's license suspended or revoked?
13. Have you been hospitalized for two or more consecutive nights in the past 12 months? If yes: What was the reason for hospitalization?
14. And lastly, are you currently taking any prescription medications?
If yes: What are they prescribed for?

Okay, great. Thank you for that information.

Now, these are state-approved plans designed to cover 100% of burials, cremations, or any other final expenses that your family could incur. These policies are paid out within one day of notification, so they're designed to take the burden completely off your loved ones. Does that make sense?

Pause

Okay, great.

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 as well. The reason I'm asking is to make sure you have enough coverage regardless of which option you choose. Does that make sense?

Now, if God forbid you were to pass away tomorrow, who would you want to list as your beneficiary to receive your policy benefit?

Pause (if the client doesn't mention the full name, go ahead and ask)

These questions are designed to deepen the conversation and uncover the client's needs. There's no need to ask every question in one call—just choose the ones that naturally fit the flow.

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?"

Pause (to allow the client time to reflect and respond to each question you ask, be sympathetic and respond with "I understand" after their responses)

Okay, got it. Now I'll quickly highlight a few of your benefits.

1. **This is a whole life policy, do you know what that is?**

- **If yes:** Great! As you know, this policy will be with you for the rest of your life. It doesn't expire regardless of age, and your monthly payments will stay locked in, so you won't have to worry about your premiums increasing or the benefits decreasing. Your coverage and payments are guaranteed.
 - **If no:** No worries! A whole life policy will be with you for the rest of your life. It doesn't expire regardless of age, and your monthly payments will stay locked in, so you won't have to worry about your premiums increasing or the benefits decreasing. Your coverage and payments are guaranteed. Does that make sense?
2. **And lastly is cash value** (only if they ask about CV)
- These policies generate cash value that is fully tax-free and can be accessed in case of emergencies, such as chronic illness or disease. The carrier puts a portion of your monthly payment into savings, where it earns interest. You'll have the option to withdraw from the cash value after two years.

Does that all make sense?

Pause

Okay, great!

(Client name), do me a favor and put me on speaker. I'm going to start working with the carriers now to find the best fit for you. Then, I'll go over the rates and coverages so you can decide which option you'd like to start with, okay?

Pause

Disclose coverages & ensure it is affordable for them monthly

Now, if God forbid you were to pass away tomorrow, which coverage option would you feel comfortable with leaving behind for (beneficiary)?

Pause

Okay, got it!

1. What's your mailing address where you'd like your policy mailed?
2. And a good email address for you?

And if approved for the coverage today, did you want your coverage to take effect immediately?

If yes: Okay, great. Does the (today's date) of every month work for your recurring payments?

If no: Which day of each month would you like your recurring payment to be drafted?

Okay, and on your bank statement, is it (client full name) or does it include your middle initial?

1. Great, and which bank did you want to use for your monthly payments?
2. Okay, great! Go ahead and grab your checkbook or bank statement so we could verify the account and routing number.
3. Just to confirm I have the correct information:
(verify the account #, routing #, checking/savings, and bank name with the client)

Okay, great! I've already 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 Client DOES NOT provide SSN: 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?

Okay, perfect!

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 to checking on your client throughout the app process)

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

Summarize their policy details by confirming the following:

- Carrier Name
- Coverage Amount & Premium
- Effective & Recurring Draft Date

POST-SALE WRAP-UP SCRIPT

Before we wrap up, I just need to verify a few details to be sure everything on your policy is accurate.

1. Let's start with your full name and date of birth — I have [Full Name & DOB]. Is that correct?
2. And your address is [Address] — is that correct?
3. Great. I also have your Social Security Number as [XXX-XX-1234]; is that correct?
4. Lastly, your listed beneficiary is [Beneficiary Name & Spelling]; is that correct?
5. Perfect — thanks for confirming. You've been approved with [Carrier Name] for [Coverage Amount] in coverage, and your monthly premium will be [Premium Amount].
6. Your first payment will be drafted on [Effective Date], and future payments will come out on the [Recurring Draft Date] each month.
7. These payments will be deducted from your [Bank/Card].
8. Lastly, let me give you your policy number — tell me when you're ready to write it down.
9. Your policy number is [Policy Number]. You'll receive your full policy packet in the mail within 10-14 business days after your first payment is processed.
10. If you ever need assistance, please contact me directly. Again, my number is [Agent Phone Number].
11. I'll also send you a text with your policy details. Can you confirm your cell number is [Phone Number]?

Perfect — the text is on the way.

If you receive any other calls about insurance, just let them know you're already covered.

You're all set! It's been a pleasure helping you today. Have a great day, and congratulations again on your approval!

KEY NOTES

If **any** of the following are incorrect, the policy must be rewritten with updated info:

- Name
- Date of Birth
- Social Security Number
- Address
- Beneficiary
- Effective Date
- Bank or Card Info

UNDERWRITING & APP GUIDELINES

- **Pending Underwriting (UW):** If only one application was submitted and no backup, leave a note explaining why.
- **Multiple Applications:**
 - » Upload the correct app in the CRM
 - » Create a task to cancel or void the app not being used
- **CICA Policies:**
 - » Must collect the beneficiary's SSN
 - » If the client doesn't have it, advise them to call back at [Agent Phone Number] to provide it later

AIG CLIENTS ONLY

Agent: Do you currently have another active policy with AIG, also known as American General or Corebridge Financial?

- Client: Yes / No
- **If Yes:**

- » Ask if it's been more than 12 months
 - If Yes, they can keep both policies
 - If No, the previous policy must be canceled before this one starts
- **If No:** Continue as normal

AMERICO ONLY - MODIFIED OFFER (EAGLE SELECT 2 OR 3)

If the QA call is completed and the client was offered **Eagle Select 2 or 3**, email: **agent.services@americo.com**

Include:

- Client's Full Name
- Policy Number
- Agent's Writing Number

Email Body: "The client accepts the modified offer."