



**TELESALES** (Download the Telesales Process Document at [www.securitynationallife.com/fetraining](http://www.securitynationallife.com/fetraining))

Telesales are certainly different than face-to-face sales. To that end, this training is designed to give you the most opportunities to provide protection to the families that have requested information about Final Expense insurance from Security National.

Below you will find some helpful tips to help you become a good telesales agent and some items you should prepare with before you begin making calls to your clients.

## TIPS

Speak as slowly and clearly as you can possibly speak. If you think you are speaking too slowly, speak even slower!

The second thing to remember is that each person you speak to will not necessarily remember what you say, but how you say it so speak with confidence and lead the conversation where you want it to go.

Last, but not least be an active listener. Phone sales are best when the person on the other end is talking more than you. Ask good questions, listen and then lead the conversation.

## NECESSITIES

### GOOD EQUIPMENT

If you can gain access to a good computer and a secondary monitor, this will work in your favor. You can generally pick up a second monitor inexpensively and it will make your effort much easier. The second thing we recommend that you invest in for telesales is a headset that provides clear communication. If you don't have access to those two things or simply decide not to invest in them, you can still do telesales, however, we recommend making this as easy as possible and a secondary monitor and a headset will help with that tremendously.

### ELIMINATE DISTRACTIONS

It is hard to know exactly what will be a distraction before you begin, but eliminate as many of them as you can before you start. If you find you are getting distracted, start a list of those distractions and the next time you start, eliminate it before you start. Everyone gets distracted with certain things so take a self-assessment of what those distractions may be for you and be diligent to not let them interrupt your process and progress.

### POSITIVE MINDSET

Now that you have the right equipment and have eliminated distractions, you need to get yourself in a positive mindset. Do you believe your leads need your product? Do you believe you have what it takes to weed through all the rejection to find the people willing to listen to what you have to offer? When you believe that what you have to offer is more important than the money your client will spend on it, is the day your belief in what you do will remain uncompromised and confident! If you find yourself slipping into a negative mindset, take a break and reset. Don't make calls with a negative mindset. Remember, all you have is your voice and potential clients will pick up on anything that is not positive.



## LEAD FLOW

This is absolutely critical! You need leads to call. If you don't have a system set up for consistent lead orders, you'll want to make this an absolutely priority. If you have lead credit, this is the best time to capitalize on as many leads that you can afford to buy. If you have leads from your past orders or referrals, this is a great time to contact them as well.

## ACTIVITY

Activity is key and king! Even mediocre sales people will achieve more than talented sales people if they have more activity. Activity leads to policies sold. Activities include placing lead orders, organizing your system for calling, following up, closing sales, following through to make sure policies are issued and payments are made. Activities also include follow up with lapsed policies. It's not just about the policies you write, but the policies you keep so be diligent about every aspect of your business that is directly related to getting new business and preserving old business.

## FOLLOW UP

It has been said that it takes 12 touch points to convert a sale and 80% of sales are made between the 5<sup>th</sup> and 12<sup>th</sup> contact. Don't underestimate this! Be pleasant and positive each time you interact with a prospective client. Your follow up is directly related to your sales. Following up is much easier than a first-time introduction. If you don't make a sale on the first attempt, always finish a call by gaining permission and a specific time to call them back to solidify a sale. If you don't make contact the first time calling, stagger your call back times until you find a time where the lead will pick up the phone. Don't give up on follow up. Sales are about the right person, the right product at the right time. If you know you are the right person with the right product, be persistent with finding the right time.

## CONTROL

You want to establish control as quickly as possible. You don't establish control by talking more and making the lead feel like you are not listening. You establish control through listening and asking good questions. You establish control by building rapport and putting the lead at ease. You cannot force control. You can only lead someone to believe that they can trust you.

## RELATIONAL

This is not the easiest thing to do over the phone. However, the quicker you can make the client feel like you are on the "same side of the table" with them, the quicker you can make the call feel like a consultative relationship where you and the client are working together in the best interest of the client. You can build the call relationally by finding common ground as quickly as possible. There is so much written on the subject of building rapport that I won't bore you with suggestions here, but please don't underestimate its importance when selling over the phone. It is critical!

## ASSUMPTIVE

Assume everything. Assume they filled out that card for a good reason. Assume they answered the phone because they need what you have. Assume you can find them a product to meet their needs. Assume you can find a product to fit their budget. Assume they are going to put protection in place today. Staying in an assumptive mindset will keep you positive and in control of the call.



## SCRIPT TIPS

Please don't try to "wing it"! Don't be robotic, but at least have a script that you can use as a measuring tool for improvement. If you are constantly changing up your script, it's hard to know what's working and what's not working. Start with a predictable script and tweak it to your personality and style. You are looking to establish credibility with your confidence, kindness, product knowledge and listening skills, not necessarily with a company name. You matter more than the company you represent. You are also looking to ask questions that get your potential client to put protection in place.

If you are asking yes or no questions, don't speak until they answer. Example: If I can provide protection that fits in your budget, do you want to move forward with that today?

If you are asking open ended questions, then position yourself to listen and interact. Example: Why are you looking to put protection in place today?

If you ask a question that involves a choice, be silent until they respond. Example: Which one of these three options works best for your budget?

You will find that the better questions you ask will lead to better rapport, more trust and the ability for your potential client to make a buying decision with you.

## 2 WAYS TO SUBMIT A TELESales APPLICATION

### OPTION 1 – AUTOMATED AUTHORIZATION

Submit the telesales web application and then have your client call the agent hotline (855) SNL-4SNL, select Option 1 for New Business, and then 1 again to complete our automated authorization. This option is available 24/7 in both English and Spanish and can be completed by the client with or without the agent on the line.

**TIP –** *Make sure your client is in a quiet place and has the following information prepared before placing the call: Their full name, if they are the owner and payor, last 4 digits of their SSN, date of birth, height, weight, mailing address, city and state of application, and their bank or credit card information.*

### OPTION 2 – POINT-OF-SALE DECISION

If you would prefer to receive a point-of-sale decision when meeting with your client, submit the telesales web application and then call our agent hotline (855) SNL-4SNL during business hours. Select Option 1 for New Business and then Option 2 to speak to a representative who will complete the authorization and run a prescription check with your client on the line.



## THE PRESENTATION – INTRODUCTION

We have crafted this presentation to work in correspondence with the Security National Brochure. It's a downloadable PDF that you can use as a guide to guide your conversation. You can find it at [www.securitynationallife.com/fetraining](http://www.securitynationallife.com/fetraining) under the downloads section. We also provided “chunks” of the brochure in this document to help guide you through the process.

(If a male or female answers the phone and your lead card is Sue or John, just assume that it is Sue or John that answers the phone. Don't say, is Sue or John available?)

Just say, Hi Sue.....or Hi John.....

(Tell them immediately the purpose of the call. Don't ask how they are doing. They will immediately know that you are trying to sell something. Simply say,) “Hi Sue, my name is \_\_\_\_\_ and you were kind enough to request information FROM ME (Insert Lead Source Here) about final expense protection for your family. Did you request this information for you or for someone else? OK, great may I ask what prompted you to request this information?”

(Listen carefully here and try to use their answers to build some rapport. The quicker the call becomes friendly, the quicker trust can be built.)

(If they say they don't remember requesting the information, say,) “I'm glad I kept track of it for both of us.” (Chuckle. Chuckle.)

“Do you mind if I text you a picture of the lead card you filled out?”

“OK, great. Do you happen to have a pen and paper handy? I'd like to give you my name and number and provide a place for you to take some notes. My name is \_\_\_\_\_ and then spell it. My last name is \_\_\_\_\_ and then spell it. My phone number is \_\_\_\_\_. I'd also like to provide you with my insurance license number. Thank you for taking a minute to write that down. Do you mind if I text you my business card too?”

“Sue, before we begin, I just want to make sure of something. With everything that's going on out there, they are asking us not to come out to the homes. That being said, if I can help you and provide you with what you need, are you comfortable working with me over the phone?”

“OK great! My responsibilities are to provide you with the information you requested by listening to your questions and needs, recommending coverage that will best fit your needs and make sure it fits within your budget. The only thing I ask of you is that once I've fulfilled my responsibilities is for you to provide me with a simple yes or no. Is that fair enough?”

(At this point, if you feel like you have built enough trust and rapport, please feel free to use the presentation script below to give your client an option to purchase coverage.)



### About Us

Security National Life is a market leader in end of life insurance products and services. We are a publicly traded company with over 1 billion dollars in assets. We are in the business of helping funeral homes and the families they serve since 1965.

**The average funeral costs between...  
\$8,000 to \$10,000**

Are you prepared? Final Expense Insurance provides you and your family with a cash burial program of permanent life insurance.



### THE PRESENTATION – THE BROCHURE

Before we get into the specifics of our products, I'd like to tell you a little bit about Security National.”  
(Read the top portion of the brochure about our company).

“We have been helping families for a long time and people trust us to protect their loved ones. The average funeral costs between \$8,000-\$10,000. Would you agree with that? (Listen to response) Do you already have any type of life insurance in place? (Listen to response and explain the difference between what they have and what we offer.) Do you know who your beneficiary would be or who would be taking care of your final arrangements? (Listen carefully here for their name so you can reference it as you continue with the presentation. This personalizes it for them and makes it more real when they think about that person having to take care of this.)



Have you thought about how (beneficiary name) is going to pay for your funeral?"

(Listen for response and then read the middle section of the brochure.)

## How will you pay for your funeral?

### SOCIAL SECURITY: A SPECIAL ONE-TIME PAYMENT

A one-time death benefit of up to \$255 to a qualified dependent.

### VETERAN'S BURIAL ALLOWANCE

One-time payment of \$300 for those who qualify.

### SAVINGS

Have you been putting away money to cover all your final expenses?

### LOVED ONES

Do your loved ones have the funds to cover your funeral and remaining expenses? Do you want to place this financial burden on them?

### SAVINGS

Have you been putting away money to cover all your final expenses?

### LOVED ONES

Do your loved ones have the funds to cover your funeral and remaining expenses? Do you want to place this financial burden on them?



"You are not alone in having to think about this. The reality is that we either leave behind loving memories, family heirlooms, inheritance properties or funeral expenses, medical debt, financial debt and legal fees. I can only assume that you would rather leave behind loving memories instead of debt.

Am I correct in assuming that? (Listen for response)



### You WANT to leave behind...

Loving Memories | Family Heirlooms  
Inheritance Properties



### You DON'T want to leave behind...

Funeral Expenses | Medical Debt  
Financial Debt | Legal Fees



OK, great! I know I can help!"

"Before we get into the specifics of your plan, I wanted to share with you some other valuable information that your family is going to need at the time of your passing. Before a funeral director can release a death certificate, they are going to need some information from you. I'd be happy to either mail or email a copy of this information to you after we finish our call. Do you prefer mail or email? (Explain inside of brochure.)

**SIDE NOTE: I WOULD ONLY GET INTO THE INSIDE OF THE BROCHURE IF YOU FEEL THAT YOU NEED SOME MORE TIME TO BUILD RAPPORT, OTHERWISE SKIP TO THE BACK PAGE.**

**Historical Record for:** \_\_\_\_\_

Name (First, Middle, Last): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone #: \_\_\_\_\_ Education Level (required by state): \_\_\_\_\_

Birth Date: \_\_\_\_\_ Age: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Birthplace (City and State): \_\_\_\_\_

Occupation (previous if retired): \_\_\_\_\_

Employer (or retired from): \_\_\_\_\_

Spouse's Name (include maiden): \_\_\_\_\_

Date of Marriage: \_\_\_\_\_ Place of Marriage: \_\_\_\_\_

Father's Name: \_\_\_\_\_ Birthplace (City and State): \_\_\_\_\_

Mother's Name: \_\_\_\_\_ Birthplace (City and State): \_\_\_\_\_

"If you are a veteran, you'll want to have your DD214 available and your service detailed below."

(If they are a veteran, thank them for their service and proceed to explain the veteran information.

Side note: If a veteran wants to be buried at a national cemetery, they are entitled to two spaces, two open and closes, two grave liners and a marker. You can recommend that they check with the VA to determine what they are eligible to receive.)

### Veteran Information

Are you a veteran?  Yes  No Service Number: \_\_\_\_\_

Branch of Service: \_\_\_\_\_ Rank at Discharge: \_\_\_\_\_

Enlistment (Date & Place): \_\_\_\_\_

Discharge (Date & Place): \_\_\_\_\_



“Information about your family is also helpful when it is time to put together an obituary.”

(Proceed to explain the family information and preceded in death by sections.)

### Family Information

| Relation | Name | Address | Phone # |
|----------|------|---------|---------|
|          |      |         |         |
|          |      |         |         |
|          |      |         |         |
|          |      |         |         |
|          |      |         |         |
|          |      |         |         |
|          |      |         |         |
|          |      |         |         |

### Preceded In Death By

| Relation | Name | Address | Phone # |
|----------|------|---------|---------|
|          |      |         |         |
|          |      |         |         |
|          |      |         |         |
|          |      |         |         |

“Now that we have covered the basic information about you and your family, it is important to provide your family with some details about your funeral or cremation.”

(Proceed to explain the funeral services section.)

### Funeral Service Instructions and Information for: \_\_\_\_\_

This is information families don't usually discuss - especially the children. Yet if something had happened to you last night, these are the questions your funeral director would be asking your family today.

Would you prefer your service:     At the funeral home     Church     Other

What is the name of your church? \_\_\_\_\_

What is your preferred funeral home? \_\_\_\_\_

Final Disposition:     Burial     Entombment     Other

Do you have cemetery property?     Yes     No

Name and location of cemetery: \_\_\_\_\_

Lot #: \_\_\_\_\_ Space #: \_\_\_\_\_

Are there any readings or scriptures that are special to you? (Please list): \_\_\_\_\_

Many people have a favorite song or hymn. Do you have any that you prefer? \_\_\_\_\_





“As we continue to look into these details, you can actually get very specific even down to your honorary pallbearers.” (Proceed to explain this section and listen carefully for the honorary pallbearers. This group of people will most likely become a source for additional referrals.)

Preferred Casket Type:     Bronze    Copper    Stainless Steel    Mahogany    Cherry    Oak    Other

What clothing do you prefer?     From your current wardrobe     New

If you are a veteran you are entitled to a flag.

Would you like the flag folded and presented to your family?     Yes     No

Would you want your flag to drape the casket?     Yes     No

Would you like to wear jewelry?     Yes     No

Would you like it removed before burial?     Yes     No

Would you like to wear your eyeglasses?     Yes     No

Would you want the casket open during visitation?     Yes     No

Would you want the casket open during the service?     Yes     No

Most families prefer to have friends, neighbors, or relatives serve as pallbearers. Whom would you prefer to act as honorary pallbearers? (Those who cannot physically meet the responsibilities of an active pallbearer.)

### HONORARY PALLBEARERS

| Name | Phone Number | Name | Phone Number |
|------|--------------|------|--------------|
|      |              |      |              |
|      |              |      |              |
|      |              |      |              |

“The final section on this page is just a simple reminder that you need to decide if you want a newspaper notification. You’ll also need to decide on groups to be notified and if you prefer donations to be made somewhere.” (Proceed to show them the newspaper section.)

### Newspaper Notices

Your name as it would appear in the newspaper: \_\_\_\_\_

Which newspapers would you like to be notified: \_\_\_\_\_

Groups and organizations you are affiliated with (for obituary): \_\_\_\_\_

Some families prefer a memorial donation instead of flowers. What is your feeling?

Memorial donation     Flowers     Both

Who would you like donations made to? \_\_\_\_\_



“Now that we have covered some of the details of the actual funeral or cremation and some additional topics that will be helpful for your family, I’d like to share how our products put protection in place for your family. What I love about Security National is that we not only help you document the details of your services, but we also help put a plan in place so your family has a way to pay for your wishes.”

(Proceed to explain the benefits of our products and the value they bring.)

## Security National Life’s Final Expense Plan

Final Expense Insurance provides an affordable and convenient way to manage finances for the end of life, so you won’t leave a burden on your loved ones.



- Whole life protection - up to \$50,000!\*
- Affordable rates that will never increase.
- Protection that can **NEVER** be reduced or cancelled.
- Simple application with no medical exam.
- **Immediate** benefits from the very first day.
- Guaranteed cash value.
- Anyone through 90 years of age is eligible to apply.

\* 30K max coverage amount in CA

“Do you agree that this coverage will be beneficial for your family? Before I can get a quote for you, I’ll need to ask you some health questions. What is your height and weight?”

(Make sure you have your chart handy in case they are questionable. You will then make the transition to our application beginning with their medications. Having them get the medication bottles out first will help you determine what product you are most likely going to recommend.)

(This section is where you need a detailed account of all of their medications. You need to write in the appropriate medical question (if any), condition, medication, dosage and duration. It is required to document everything they are taking as a prescription even if it not a “knock out” medication.)

**THE APPLICATION BELOW IS ONLY A GUIDE. PLEASE USE YOUR STATE APPLICATION!**

| Medical Question # | Medical Condition(s) | Medication(s) - including oxygen | Dosage | Time Period (from/to) |
|--------------------|----------------------|----------------------------------|--------|-----------------------|
|                    |                      |                                  |        |                       |
|                    |                      |                                  |        |                       |
|                    |                      |                                  |        |                       |
|                    |                      |                                  |        |                       |
|                    |                      |                                  |        |                       |



If they answer yes to any questions from 1-9, they are not eligible for the Loyalty Plan and you cannot write them a telesales app.

### MEDICAL QUESTIONS (Section One)

If any medical question in Section One is answered "Yes", the Proposed Insured is **not eligible** for any Loyalty Plan.  
If all medical questions in Section One are answered "No", complete Sections Two and Three.

| Has the Proposed Insured been diagnosed, tested positive for, treated or been given medical advice by a licensed member of the medical profession for any of the following medical conditions: |  | Yes                      | No                       |
|--|--|--------------------------|--------------------------|
| 1.   | Are you now, or within the past 30 days been treated or admitted in a hospital, nursing home, health care facility, long-term care facility, hospice care, or been advised by a licensed member of the medical profession to be confined to a bed? .....       | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.   | Have you been medically diagnosed, tested or treated by a licensed member of the medical profession with having a terminal illness resulting in death within the next 12 months? .....   | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.   | Within the past 30 days, have you been medically diagnosed, tested or treated in a hospital by a licensed member of the medical profession for a seizure? ....   | <input type="checkbox"/> | <input type="checkbox"/> |
| 4.   | Do you need assistance or supervision with dressing, eating, personal hygiene (bathing or toilet), or transferring to or from a bed or chair? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 5.   | Are you now, or within the past 90 days been diagnosed, tested or treated by a licensed member of the medical profession for any type of tumors or cancers (except basal cell skin cancer)? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 6.   | Within the past 6 months, have you been diagnosed or treated by a licensed member of the medical profession for Hepatitis C? Or has it been less than 90 days since completing treatment for Hepatitis C by a licensed member of the medical profession? ..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 7.   | Have you ever been diagnosed by a licensed member of the medical profession as having Alzheimer's, dementia, ALS (Lou Gehrig's disease), sickle cell anemia, cirrhosis of the liver, cystic fibrosis, uncorrected brain aneurysm, or organ transplant? .....   | <input type="checkbox"/> | <input type="checkbox"/> |
| 8.   | Are you currently receiving dialysis treatment? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 9.   | Have you ever been diagnosed by a licensed member of the medical profession as having Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or have you tested positive for the Human Immunodeficiency Virus (HIV)? .....                    | <input type="checkbox"/> | <input type="checkbox"/> |

As you can see below, if they answer the first nine questions with a no and answer yes to this one, they can still qualify for the Loyalty Plan.

### MEDICAL QUESTIONS (Section Two)

If all medical questions in Sections One and Three are answered "No", but any questions in Section Two are answered "Yes", the Proposed Insured is eligible for the **Loyalty Standard Plan**.

Provide complete details below regarding all Section Two "Yes" answers.

|   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| 10. Do you use less than 121 units per day of any type of insulin medication for any type of diabetes? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Has the Proposed Insured been diagnosed, tested positive for, treated or been given medical advice by a licensed member of the medical profession for any of the following medical conditions:</b> |                          |                          |
| 11. Epilepsy or seizures, and have not had a seizure in over 2 years? Indicate date of last seizure ____/____/____ .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Diabetic neuropathy? .....  | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Chronic obstructive pulmonary disease (COPD) but not on oxygen and have not inhaled tobacco and/or nicotine in any form within the past 12 months? .....  | <input type="checkbox"/> | <input type="checkbox"/> |



If one, two or three medical questions in Section Three are answered "Yes", the Proposed Insured is eligible for the Loyalty Modified Plan only. If more than three medical questions in Section Three are answered "Yes", the Proposed Insured is not eligible for any Loyalty Plan.

MEDICAL QUESTIONS (Section Three)

If one, two or three medical questions in Section Three are answered "Yes", the Proposed Insured is eligible for the Loyalty Modified Plan only. If more than three medical questions in Section Three are answered "Yes", the Proposed Insured is not eligible for any Loyalty Plan.

Provide complete details below regarding all Section Three "Yes" answers.

Within the past 2 years, has the Proposed Insured been diagnosed, tested positive for, treated, prescribed medication or been given medical advice by a licensed member of the medical profession for any of the following medical conditions:
14. Angioplasty, stent implant, bypass surgery, heart valve surgery or pacemaker?
15. Any type of tumors or cancers, except basal cell skin cancer?
16. Brain tumor, brain disorders, corrected brain aneurysm, TIA (mini stroke) or strokes of any kind?
17. Heart disease of any type, angina, heart attack, enlarged heart, congestive heart failure (CHF), circulatory disorder, or other heart disorders or conditions?
18. Lung disease, emphysema, or any other type of pulmonary or lung disease or condition?
19. Kidney disease or failure, renal failure or insufficiency, liver disease, hepatitis B, disease of the pancreas or other organ failure or disease?
20. Diabetes with complications that could include: diabetic coma, insulin shock, eye disease or disorder, amputation, hospitalized for diabetes, take 121 units or more of insulin in a 24-hour period, or insulin use prior to age 40?
21. Parkinson's disease, paralysis, multiple sclerosis, systemic lupus erythematosus, muscular dystrophy, down syndrome, cerebral palsy, epilepsy, seizures, or any other neurological disorders?
22. Paranoia, schizophrenia, major depressive disorder, that includes suicide attempts, hospitalization, or any other mental disorder or disease?
23. Have you been advised by a licensed member of the medical professional to have tests, surgery, treatment or do you have any medical test results pending or any additional medical evaluations that have not been performed, excluding tests related to the Human Immunodeficiency Virus (AIDS virus)?
24. Have you received medical treatment, counseling or advised by a licensed member of the medical profession regarding abuse or excessive use of: alcohol, non-prescribed drugs, prescribed drugs, narcotics or any other habit-forming substance?
25. Are you dependent on the use of a medical appliance such as a wheelchair, walker, hospital bed or oxygen? Or have an amputation due to an illness or disease?

Continue with script...

"Ms. Johnson, based on your answers to the health questions, I think we can get you covered with (insert plan name here.) Along with the health information, I also need some additional information from you to make sure I can get you the best plan at the best price available. What is your birthday? So that makes you how old today? Thank you! Did you have a particular coverage amount you were hoping to put in place today? \$5,000, \$10,000, \$15,000 or more? (Whatever they tell you, plan on giving them a price quote for \$5,000 less than they said and \$5,000 more than they said.) Ms. Johnson, if we can find something that works for you today, our company offers a lower rate if you use a bank account and routing number. While I'm looking up the rates, would you mind locating your banking information? (If they object here about the payment method or can't find the account number, you can pivot to another payment option and proceed.) OK, Ms. Johnson, give me a second to figure our rates on that amount. (Make sure you quote rates that correspond to their payment method.) I am also going to show you rates for a little less than what you said and a little more than what you said, so you'll be able to determine which one will fit into your budget."



(Give the client the three quotes.)

## Your Proposed Coverage:

|  |  |  |
|--|--|--|
| <input type="checkbox"/>   | <input type="checkbox"/>   | <input type="checkbox"/>   |
| Total Benefit<br>\$ _____  | Total Benefit<br>\$ _____  | Total Benefit<br>\$ _____  |
| Client \$ _____  | Client \$ _____  | Client \$ _____  |
| Spouse \$ _____  | Spouse \$ _____  | Spouse \$ _____  |
| Child Rider <input type="checkbox"/> Y <input type="checkbox"/> N      | Child Rider <input type="checkbox"/> Y <input type="checkbox"/> N      | Child Rider <input type="checkbox"/> Y <input type="checkbox"/> N      |
| Accidental Rider <input type="checkbox"/> Y <input type="checkbox"/> N | Accidental Rider <input type="checkbox"/> Y <input type="checkbox"/> N | Accidental Rider <input type="checkbox"/> Y <input type="checkbox"/> N |
| Total Monthly<br>\$ _____  | Total Monthly<br>\$ _____  | Total Monthly<br>\$ _____  |

“Now Ms. Johnson, out of these three options, which one meets your needs the best and fits into your budget? (At this point, please don’t say a word. Let them be the first one to speak. No matter how long they take, do not speak first.)

“Ok great! I just need to ask you a few more questions and we can get this put in place today.”

(At this point, immediately start filling out the application. We recommend doing it on paper and then just fill in the information in the telesales web application when you get more familiar with it. Assume the sale has been made and proceed. During the application process, you will get to a point to schedule the draft date. If applicable, make sure you schedule it in conjunction with social security billing. We do true social security **Scheduled Draft Date:** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ **billing.**)

*Note: This is not a contract for funeral goods and services. This is an estimate for budgeting purposes only. This budget does not include costs, if any, for cemetery property or grave marker.*

### Contact Information

Agent Name: \_\_\_\_\_ Agent Phone Number: \_\_\_\_\_



## COMMON OBJECTIONS AND RESPONSES

Of course, not every presentation will result in a sale. This is mostly due to objections that the prospect may have. It is important to realize that prospects buy from people they like and people they trust. So, let's assume that they like you and they trust you because you did a great job connecting with them and building rapport. With that in mind, let's look at some common objectives and responses you can give to overcome them. It is imperative that you commit these to memory so you can immediately know what to say when a prospect objects to not putting protection in place with you. As an overarching principle, this presentation is designed to address the objections before they come up so you are not trying to overcome them at the end during the close. One key component that you cannot miss in your presentation is this phrase:

**“My responsibilities are to provide you with the information you requested by listening to your questions and needs, recommending coverage that will best fit your needs and make sure it fits within your budget. The only thing I ask of you is that once I've fulfilled my responsibilities is for you to provide me with a simple yes or no. Is that fair enough?”**

(If you fail to make this statement at the beginning of the presentation, it will be difficult to get to the real reason they are not putting protection in place. With that in mind, let's take a closer look at these objections and responses.)

**“I'm not interested.”**

I understand you may feel that way now, but you did fill out this request for information. I can only assume that you'd at least like to find out what you may qualify for. So, did you request it for you or someone else in the family? Ok, great do you mind me asking what prompted you to request this information?

**(Or follow up with the same question you just asked.)**

**“Can you just mail it to me?”**

I would love to do that. It would make my job so much easier. However, this information is personalized for each person. So, did you request it for you or someone else in the family? Ok, great do you mind me asking what prompted you to request this information?

**(Or follow up with the same question you just asked.)**

**“Now is not a good time.”**



I understand your time is valuable, but this will only take a few minutes. So, did you request it for you or someone else in the family? Ok, great do you mind me asking what prompted you to request this information? (Or follow up with the same question you just asked again.)

*“Who are you with? What company do you work for?”*

I work with Security National Life, but more importantly, I work for my clients. What I do is simply offer a complete education on final expense protection and recommend a plan that provides the most benefits at the lowest cost. I imagine that is what you are looking for, right?

*“Where are you located?”*

Our main office is located in Salt Lake City and have offices around the country. I myself am licensed in the state of \_\_\_\_\_ to discuss your final expense options. You do want to work with a state of \_\_\_\_\_ licensed individual, correct?

*“I am already working with an agent.”*

Fantastic. When I hear that it makes me think of two things. #1 why haven't you put protection in place? And #2, are you aware there are three types of agents? (Discuss captive, career and independent differences). Now that you know the types, can you see why it's important to work with someone like me who holds no bias and does not work for one particular company?

*“I already have insurance.”*

(You should already know that they have insurance because you asked them at the beginning of the presentation and addressed it then. Hopefully, you were able to explain the difference between term and whole life if that is what they have or they may already have whole life, but may just need some more.)

I understand that for sure. Most of my clients already have something in place too. You were kind enough to fill out this card so I can only assume you were curious about how much it would be to get more coverage. Am I correct? (Just continue with your presentation.)

*“I want to think about it.”*

I understand that for sure. However, earlier you mentioned that if I answered your questions, recommended a plan to fit your needs and worked within your budget, you would be able to give me a “yes or a no”. Apparently, I have not fulfilled my responsibilities adequately. So, let me ask you, have I answered your questions? (Listen for the response and address it.) Do you feel my recommendation is accurate? (Listen for the response and address it.) Does it fit within your budget? (Listen for the response and address it.) OK, that being said, don't you think it's a good idea to go ahead and get protection put in place today?

*“I can't afford it.”*

I understand that for sure. However, earlier you mentioned that if I answered your questions, recommended a plan to fit your needs and worked within your budget, you would be able to give me a “yes or a no”. Obviously, I missed the mark on your budget. Let's take a look at a more affordable option. I



recommend that clients don't spend more than 4-7% of their monthly income on life insurance. Do you mind sharing a rough idea of your monthly income so I can make an appropriate recommendation?

*"I want to shop other prices."*

I completely understand. Many of my clients have shopped other plans and products. What they have found is that I offer the best products with the best prices which is why they are my clients. What other questions do you have before you are comfortable putting protection in place?

*"I need to talk to my kids or my spouse."*

I understand that for sure. However, earlier you mentioned that if I answered your questions, recommended a plan to fit your needs and worked within your budget, you would be able to give me a "yes or a no". Apparently, I have not fulfilled my responsibilities adequately. So, let me ask you, have I answered your questions? (Listen for the response and address it.) Do you feel my recommendation is accurate? (Listen for the response and address it.) Does it fit within your budget? (Listen for the response and address it.)

Ok, one last question, when is the last time you called a family meeting to make a \$50.00 decision? (Be silent here!!!) With that in mind, would it be ok to go ahead and put protection in place today?

*"I will have paid this policy up in \_\_\_\_\_ years. I don't think it's worth it."*

I understand that for sure. However, doesn't it make financial sense to make one payment of (premium amount) and at least know that it's like putting (face amount) in the bank right now. I think it will most likely be easier for you to take care of small monthly payments than for your family to come up with that money all at once. Would you agree with that? OK, great! Let's go ahead and put this protection in place today.

## CLOSING

Be clear. Be considerate. Be confident. Your families will thank you for your professionalism! These are the most common objections so please take some time to be very familiar with a response before they come up. Remember, objections can be boiled down to two things – trust or money. If you can figure out which one is the driving factor, you'll have a better chance of overcoming the objection and helping that client put protection in place.

If you have any questions regarding the telesales process, procedures, scripts, leads or anything else that may be of concern for you, please don't hesitate to contact your Security National Market Director or our home office.

We are looking forward to seeing great results from your telesales activity!

Let's smile and dial and provide the protection that is needed for so many families!





**VERY IMPORTANT**

Once you complete your sale, please include this message in a thank you text or email.

(Name)

Thank you for speaking with me today! It was my pleasure to serve you and I hope I have the honor of serving any needs you or your family may in the future. I will stay in contact with you as your policy processes through our system.

As a reminder, you have a (Policy Amount) benefit amount for (Premium Amount) a month with a draft date of (Date Here). The price will never go up and the benefit amount will never go down. Policy builds cash value and does not have an expiration date! You should be very proud of the decision you have made today. Thanks again for speaking with me!

(Your name and contact information)

(If you haven't sent a digital business card yet either via text or email, this would be a good time to do it along with this message.)