Final Expense Inbound Script

First Class Life Group

1. Opening & Compliance

GOAL: Confirm they're calling for final expense, get age and state, give license disclosure.

Hello, this is **[Agent Name]** on a recorded line — are you calling in for the final expense coverage?

» CLIENT RESPONDS

Great, and how old are you?

» CLIENT RESPONDS **CAPTURE: Age**

Perfect, and what state are you in?

» CLIENT RESPONDS **CAPTURE: State**

And I assume you're calling to make sure that, when you pass, your family has the funds to cover your final expenses.

» CLIENT RESPONDS

You're in the right place. My job is simple, just a couple minutes of basic questions, and hopefully you never have to worry about this again.

» CLIENT RESPONDS

Required License Disclosure

Before we go further, I'm required to provide my full name and license number. With that being said, go ahead and grab a pen and paper and let me know when you are ready.

» CLIENT READY

AGENT NOTE: State your full name and license number.

2. Identify the Lead

GOAL: Lock in name, DOB, and contact consent, then set expectations for the call.

Now that we got that out of the way there, who do I have the pleasure of speaking with?

» CLIENT RESPONDS **CAPTURE: Full name**

And **[name]**, what's your date of birth?

» CLIENT RESPONDS **CAPTURE: DOB**

So that's **[spell name back]** — date of birth **[XX/XX/XXXX]** — residing in **[state]**, correct?

» CLIENT RESPONDS

Perfect and just to make sure, in the event we get disconnected do I have permission to reach out by call or text?

» CLIENT RESPONDS **CAPTURE: Consent Y/N**

Set Expectations

Great, so like I said my name is **[Agent Name]**, and it is a pleasure speaking with you today. I will be the agent helping you out. For the next few minutes I'll ask some basic health questions, from there I will let you know what you're qualified for and show you a few different options.

Once approved, the policy documents deliver in the mail in roughly 7–10 business days.

From this point moving forward, I'm your direct agent so any questions or concerns please feel free to contact me at any time.

3. Discovery — Needs & Financials

GOAL: Learn what they want covered, what they have, how they get paid, and who the beneficiary is.

Purpose of Coverage

Awesome and what exactly are you trying to make sure your family has covered — a burial, cremation, or are you undecided?

» CLIENT RESPONDS **CAPTURE: Burial / Cremation / Undecided**

So the goal is: when the time comes, your family has the funds to handle everything, and nobody has to pay out of pocket or take out a loan — right?

» CLIENT RESPONDS

Do you currently have any coverage in place?

» CLIENT RESPONDS **CAPTURE: Existing coverage**

Income & Payment Method

Most people I work with are on a fixed income — Social Security, pension, or disability. Are you receiving any of those, or still working?

» CLIENT RESPONDS **CAPTURE: Income source**

I work with a lot of different carriers, some you may have heard of before such as Mutual of Omaha, American General, and plenty others. That means I can shop around for you and eliminate the hassle of going company to company and we can get a decision in less than 5–10 minutes with no medical exam required.

Now, since not every carrier takes every payment method, it is important for me to know beforehand to make sure we are looking at the correct carriers. With that being said, how do you usually receive your **[SS/pension/disability]** — direct deposit to a bank, online banking, or a Direct Express card?

» CLIENT RESPONDS **CAPTURE: Payment method**

Beneficiary

Now who would be responsible for taking care of your final expenses, who's the beneficiary?

» CLIENT RESPONDS **CAPTURE: Beneficiary**

4. Health Questions

GOAL: Get tobacco, build, conditions, and meds so you know which carriers and plans fit.

Now on to the health questions here. Just to inform you, all of your health and personal info is protected under the HIPAA privacy rule of 1996, okay?

» CLIENT RESPONDS

So just to start off with the basics here, do you currently smoke or use any tobacco?

» CLIENT RESPONDS **CAPTURE: Tobacco Y/N**

Perfect and what is your approximate height and weight?

» CLIENT RESPONDS **CAPTURE: Height / Weight**

AGENT NOTE: Ask yes/no for history of each item. Any YES under **Knockouts** is likely a decline for standard products.

CATEGORY	CONDITION	Y	N
HEART	Heart attack, stroke, cardiomyopathy, congestive heart failure?		
	Heart valve disease or heart failure?		
	Stents, bypasses, AFib, angioplasty, or angina?		
LUNGS	COPD or emphysema?		
LIVER	Cirrhosis, hepatitis, or liver failure?		
KIDNEY	Chronic kidney disease or kidney failure?		
COMMON	High blood pressure, high cholesterol, or diabetes?		
HISTORY OF	Cancer, tumors, lupus, or Parkinson's?		
	Seizures, bipolar disorder, anxiety, or depression?		
KNOCKOUTS	Defibrillator, Alzheimer's, dementia, ALS, terminal illnesses?		
	Dialysis, HIV/AIDS, or organ failure?		
	Assisted living facility, nursing home, on hospice, organ transplants, or confined to a wheelchair or hospital bed?		

Are you currently taking any medications? What for?

» CLIENT RESPONDS **CAPTURE: Medications**

5. Present the Plan

GOAL: Walk through the whole life benefits so they understand what they're getting.

BENEFIT	ONE-LINE VERSION
Whole Life	Lasts entire life, up to age 121
Living Benefits	Terminal illness (12 mo or less): access up to half early
Accidental Coverage	Accidental death doubles the coverage
Cash Value	Builds over time — a rainy day fund
Day-1 / Locked Rate	No waiting period; price and coverage never change (level plans only)

Whole Life

So based on what you've told me, my recommendation is a whole life policy. Now the whole life policies include a few different benefits.

First and foremost it lasts your entire life, up to age 121. Now I know that most people don't live that long but the coverage will be there in the event you do.

Living Benefits

Secondly, if you're ever diagnosed with a terminal illness (12 months or less), you can access up to half the policy while you're still alive — for final expenses, medical costs, or anything else.

Accidental Coverage

If you pass away due to an accident, the coverage amount doubles.

Cash Value

As a whole life policy, it builds cash value over time — money you can access tax-free while you're alive, no repayment required. With this money you can use it however you would like. It is not something that will make you rich or anything, I would consider it more of a rainy day fund, so that is always nice to have.

Day-1 Coverage & Locked Rate

STOP: Skip this section if the lead is likely to be rated/graded based on health answers — don't promise immediate full coverage if it may not apply.

This includes day-1 coverage — no waiting period. Meaning regardless if you pass tomorrow, next week, or even next month, the full death benefit will be paid out tax free.

Your rate is locked in for life; it never goes up, and the coverage amount never goes down. Meaning regardless of health or age in the future, the price will never change. So it is good that you are looking into this now, ensuring that you aren't overpaying later.

Check In

Now I know that this was a lot of information, there are a few more benefits included as well and they go in depth in the policy documents when you receive them. Do you have any questions regarding that?

» **CLIENT RESPONDS**

6. Cost Framing & Options

GOAL: Anchor on funeral costs, then give 3 options and let them choose.

Are you aware of the average cost of a **[burial/cremation]** in **[state]**?

» CLIENT RESPONDS

SERVICE	TYPICAL COST
Cremation	$3,000 – $5,000
Burial	$10,000 – $20,000

We want to make sure **[beneficiary]** never has to worry about paying for this while grieving.

Now luckily I do have a unique software that I can input the information we went over and it will actually show us the best rates available to you nationwide.

Now of course a quote is just a quote, it is hypothetical — my job is to see if we can get you approved at the lowest rate shown.

With that being said, I'll go over a few options, smallest to largest — let me know which makes the most sense.

AGENT NOTE: Present 3 pricing options, smallest to largest.

OPTION	COVERAGE	MONTHLY	CARRIER
1			
2			
3			

Now any of these three options put you in a better position than you were in before. But between these 3 options here, which one do you want?

» CLIENT RESPONDS **CAPTURE: Plan selected**

7. Application

GOAL: Collect SSN, birth state, and banking to submit.

Since this is your first time applying for private coverage, I want to explain what the carrier needs from you.

Social Security Number

So instead of sending out any nurses to do a physical, draw any blood, or do any urine testing, the carriers I work with make it a lot more simple. With that being said, the first thing that they would need would be your social, to not only verify your identity and protect you against life insurance fraud, but this is also how they look through your medical history to verify any prescriptions you may be taking. That way we can get an approval immediately rather than waiting a week or even longer. With all of that being said, go ahead and verify your social.

» **CLIENT PROVIDES SSN**

Perfect, and were you born in **[STATE]** as well?

» **CLIENT RESPONDS** **CAPTURE: Birth state**

Banking / Payment Method

Last step here, will you be using a checking or savings account?

» **CLIENT RESPONDS** **CAPTURE: Checking / Savings**

Perfect, go ahead and grab a checkbook or bank statement — start with the routing number whenever you're ready.

» **CLIENT PROVIDES BANKING INFO** **CAPTURE: Routing + account**

8. Immediate Issue & Close

GOAL: Set the first draft and the monthly draft date.

Now you're not covered until that first premium is paid — so the carrier will draft it within 48–72 hours to get you day-1 coverage as soon as we hang up. Okay?

» **CLIENT RESPONDS**

Would **[draft day]** each month work for the recurring premium?

» **CLIENT RESPONDS** **CAPTURE: Draft date**

IF: No funds right now? Ask when they typically receive SS/pension — 1st or 3rd of the month, or 2nd/3rd/4th Wednesday — and set the first draft to line up with that. Then close.