



RESURGE INSURANCE MARKETING

Tele-Sales Outline - *THE QUESTIONS ARE THE ANSWER!*

- **Make sure you SMILE while you speak.** Your prospect can “hear your smile” and it will create a much better initial experience.
- **Be FAMILIAR** – use their first name (don’t overdo it though). You want it to start as a conversation, not a battle. Don’t sound like a telemarketer!
- **No more than 5 minutes of conversation/rapport** but ALWAYS start your transition by explaining that the coverage is permanent (it never ends), it is level (it never goes up in price) and if they qualify there is no waiting period. Differentiate your offerings from AARP, Colonial Penn, Globe Life, AAA, etc.
- Ask them **WHO** they are looking to protect. If they say their wife, get her name, etc. – **DON’T SHORTCUT THIS, IT BUILDS EMOTION INTO THE SALE!**
- Ask them **WHAT** amount (budget permitting) they would like [*beneficiary name*] to receive **WHEN** they die.
- Ask them **WHERE** they prefer to complete the application – over the phone or via email. Gauge their comfort level with technology!
- Ask them **WHY** this is important to them – it can be a difficult question but don’t skip this step! It creates an emotional connection to the purchase.
- Ask them **HOW** they like to pay their bills, and then move into the two discounts you can offer: checking/savings and tobacco free. Be **CRYSTAL CLEAR** that to qualify for the checking/savings discount they need their routing and account number, NOT their debit card number! ***make sure you are tactful about even asking about payment information. If you move too quickly on this topic, you will get hang-ups at this pinch point – use your best judgment! ***
- **Now move into basic field underwriting: the BIG FIVE:** Any history of heart attack, cancer, stroke, diabetes, or COPD? If any yes questions, drill deeper.

- Have them list all their current prescriptions (ideally have them read from a list) and ask them what each one is for (even if you know) – get your prospect involved in the process while you enter info into ToolKits!
- **Move to a trial close:** “[*First Name*], now that I have your information, I am going to search for the best possible options available to you given your age, location and health. If we can find a product that fits your budget and ensures that [*beneficiary*] is protected, is there any reason you wouldn’t want to get approved today? Remember, we don’t take any money with the application, just your payment information for the future, so there is no risk at all to apply – does that make sense?”
- **Make your carrier recommendation and pricing based on their Rx and Hx, payment method, and assume the sale.**
- Since you are selling over the phone, you don’t have the same benefit of a visual representation of showing three prices, (and if you try to do this verbally, it is too much for your prospect to process) so explain ONE price based on what they told you at the beginning of the call (i.e., for only \$68 per month, we can lock in \$15,000 of permanent, immediate coverage..) and then ask them if that feels right or if they want to make any changes to the premium or coverage amount, since you can show them “any option that makes sense for their needs and budget.”
- After they agree to an amount, START by confirming beneficiary full name and DOB, then move to confirming their name, address and DOB, SSN, etc.
- Confirm payment date and make sure they have the information on-hand, since you will need that “before we can get an approval to protect [*beneficiary name*].”
- **Complete the carrier application of your choice!**
- Ensure a solid post-close by telling them you will follow up with an immediate email and/or text with your contact information, and that they will receive a card in the mail from you in a few days (super important).
- **BEFORE YOU HANG-UP:** Make sure they understand what you just applied for/got them approved for. **Have them repeat the premium amount, coverage amount and first draft date.** It seems silly, but it will have a huge impact on your placement and retention!