**Live Transfer Script**

* Hello (**client name**), My name is (your full name) how are you? How is the weather in

(**City or state**)? ***(BUILD RAPPORT AND MAKE A FRIEND WHILE LEAD IS COMING THROUGH***)

* (**CLIENT NAME**) is this your first time looking into life insurance? Was there someone You were trying to protect. Is there a beneficiary in mind? And what Were you trying to protect them from?
* Ok, and did they tell you about what my role is and about the process at all?? (***Let them respond***) (**Client Name**) l am technically what you call a field underwriter and what that means, is with your permission of course, we start by asking you some medical questions and financial questions to help you sort through about 20-25 of the Top A Rated insurance carriers in (***Customer State***) for you. Were basically making sure with these carriers you are not getting penalized for any pre-existing health conditions and that all of these carriers are being competitive for you. Does that makes sense?
* Great, well a lot of these companies you’ve probably heard of (**Client Name**), Aetna, Aig, TransAmerica, Mutual Of Omaha, Gerber,. All we are trying to do today is figure out if there is a plan that makes sense to you, fits your budget and will put your family in a better position today. If all those things are good, Most of these companies have a request for coverage process that takes a total of about a week or so. So we do not actually exchange any money today to proceed in starting the process of getting your family protected. Does that make sense?
* Good, Now (**Client Name**) All these carriers have their own Niches, and in order to make sure we are going down the right road for you today, is it ok if I ask you a few questions to make sure we are going down the right path for you? **Proceed and complete Needs Analysis**
* “(**Client Name**) I think thats everything we need there, Now I know we talked a little bit about protecting **(Insert Beneficiary info you collected earlier)** and making sure they get support when you pass away, was that to cover things like a funeral and some extra funds? Can you elaborate on that? ***(BRING UP CONVERSATION YOU HAD EARLIER AND VERIFY WHO THEY ARE TRYING TO PROTECT AND WHAT THEY ARE TRYING TO ACCOMPLISH WITH THE MONEY. -burial -income replacement -debt protection etc.)***
* I totally understand (**Client Name**), we can make sure (**beneficiary**) won’t have anything to worry about. I am putting a few options together for you, now I can get you as much coverage as you want, but would you agree that something is better than nothing? We do too, and we also want to make sure it’s a good fit for you and its something you will keep to help your family. I'll start with a few options to help put (**beneficiary**) in a better position and since you know your budget better then I do, I can always move some things around and adjust it to fit, you just have to let me know to go up or down, is that fair?
* Great, can you please grab a pen and paper? I have a few things for you to write down.
* ***(Quote 1 coverage options at a time before giving next option and try to be sensitive to the clients income. Let them tell you they want more.)***
* (**Client Name**), now the best option we found was with (**Carrier Name**). It is a (**type of coverage term or permanent**) that has fixed rates for (**term or for life**) and fixed coverage for (**term or life**) with (**list other benefits like cash value build up for final expense and living benefits if available**) we have option A which will provide (**beneficiary**) with (**full coverage amount ie Fifteen thousand dollars**) for only (**monthly rate**) to help with anything they need. Is option A something that would be a good fit for you or do you want me to adjust it? They let me go up or down in 1000$ increments. ***(Try different options until they tell you it would be a good fit)***
* Ok, perfect. Well if you think that one would be a good fit, like we mentioned before we don’t exchange any money today and the request for coverage process takes about a week to fully complete as it is open enrollment season. I just need to verify a couple things for you… ***(proceed to confirming name and mailing address and starting the application process)***
* ***(When you get to the banking information section of application)*** (Client Name), if they were to give you an approval this week, When would you like your first payment and coverage to start? ***(If they are on SSI you can suggest we align it with that deposit date at certain companies)*** Great, and what bank would you like to use after approval? Perfect, can you please grab the routing and checking number for me real quick? ***(Direct express cards only work at certain carriers, please be careful)***