Hi (LEAD NAME)? Hi (LEAD NAME) this is (DIALER NAME) we had received a form from you about the new VA life insurance options for veterans. It looks like you sent this in with your email ____ , is that your email? Ok perfect.

So real quick, just to go over a bit of background on myself and what we do. We are a veteran owned life insurance brokerage. We have access to every insurance carrier and we work exclusively with veterans to educate them on which options are available.

So as far as insurance goes, for you, is it a situation where you have some insurance in place right now and are looking to supplement what you have or, would this be something where you don't have any coverage currently?

Ok… and I'm showing here that you are in the state of ______ is that correct?

And **who will** be the person that you want to have as your beneficiary? What is their name?

Ok and do you currently have a disability rating? What percentage?

Can you do me a quick favor? Do you have a pen and paper handy or something to write with? I just want to leave you with some information… **Give First Name/Last Name, NPN**.

Ok so here's some info on the VA life program and how it works:

- The premium is going to be based on your age.
- It is guaranteed acceptance, you can get $10k up to $40k in coverage, but you are required to make 24 consecutive payments before the full amount of insurance will be available to pay out.

So god forbid something happens to you within the first 24 months, your beneficiary will be paid back all the premiums you have made, plus 10% interest. This is called a 2 year waiting period.

Now, based on your health we will be able to see if we can get you better coverage that doesn't have a 2 year wait period and from a premium standpoint, will be a lower price than what the VA program offers. So we'll check to see if you're eligible for that and go that route if we can.

So,

- Have you applied for coverage in the past and been declined?
- Have you been unable to find coverage that fit your budget?
- Have you had coverage that lapsed or expired?

*Goal here is to fully understand everything they have done to try and get this taken care of and why they do not currently have coverage in place

Health and Medical

Alright, next they'll have some questions just about your age and health.

- I've got your age here as ___ is that right? And what's your DOB?
- Are you a smoker or nonsmoker?
- And as far as health goes, do you have any medical conditions or take any prescriptions for anything?
- Any history at all of heart attack, stroke, cancer, or diabetes?
- Any high blood pressure or high cholesterol?
- Any kidney or liver disease or any thyroid issues?

- Any asthma, COPD, lupus, or arthritis?
- Any anxiety, depression or bipolar type medications?
- Any surgeries or hospitalizations within the last 5 years?
- What's a good height and weight for you?
- So at the end of the month, after you take care of all your other bills and expenses, is it pretty paycheck to paycheck? Or is there some breathing room there?

Occupation/Finances

Now are you working or retired?

- **(Retired) Great, so do you have some social security/ pensions/retirement coming in? How much is that bringing in each month? Just a ballpark is fine.**
- **(Working) Nice, what do you do for work? How long have you been doing that for? And what would be your monthly take home from that? Just ballpark is fine**

Alright let me put you on a brief hold while I check and see what your options are, I'll be right back give me one moment. (Put client on hold and use quote tool to come up with 3 options. **Read next section before pitching your three options**).

[READ THIS BEFORE PITCHING NUMBERS]

Ok _______, so I'm just going to explain how the program works. This is the most popular type of coverage. One reason is because it lasts your entire life and is permanent – so it never expires. There's also NO waiting period, so that means if we can get you approved for this today, you'll be fully covered right away.

Another reason why it's so popular is because the way it works is kind of like a savings account. The policy will build cash value based on the premiums, and you can draw from that cash value any time and use it for whatever you need it for.

[Term Only] And lastly, go ahead and write down living benefits. This benefit is extremely important, you want to make sure that when you get a policy that it has this benefit. This is where if you ever become really sick or injured and become disabled, the policy will pay out..

soyou can access the money while you're living. This is a long-term disability rider that is built into the program.

[SCROLL DOWN TO NEXT PAGE TO TRANSITION TO CLOSE]

6. CLOSE

Okay, go ahead and grab that pen and paper again, I am going have you write down some numbers.

Okay, first write down (company name). I have access to every carrier for these types of programs, and this is the company that came recommended based on your health and income. They're one of the top A+ rated companies for veteran's life insurance, they've been around for over 100+ years and have some of the best benefits that come with their products.

So I'm going to have you write down the words Gold, Silver & Bronze, just like the Olympic medals. These are the 3 options that I was able to populate after plugging in your age, health & habits into the system. (Add value based off their situation to each of these options)

The Gold Option – Now this option is going to cover all final expense costs plus leave money behind for your loved ones. This is going to be the best bang for your buck, this is going to be X amount of coverage for $____ per month.

The Silver Option – is one that most people tend to choose because its going to be the state recommended amount for someone in your situation & your age. This will cover all your final expenses but may not leave behind any extra money for your loved ones. This is still a lot of coverage and tends to be very affordable. This is going to be X amount of coverage for $____ per month

The Bronze Option – This would just be to get your foot in the door and lock in your current age, health and habits. You have the ability to adjust the coverage at your leisure and this would be a good starting point if your unsure on the amount of coverage you need. This is going to be X amount of coverage for $____ per month.

Now, like I said before. Unfortunately, I don't make the final decision. The insurance company does that. So we still have to submit your application to see if you can even qualify for this. But if you are able to qualify, would you want to leave your family with $$$ or $$$ or $$$?

[Transition to app]

Alright perfect, I will do my best to get you approved here, I have the request filled out for the most part, just need to confirm a couple more things with you over the phone and then we can get this submitted up to the home office for the final review... What's your legal name as it appears on your driver's license?….(Complete the App)

Cementing the sale after approval:

Congrats! You've been approved! "OR" The application has been submitted to underwriting and we should have an answer soon. I will be in touch with you in the next 3 to 5 days with their decision. In the meantime…..

Do you still have that pen and paper handy? Make sure you write down

- **My direct line**
- **Coverage amount**
- **Monthly premium**
- **Payment date (if you selected effective immediately, let them knowevery month it will come out on today's date, and the first payment will come out 3-5 business days from now)**
- **Your policy #**

Okay great. I am your agent for life, make sure you save my number to your phone when we're off this call. Just to let you know for full transparency, you are going to get multiple phone calls since you filled out information online. If you get any further calls just let them know you're all good to go & work with me, I am removing you from the system now so the calls should stop shortly.

If you ever do want to add more coverage, just let me know and we can adjust your coverage- it will not impact your current coverage. Now you should be getting your policy packet in the mail in the next 7-10 days. Feel free to give me a call when you get that to review just to make sure there's no questions and you understand everything. Okay well it was a pleasure, I think you made a great decision today, I'm glad we were able to get your family protected, and I am here if you need anything.

Last thing before i let you off the phone here, I wanted to let you know I do offer a $100 referral bonus for anyone you refer to me that gets a policy in place for themselves, so if there's anyone you think could benefit from something like this, you can put us in a groupchat and I will get them protected as well.

Okay? (Client), do you have any questions for me? Awesome, have a great day!