

**SAMPLE**

# *Dr. Troy Clark*

Final Expense Sales Script MANUAL

2011

Although I include the entire Table of Contents Page, so that you may see what is available, this **SAMPLE** is only **3** pages of the entire Sales Presentation Script.

**Dr. Troy Clark's**

**FINAL EXPENSE Life Insurance**

**SALES Script MANUAL** ©

Sample

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Other publications by Dr. Troy G. Clark at [www.troyclark.net](http://www.troyclark.net)

## **The secret to selling is to *sell the secret.* ©**

(Explaining your product should sound like the  
“best kept secret”  
in the entire insurance industry.  
Make qualifying for one of your plans a  
“mystery of anticipation”.)

**Troy G. Clark, Ph.D.**

## **Life ♦ Insurance**

1809, Noun

Providing payment of a stipulated sum  
to a designated beneficiary  
upon death of the insured.

**Merriam-Webster's Dictionary**  
11th Collegiate Version 3.0, 2003

## TABLE OF CONTENTS

<b>Tie Downs Explained</b>	<b>4</b>
<b>Final Expense Selling Pointers</b>	<b>5</b>
<b>Answering Machine Agent Phone Messages</b>	<b>7</b>
<b>Steps To The Sale</b>	<b>8</b>
----- <b>Final Expense Sales Presentation</b> -----	
<b>Verify Customer Information</b>	<b>9</b>
<b>Why I Am Calling</b>	<b>10</b>
<b>Customer Warm Up</b>	<b>12</b>
<b>Identify Customer Need</b>	<b>13</b>
<b>Pre-Qualify: Customer Health</b>	<b>14</b>
<b>Decision Maker</b>	<b>15</b>
<b>Customer Plan/Benefits Explained</b>	<b>16</b>
<b>Additional No-cost Benefits</b>	<b>17</b>
<b>Quotes</b>	<b>18</b>
<b>Ask For The Sale</b>	<b>19</b>
<b>Collecting Payment Information</b>	<b>20</b>
<b>3-Way Underwriter Call</b>	<b>22</b>
<b>Seal The Sale</b>	<b>23</b>
<b>Referrals / Calling A Referral</b>	<b>24</b>
<b>Customer Objections/Concerns, Agent Rebuttals</b>	<b>25</b>
-----	
<b>“Old Leads” Intro Script</b>	<b>33</b>
<b>Spike Questions</b>	<b>34</b>
<b>Burial Expenses</b>	<b>35</b>
<b>30 Important Funeral Decisions</b>	<b>36</b>
<b>Client Thank you Letter</b>	<b>37</b>
<b>Sponsor Sheet</b>	<b>38</b>
<b>Agent “Starter” Selling Schedule - Field Sales</b>	<b>39</b>
<b>Field Sales Appointment Chart</b>	<b>40</b>
<b>Appointment Setting Phone Script</b>	<b>41</b>
<b>Field Sales 3-Option Quote Sheet</b>	<b>42</b>
<b>Agent “Starter” Selling Schedule - Phone Sales</b>	<b>43</b>
<b>More Publications</b>	<b>44</b>

## All-Important TIE DOWNS Explained

*\*Each Page in this Sales Presentation is “One Step Forward to Closing One Sale”.*

*\*\* “Tie Downs” indicated in **Blue** are a critical, series of steps for both agent and customer together. A huge step forward to making a buying decision (for the customer), and closing one sale (for the agent), is made up of several small steps called “Tie Downs”.*

A “tie-down” is a mutual agreement, or decision, between a customer and an agent toward purchasing final expense insurance coverage. If an agent desires a customer to make an instant buying decision at the close of a Sales Presentation, several “tie-downs” between a customer and agent **must proceed the close.**

“Tie-downs” actually “nip in the bud” a smattering of customer objections that potentially arise at the close of a Sales Presentation. By eliminating objections one-at-a-time throughout the Sales Presentation Script, an instant buying decision at the close becomes more apparent, and much easier!, for both customer **and** agent.

Below are examples of customer objections “nipped in the bud” on each page of the Sales Script by the all-important “tie-down” question on each page. **NEVER MOVE FORWARD** to the next page in the Sales Script without an agreement between agent and customer from the “tie-down” question.

### VERIFY CUSTOMER INFORMATION PAGE

> Potential Customer Objection – *“I never mailed a card in, or made an inquiry.” “I was checking on benefits for my \_\_\_\_\_, and not for me”.*

> **Tie-Down Question** – (After verifying the card with customer) *“Now, were you checking into benefits for yourself, or for someone else?”.....*

ETC....

## FINAL EXPENSE SELLING POINTERS

*\*Because this is "selling" script is to be adapted to field or phone sales for salesmen/woman, please consider the following additional pointers to owning a superior scripted Selling Manual:*

- A customer's reaction to an agent typically equals the agent's own selling disposition. That is, what an agent transfers over the phone, or in person, to a customer, is mostly how a customer treats an agent. If an agent exudes an unenthusiastic, low voice volume, or frustrated disposition, the customer will react to the agent with a low interest level of enthusiasm, or negative disinterest. If an agent treats his/her customer to enthusiastic, professional, upbeat, positivity, and authoritative cheer, the customer will more likely "perk up", pay attention, and listen with interest.
- RECORD YOURSELF giving a sales presentation to a "pretend customer". Listen to your recording. Would you buy a policy from YOU? If not, why should your customer? Always improve **how you sound** while delivering a sales presentation!

ETC...

## Selling Techniques to Avoid

1. **Twisting** involves convincing a client to replace an existing policy, or switch insurance companies, through misrepresenting the existing policy's terms and values. Never tell a prospective client that your policy benefits will do something, knowing that it will not do it. Never tell a prospective client that their existing policy will not do something without reviewing their actual policy first.
2. A **Rebate** is illegal for both the agent and the consumer. An inducement offered (anything of value) not specified in the agent's policy contract within an insurance purchase agreement is a rebate. It is illegal for any person to offer or accept such an inducement.
3. An agent may not charge in excess of the policy premium for the performance of the agent's service.
4. It is also a misdemeanor to the agent in most states to transact a contract that is unlawfully executed. That is, soliciting and transacting business with a non-licensed company.
5. Knowingly making false statements on an application is punishable in most states as a Class I felony. This includes insurance agents, physicians in charge of medical checks, or applicants of life insurance. A blank application cannot be signed legally by an agent. Exceptions may be travel accident insurance, or a baggage loss policy, intended for issuance through a coin-operated machine.
6. Refrain from "hustling" or "badgering" a customer with untrue or unkind remarks, i.e.: "This is your last chance to ever qualify for these benefits", "Don't be a fool, sign up today", "If you wait another day to apply for this coverage, your chance will be lost forever."
7. Inherent within the insurance industry, unfortunately, are licensed agents whose only concern is to position a potential client to "sign on the dotted line" at all cost. To do so, a dishonest agent may withhold important, deal breaking information from the customer about a certain policy feature that may influence the customer's decision one way or another. For example, if a plan for coverage has a 2-3 year "waiting period" before 100% of the natural death benefits goes into full force, the customer should know this up front during the initial explanation of the benefits. If the "waiting period" is not properly and thoroughly explained at the time of purchase by the sales agent, a family may get surprised by the sting of having a fraction or zero coverage they were counting on, if the client passes away during the 2-3 year "waiting/elimination period". Up front honesty by the agent always wins more success in the long run.
8. Misrepresenting your product, or the product of another company that a customer is currently insured with, is detrimental to both parties involved and is no way to begin a lifelong, trusting business relationship. A customer is more likely to buy from a forthright, honest agent, who holds nothing back from the customer. There must be no "surprises" later to the customer or agent. On the flip side of this coin is manipulating a customer to buy insurance based upon untrue or over-the-top explanations of policy benefits. An agent must never promise a customer that their policy will do something that it will not do. We officially term this "twisting" of the facts in insurance terminology. If a professional agent is unsure how to explain policy benefits, or how to answer a customer's question about benefits, a correct response would be:

**"That's a good question. Let me make sure I can give you an accurate answer by looking it up for you. Because I am a professional, I do not want either of us to be surprised later by giving you a guess answer. We'll come back to that later, I promise."**

An Insurance Commissioner may revoke, suspend, or deny licensure to any individual for:

- ⊗ Cheating on the State Licensing Exam.
- ⊗ Fraud.
- ⊗ Misrepresentation of policy terms.
- ⊗ Violation of any insurance law.
- ⊗ Misappropriation of funds.
- ⊗ Conviction involving moral turpitude or any felony.
- ⊗ Violation of the Unfair Trade Practice.
- ⊗ Coercive or dishonest practices.
- ⊗ Forging names on an application.
- ⊗ Failure to comply with continuing education requirements.

## Identify Customer Need

*\*The customer's need for coverage is the "Anchor to the Sale". When a customer expresses what they feel their needs are, the customer is actually **selling themselves** on an agent's product.*

**(Customer First Name)**, It is expensive to live. It is also expensive to die. It's not something that "might" happen. It's something that is GOING to happen. The most common need of my customers is to be sure that their family does not have to "dig into their pockets" to pay for YOUR funeral. There is usually a story, or a reason, for what motivates people to reach out for my help. I want to be on the same page as you are, going in the same direction.

☺ **TIE DOWN:** So tell me, what you feel your needs are? What were your thoughts & concerns about your family, when the request was made for benefits here? (*Listen to the customer!!!*)

*\* If the customer is not talkative, pull more information out of them by asking more questions:*

- Did someone close to you recently go into the hospital or nursing home?
- Have you ever had to help pay for anyone's funeral?

ETC...

## Decision Maker

Now, because this program is state regulated, let's make sure that I am speaking to the correct person.

😊 **TIE DOWN:** (Customer First Name), Are you your own "Financial Decision Maker"?

> (*Pause for customer response.*)

In order for you, (Customer First Name), to make a rational decision with me today, is there anyone else that we need to have on the phone with us – a son, a daughter, Power of Attorney, sister/brother...

ETC...

*\*If a customer expresses a need to include another person in their decision process, it is wise to **not** proceed forward in your Sales Presentation, until both parties are on the phone with the agent. A callback appointment is recommended, if a 3-way call to the "3<sup>rd</sup> party person" is not possible now.*

*\*If a customer does not need to include anyone else in their decision:*

**\*OPTIONAL:** May I ask one courtesy? I see that it has been (Ex: A Week) since you requested this information. The demand is high for our benefits. We try to follow up as quickly as we can. There are a lot of people reaching out for my help every day! So, can you simply.....

ETC....

## Seal The Sale

*\*After phone interview with underwriter is completed; after underwriter hangs up the phone.*

**CONGRATULATIONS, (Customer Name)!** I am proud of you. Your coverage is now set for life!

**My secretary is going to send out your Welcome Packet today. Here is what your Welcome Packet contains:**

1. Thank you letter. Also, my business card contains all of my contact information.
2. Sponsor Sheet. Let me know if I may assist someone you love with a free quote.
3. Memorial Guide. Record your final wishes in this professional booklet, then put it together with your actual policy in a safe place, so that your family will know what to do at that time.

**Your actual policy arrives within 10 business days mailed from (Insurance Company).**

**We won't forget about you here either. We'll be checking in ...**

ETC...

**☺ TIE DOWN:** Can we count on you to fund the premiums, so we can pay your family when that time comes? Will you call me if you have any financial trouble?

**Perfect! It's been an honor to speak with you today. Thank you for allowing me to serve your family. Ooops, I almost forgot...**

ETC...