

TAKEOVER / VETERAN SCRIPT

Takeover Financial — Interactive Sales Script

01 INTRO

SAY THIS

Hey [Name]? Hey, this is [Your Name] — I was calling you about the request you sent in for the veteran life insurance benefits. You listed your age as [age], but you forgot to put down whether or not you are a smoker?

Record: Smoker / Non-Smoker

INTRO OBJECTIONS

→ *I already got it*

Perfect. Let me get this updated for you so you stop getting all these calls. Your file is missing some important info. Which one of our companies did we get you set up with?

→ *Not interested*

I completely understand. That's actually why I'm calling. You had requested information on the veteran life insurance benefits, and the only thing you left off was whether you use tobacco. Are you a smoker or non-smoker?

→ *Take me off your list*

That's actually why I was reaching out. They wanted me to note how many calls a day you've been getting. About how many would you say? [→ I can imagine that gets pretty frustrating. If I could close out the file we have here and prevent future calls, would that be helpful?]

→ *I don't qualify*

I totally understand. That's actually why they had me reaching out. We have some new affordable programs that are more lenient on the health conditions. Remind me, what were they saying prevented you from getting approved? → Scroll to Health Section

→ *Too expensive / can't afford it*

I totally understand. That's actually why I was reaching out to you. They just came out with some new programs that are discounted for families on fixed incomes. When you first looked into this was it just for you or was it for a loved one?

→ *I'm busy*

I totally understand. That's why they have me reaching out by phone. It only takes 2-3 minutes — were you just looking for yourself or was it going to be for a loved one too?

02 POWER QUESTIONS

Perfect, will this coverage be just for you or a spouse as well?

Now, have you been trying to get this set up for a while now, or am I the first one you've been able to talk to?

→ *First one they've talked to*

Perfect, well you reached the right person. I'm going to make sure we get you taken care of today so you never have to make another call like this again.

→ *I've been trying for a while*

Oh wow — what have they been telling you so far?

· *Too expensive*

Got it, that's probably why they had me reaching out to you. We work with a lot of families on fixed incomes and tight budgets so we have discounted plans I can show you.

· *Getting declined*

Okay, so it's been a health thing — that's alright, we specialize in finding coverage for people who've had a hard time getting approved.

· *Wrong coverage / not the right fit*

Got it, so it's not that you couldn't get it — it just wasn't the right fit. What type of policy did they show you? How much coverage? And how much did they tell you that would cost you?

Do you currently have any active life insurance?

→ *Yes*

Were you looking to add coverage, or trying to find a better rate? Also ask: which company, type, coverage amount, monthly, when set up.

→ *No*

Uh oh. Did you have one and it expired, or have you just been putting it off?

· *Just been putting it off*

Okay got it — did something happen to trigger you looking now?

· *Had one, it expired*

Okay got it — did something happen to trigger you looking now?

Now, I know you started revisiting life insurance plans recently. Did something happen in life to trigger you looking into this now? Like did someone pass away, did a family member become ill, or what triggered it suddenly?

→ *Yes — someone passed / family became ill*

Oh wow, I'm really sorry to hear that. Can I ask — was it hard on the family when it happened? Like did they struggle with the financial side of things on top of everything else they were going through?

→ *No specific event*

Okay so you just finally realized it's time to stop putting it off?

· *Depends on price*

Got it, so you realize you can't be putting it off — we just need to find something in your budget?

Now before we get started — is there anyone else that needs to be involved in this process, or will you be making the final decision yourself?

03 EXPLAIN THE PROCESS

SAY THIS

So again [Lead Name], my name is [Your Name]. I've been working exclusively with veterans for [__] year(s) now so I've got a pretty good feel for what actually works. Everything is based on age and health so we'll go through a few quick questions and I'll pull up some accurate numbers for you. Once I have those in front of me, I'll show you where you're going to get the best coverage for the lowest rate. If it makes sense, I'll get your application submitted so you can lock in your age and health. Now assuming we find something that fits your

budget and takes care of your family, is there any reason we wouldn't want to try and get approved for it?

→ *No, let's do it*

Perfect — let's dive into your health.

→ *I just want to see the numbers first*

Absolutely — and everything we look at will be real rates based on your age and health. So if we find something that fits your budget and covers your family, I want to make sure we're in a position to lock it in today. Because the last thing I want is for something to change health or age wise and you come back and we can't get you the same rate — or can't get you approved at all. So assuming we find the right plan, is there any reason you wouldn't want to move forward today?

04 MEDICAL QUESTIONS

SAY THIS

What is your date of birth? What is a good height and weight for you? Now tell me what you've got going on health-wise.

CONDITIONS TO ASK ABOUT:

- **Heart Attack:** When did it occur? (Within 5 years / Over 5 years ago)
- **Stroke:** When did it occur? (Within 5 years / Over 5 years ago)
- **Cancer:** When diagnosed? Active? Last treatment? Within 5 years / Over 5 years ago?
- **Stents:** When placed? (Within 5 years / Over 5 years ago)
- **Diabetes:** Type 1 or 2? On insulin? Any complications?
- **Diabetic Neuropathy:** Taking Gabapentin or Lyrica?
- **COPD:** On oxygen or albuterol only?
- **Kidney / Liver Disease:** On dialysis?
- **Congestive Heart Failure:** On water pills? Furosemide, Lasix, or Carvedilol?
- **Alzheimer's:** Note condition — Corebridge GIWL applies.
- **Dementia:** Note condition — Corebridge GIWL applies.
- **Parkinson's:** Note condition and continue.

05 NO EXAM

SAY THIS

Now, [Name], we are NOT going to send a nurse or doctor out to you to take a bunch of blood and urine samples. They actually make it really easy to try and get approved. All they do is a quick medical history and prescription check during the application. Is there anything else you can think of that might pop up on there?

06 CLIENT INFO

And are you still working or are you retired now?

→ *Still working*

Oh nice, what do you do? How long have you been doing that?

→ *Retired*

Oh nice, how long have you been retired? What did you do before? Are you getting social security for income? Any retirement or pensions?

07 INCOME & PAYMENT

Now it is asking me here — just a ballpark, what would you say is your approximate monthly income?

Is that deposited into a bank account like most people, or a direct express card?

→ *Bank account*

Awesome, there is a slight discount so I will add that for you.

→ *Direct express card*

Perfect, do you also use a bank account or only the direct express card?

· *They also have a bank account*

Awesome, we will use the bank account — there is a slight discount so I will add that for you.

· *Direct express only*

■ DIRECT EXPRESS ONLY — can only show Transamerica and Corebridge.

08 BUDGET

And when you think about your monthly bills — rent, utilities, car payments, groceries — what would you say you typically have left over at the end of every month after expenses for emergencies?

→ *Less than \$200*

Okay, so I want to make sure we find you something that doesn't put you in a tough spot every month. If we can find you a plan in that range, is that something you'd be comfortable setting aside to make sure your family is protected?

→ *More than \$200*

Okay, great.

09 ASSETS

SAY THIS

One last thing — do you have anything that could act like life insurance? Any 401ks, IRAs, stocks, bonds, CDs?

■ *If they have any of these, take note and circle back for an annuity appointment after you close the life insurance policy.*

10 COVERAGE GOAL

SAY THIS

Now most people we work with are looking to accomplish one of three things. Either they want to make sure the funeral and final expenses are completely covered so their family isn't scrambling, or they want to make sure the mortgage and bills keep getting paid so nobody has to move or struggle, or they want to replace their income for a period of time so their family can grieve without financial stress. Which one of those resonates most with you?

→ *Final expenses / funeral*

And do you have any idea what funerals are running these days? The average is anywhere from \$12,000 to \$15,000 and that's before any of the extras. If something happened to you tomorrow, would your family be able to come out of pocket for that right now?

→ *Mortgage and bills*

And if something happened to you, how long do you think your family could keep up with the mortgage and bills before things started to get really tight? Like realistically, a month, maybe two?

→ *Income replacement*

And outside of whatever benefits they might get, would your family have anything to fall back on? Now if your income stopped tomorrow, how long before it really started to affect them day to day?

11 COVERAGE TYPE

SAY THIS

Alright, can you do me a favor really quickly and grab a pen and paper for me? Perfect, go ahead and write this down. Again, my name is [Your Name] and my license number is [License #]. They just have me leave you with that before I go over the coverage with you. Now, this type of coverage is called...

WHOLE LIFE:

Luckily you're still in the age range to qualify for this and that's actually a bigger deal than most people realize. This is the most popular type of coverage we offer. It's called whole life. Have you ever heard of it before? So whole life is exactly what it sounds like. It covers you for your whole life. It never expires, it never runs out, and no matter how long you live it is going to pay out. Your premium is locked in the day you get approved — it will never go up, your coverage will never go down. And even if your health changes down the road, they cannot touch your policy. Once it's yours, it's yours. And it actually builds cash value over time. So it protects your family, it locks in your rate, and it builds value while you sleep. Is that kinda what you were looking for?

TERM:

Luckily you're still in the age range to qualify for this. With term coverage you get significantly more coverage for a much lower monthly cost. So if protecting your family at the highest level while keeping it affordable is the goal, this is the plan for you. If we can get you approved today, your rate is locked in for the entire length of the term. The price you get approved for today is the price you keep. Does that make sense?

12 THE PITCH

SAY THIS

I'm going to give you the coverage amounts first and then we'll go through each one so you can see exactly what it does for your family. Go ahead and write these down.

Say this before pitching options:

Now before we go through each one, remember we can go up, down, anywhere in between. The most important thing is that whatever we put in place is something you can comfortably afford month in and month out. The last thing I want is for you to put money into a plan for six months and then have to drop it because that wastes your money and puts your family right back at risk. So let's find what works for you.

OPTION 1 — STARTER:

Now option 1 is our starter plan. [coverage amount] in coverage. This is the plan that makes sure your family is not scrambling to cover the cost of the funeral and the final expenses when the time comes. It gets your foot in the door, locks in your rate today, and you can always add more later. No matter what happens to your health down the road they can never take this away from you. This plan is only setting aside [monthly price] per month.

OPTION 2 — MOST POPULAR:

Now option 2 is our most popular plan and honestly the one I recommend most for veterans in your situation. [coverage amount] in coverage. This takes care of everything, the funeral, the final expenses, and still leaves something behind for your family so they are not starting from zero while they are grieving. This plan is only setting aside [monthly price] per month.

OPTION 3 — LEGACY:

Now option 3 is our legacy plan. [coverage amount] in coverage. This is for the person who wants to make sure their family is not just taken care of but truly set up. It covers everything and still leaves something extra behind. This is not just about the funeral anymore. This is about making sure the people you love most do not have to struggle at all after you are gone. This plan is only setting aside [monthly price] per month.

■ Close immediately after Option 3 — do not pause:

Now like I said, 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. But if you are able to qualify, would you want to leave your family with [Option 1 coverage], [Option 2 coverage], or [Option 3 coverage]?

■ BE QUIET. LET THEM TALK FIRST.

OBJECTIONS:

→ *I need to talk to my spouse / family*

I totally understand wanting to speak to [spouse]. Just so we are on the same page, are you wanting to speak with them about the price or are you unsure if you even need the coverage at all?

→ *Let me think about it*

Totally understand. A lot of my clients said the same thing since it is an important decision. When you say think about it is it the price or if you even need the coverage at all?

→ *I can't afford it / too expensive*

I hear you. When you say it's too expensive, is it that the money just isn't there at all, or is it more that you're not sure it's worth it right now?

→ *Can you send me something in the mail*

Absolutely, I can do that. I just want to be upfront with you, the information I'd send you is the same thing we already went through together today. What specifically would you want to look at again? I'd rather just answer it for you right now so you're not waiting on mail.

■ If they pick an option — read the application script (Section 13).

13 APPLICATION

Say this for any option they pick:

SAY THIS

Ok, I'll try my best to get you approved. The application only takes about 5 minutes and we will know immediately if you're approved or not. And just to explain to you how the application process works, we will

enter your basic demographics: name, height and weight, contact information, all that good stuff. We will select your beneficiary, which is who the money will go to if anything happens to you. And since there are no medical exams required, they will ask for your social security number to verify your identity and check your medical records to make their decision. And lastly we will select your payment method, which will be whatever bank routing and account number you'd like to use on the application. Nothing is due today. You don't pay for anything until the policy starts once we get you approved. So I'll pull that up now, go ahead and spell your first name for me...

■ **BE CONFIDENT. YOU EARNED THIS.**

14 SOCIAL SECURITY NUMBER

SAY THIS

So I am going to put you through the verification process, so just be honest with me for these questions. Are you a US citizen? What state were you born in? And like I said you don't have to do any medical exams or bloodwork. They will use your social to verify your medical background. So go ahead with your social.

■ *Write down: citizenship, state of birth, and SSN as they give it to you.*

■ **STOP READING — GO BACK TO E-APP**

15 EFFECTIVE DATE

→ *On SSI / fixed income*

So how this will work is the payment will draft when your income comes in every month so it lines up. What day of the month do you get your deposits?

→ *Has extra income*

Hey [Name], I assume you want this policy to go into effect immediately right? Cool, so I will put it into place today so you will be covered today. You probably won't see that first payment hit for a few days since it takes a couple days to process, and then it'll be every month on the [today's date]. Is that okay?

· *They hesitate*

No problem at all. When do you typically get paid or have funds available? We'll line it up with that.

16 BANKING INFORMATION

SAY THIS

Everything is looking good so far on your application. They did pre-approve you so that is good news! They just need to make sure they partner with your bank. Who do you bank with? Was that opened out here in [state]?

■ **Agent: Google their routing number now. Do NOT ask them for it.**

SAY THIS

It does look like they partner with your bank. I just need to verify that we have the right routing number. Go ahead and grab a blank check or a bank statement and I'll wait for you. I have the routing number as [routing number you Googled]. Is that correct? Ok, and go ahead with the account number.

■ **STOP READING — GO BACK TO E-APP**

17 CEMENT THE SALE

SAY THIS

Okay, everything looks great on your application. Now, I haven't submitted this yet. Before I do, I want you to know that I take my job very seriously and they do grade me on my quality. My intentions today were to find an affordable plan that you could maintain into the future so that when the time comes, your family will be taken care of. So just to confirm you do fully understand what we went over today, which is [coverage amount] of coverage for [price] per month, correct? And that's going to be something you're able to maintain each month moving forward, correct? Perfect and again the first payment will be starting on [effective date].

18 APPROVED

■ FAKE PAUSE — WAIT 30 SECONDS. ACT LIKE IT'S LOADING.

SAY THIS

Congratulations, it does look like you have been approved! Now grab that pen and paper, I want you to write a few things down. I come along with the policy so make sure you save my number and give it to [beneficiary name] so that they can call me if anything ever happens or if you simply need to make any changes with your policy.

Have them write down:

- My direct line: [your number]
- Carrier Name
- Coverage Amount
- Type of Coverage
- Monthly Price
- Policy Number

SAY THIS

Now you might still receive some calls because you haven't been checked off of our system yet. I'm closing your file now but it won't register automatically. I should be the only one calling you about your policy, nobody else. So if someone reaches out or knocks on your door, just give them my info and tell them they can call me. No need to give out your info to anyone random. Does that make sense? Now [Name], I just want to take a second before I let you go. This policy only works if it stays active. The worst thing that could happen is you put this in place today and then something comes up and you cancel it because not only does that affect your chances of getting coverage in the future, it puts your family right back where they started. So I need you to make me a promise that if anything ever changes financially and you're not sure you can make the payment, you call me first before you do anything. Can you do that for me? And lastly, to help us improve our services, they have me ask: what about the policy brings you the most peace of mind? Your policy paperwork will come in the mail within roughly 10 to 15 business days. It was truly a pleasure speaking with you today [Name] and I meant what I said — I take my job seriously and I am here for you. You made a great decision today for yourself and for your family. You have my number so do not hesitate to reach out if you ever need anything at all. You enjoy the rest of your day and thank you for your service.