



# FINAL EXPENSE LEADS

One of the biggest keys to becoming a successful insurance agent is having new leads to work every week. Without leads, you're unemployed.

So, what is the cash value of a lead?

If a lead is \$30 and you buy 25 of them, you've spent \$750. Let's say the average annual premium of a policy you sell is \$732. If you only sold three (a little better than 10% close rate) of those leads, no matter what commission level you're on, you've made a profit.

So, let's take a look at a proven script our agents (and lots of the agents who purchase our leads) follow to have success:

# FINAL EXPENSE SCRIPT

## CALLING RULES

1. Skip the “how are you” and “saying your last name or company name”
2. Take control, do not pause during the 1st paragraph, only ad lib if they seem like they want you to\*
3. Always, always, always **AGREE!** Ignore and don't listen to any objections like:
  - I'm not interested, I don't have time, I have no money, I already have coverage, etc
  - They do not actually mean any of this, they are just used to saying this to a salesperson

## SCRIPT

Hello (*lead's first name*). [wait for confirmation]

Hey, this is (*your name*). I am getting back to you about your request for the new Final Expense information. I am the local field underwriter and I'll be out in your area on (*insert day*), should I drop this information off in the morning or in the afternoon? [set within the next 48 hours] Is (*insert time*) or (*insert time*) better?

And, are you still at \_\_\_\_? (*if not, okay let me update your address. Where is that?*)

Now (*leads first name*), I need some help from you. Describe your house for me, what color is it? Is it a house, trailer, or apartment? Any other special details so I can spot it? Do I need any special directions? Or will I be able to use Google maps?

Hey do me a favor, grab a pen and paper real quick. I am putting you in my calendar now, so please go ahead and write down my name and (*insert appt time*). Thank you.

Well thank you for being so nice and for your time. I will see you \_\_ @ \_\_.

Have a great rest of your day. Goodbye.