



Hi [Prospect's Name], this is [Your Name] with [Your Agency]. How's your day going?

**(Pause and engage with their response.)**

Option 1: The reason for my call is that we're helping families secure financial protection, and I wanted to see if you've had a chance to review your life insurance options recently.

Option 2: The reason for my call is that I received your information from an insurance quote request you made on [Insert Date]. I just wanted to follow up and see if you were still exploring life insurance options.

**(Pause and listen.)**

Do you currently have life insurance? If so, what type and how much coverage?

If something unexpected happened, how would your family handle expenses?

What's most important to you - covering funeral costs, paying off a mortgage, leaving a legacy?

**(Pause and respond based on their answers.)**

Based on what you've told me, I'd recommend a [Policy Type] policy that provides [Coverage Amount] in protection. This will ensure that [specific benefit tied to their concern]. And the best part? It costs only about [cost] per month - less than [relatable comparison, e.g., a cup of coffee per day].

I can't guarantee this rate will stay the same, as prices are based on age and health. If you qualify today, you can lock in this rate for life.

**(Pause and listen for objections)**

**(Objection Handling)**

I totally understand. Many people I speak with say the same thing at first. Let me ask - what's holding you back? If it's price, we can explore more options to fit your budget. If it's timing, I can walk you through the quick and easy process.

**(No Objection)**

That's great! Many of my clients already had policies but found out they were underinsured or overpaying. When was the last time you reviewed your coverage?



I completely understand wanting to keep costs down. That's why we tailor policies to fit your budget. If I could find you a plan for [affordable price], would that be something you'd consider?

**(Pause and respond accordingly.)**

[Prospect's Name], based on everything we've discussed, this plan is a great fit for you. Let's get your application started today so you can lock in this rate and get approved while you're in good health.

I'll just need a few details to get you set up. It only takes a few minutes - let's take care of it now.