

Digital Lead Script: NEPQ Style

Hey {{Name}}, this is {{Agent Name}} from Symmetry Financial.

You had recently responded to one of our ads online requesting some information on life insurance coverage... I just had time to get back to you to see if I could **actually** help... Is this an appropriate time?

Great, I should probably start off by asking you, have you found what you are looking for, or are you still looking?

I was just curious {{Name}}, what was it about the ad that attracted your attention? (example: *client says million dollars in coverage.*) Was there anything else that attracted your attention?

That's not a problem and that makes sense. I can go through a few details now if you would like but it might be appropriate if I know, I guess, a little more about what you are looking for.

Just so I can get a better understanding.... what are you hoping this coverage will do for you & your family.... to see if I can even help you in the first place?

Walk me through... what type of life insurance coverage do you have now?

Let's see if I can help you, I see here you are currently located in {{State}}, and you are {{Age}} years old... is that correct? You also said you are a {{Smoking Status}} and you are looking to place {{Beneficiary Name}} as your beneficiary, correct?

I am going to work to get you the coverage you are looking for at the best price you can qualify for. We have access to over 40 companies so I will do some research for you. With that said, I do have policies that we can use without medical questions or medical exams. But... if you are comfortable answering a few medical questions, I might be able to get you much more coverage for less. Are you comfortable with answering a few medical questions?

Sounds good...

- Let's start with, what month is your birthday?
- Any history with COPD, sleep apnea, cancer, heart problems, stroke, diabetes, anything? Tell me a little more... *(when diagnosed, how are you treating it, what medications are you taking)* And what else?
- Do you take any prescription medications to treat anything else, allergies, anxiety, blood pressure, anything? And what else?
- What is your approximate Height & Weight?
- How about your driving record – any naughtiness like DUI, DWI, or reckless driving?

(SET THE APPOINTMENT)

This all looks like a good starting point... it's going to take me about 30 minutes to an hour to work everything up. Would you rather me call you back before or after 5pm today? *(let them pick out before or after 5 and give 2 options for SAME DAY)*

After 5? Perfect, I have an opening at [[Time]] and [[Time]], which works best for you? *(Let them answer)* Is this the best number to call you at? *(Let them answer)*

Great. I am going to add you to my calendar, you will receive a few texts and email reminders leading up to our meeting. Barring a medical emergency, do you feel there is any reason that you and [[spouse]] would not be able to make this appointment? As you can imagine my schedule is very busy this week and I want to make sure I can help all of the families who requested this as you did. Okay, perfect...

{{Client Name}} Can you get a pen to write this down? Your case number is {{Use lead code number or pick a number ex. JS427}}

Again my name is {{Agent Name}}

Okay, now I am adding you to my calendar...What date / time did you pick again?
(verify time zone)

I will call you at {{Time}} today and we will go over your options to protect {{Beneficiary}}.

Talk soon, {{Client Name}}.

(PREP FOR APPOINTMENT)

- *Counsel with your mentor beforehand and/or run risk assessments with insurance carriers. Stick with the Core Carriers and on an as needed basis with your mentors guidance - you can look into other carriers.*
- *Run the quotes before your appointment. Have 3 options that you will go over with them during your appointment ready to go.*
 - *1: What they want*
 - *2: Middle of the road. [most will choose the middle option]*
 - *3: Lowest*

 - *Pro tip: Have a basement special ready. A lower option that you can go over if none of the 3 options fit their budget. DO NOT present this option unless they can't afford one of the three.*

(RUN THE APPOINTMENT)

Hello again, {{Client Name}}. I have some good news {{Client Name}}. I was able to put a few options together for you to protect your beneficiary, {{Beneficiary Name}}. Once we find the right plan, at the right budget point for you today, I can help you apply for it on the spot. As you said earlier, this coverage will help you protect {{Beneficiary Name}} so when you die you are able to {{Insert their WHY}}.

DO NOT DELIVER ANY PRICING UNTIL YOU HAVE DELIVERED THIS LINE

Most of my clients don't really know how much coverage they want or can afford... so they usually have me start with the max amount of coverage and I'll work my way down until they'll stop me where they believe the program fits the best within their budget.. Does that sound fair?

Present the Options:

Option 1

- Okay, here's the max of that type of coverage {{Face Amount}} at {{Monthly Payment}}.

Option 2

- Here is the same policy with a lower death benefit at {{Face Amount}} and monthly is {{Monthly Payment}}.

Option 3

- And lastly... Here's the third option {{Face Amount}} at {{Monthly Payment}}.

Which one of these works best for you? *(You are asking for the sale. From there, let them pick the best option for them and then proceed to fill out the application)*

IF They say: "I can't afford any of those!"

Agent replies: "I get it, listen to my job, my mission is to get you and your family covered, I did build out one last option for you. The best I can do, meaning the least amount of coverage the insurance company offers is {{ Face Amount }} at {{ Monthly Payment }}. Does that fit inside your budget better? *(this is the basement option you prepped)*

IF none of the options work...

CALL YOUR MENTOR and see if there is anything you haven't thought of yet!