



FINAL EXPENSE PHONE SCRIPT

Simple, respectful conversations focused on family protection

Final expense conversations should be simple, respectful, and easy to understand. Avoid jargon and never create fear or urgency that is not factual.

1. Opening

"Hi [First Name], this is [Your Name] with Jennise Housel Agency. I'm calling about the final expense / burial insurance information you wanted to review. I help people compare plans designed to leave money for funeral and other end-of-life expenses. Do you have a few minutes?"

2. Why They Are Looking

"Before I look at options, what made you want to review this now?"

- Do you already have any life or burial coverage?
- Who would be responsible for your final expenses if something happened?
- About how much coverage would you like to leave behind?
- What monthly amount would be comfortable for you?

3. Basic Health Pre-Qualification

Ask only the health questions needed to match the prospect to a carrier/product. Examples:

- Age and tobacco/nicotine use.
- Major heart, lung, kidney, liver, cancer, diabetes, or neurological history.
- Recent hospitalizations, surgeries, or pending tests.
- Current medications.
- Activities of daily living / home health / facility care where relevant to underwriting.

Do not diagnose or interpret medical conditions. Use the carrier underwriting guide and submit accurate answers exactly as provided by the applicant.

4. Presenting the Plan

"Based on what you told me, this option appears to be a reasonable fit to apply for. It provides [coverage amount] for [premium] per [month/frequency], subject to carrier approval and the policy terms. Let me explain how the benefit works..."

- State whether benefits are immediate, graded, modified, or guaranteed issue based on the actual product.
- Explain any waiting period clearly.
- Explain that final approval and rate are determined by the carrier.

- Confirm beneficiary information and the client's goal.

5. Close

"Does this amount feel like it would give your family the help you want to leave them without putting pressure on your monthly budget?"

"If so, we can complete the application together now. I'll make sure we go through every question carefully."

6. Common Soft Close

"Would you feel better starting with the lower option, or is the higher coverage amount closer to what you want your family to have?"

7. Follow-Up

"I'll stay in touch while the carrier reviews the application. If they need anything else, I'll let you know. Once coverage is issued, we'll review the policy details together."