



# LIFE INSURANCE PHONE SCRIPT

A client-first conversation framework for independent agents

**Use this as a flexible framework, not a word-for-word promise. Adapt it to the lead source, state rules, and the actual reason you are contacting the prospect.**

## 1. Opening

### **New lead / permission-based contact:**

"Hi [First Name], this is [Your Name] with Jennise Housel Agency. I'm reaching out about the life insurance information you asked to learn more about. I just need a few minutes to understand what you're looking for and see what options may fit. Is now a bad time?"

### **General outreach / referral:**

"Hi [First Name], this is [Your Name] with Jennise Housel Agency. [Referral name / source] suggested I connect with you. I help families compare life insurance options. I wanted to introduce myself and see whether reviewing your coverage is something you'd be open to."

## 2. Permission + Purpose

"Perfect. My job is simply to ask a few questions about what you want the coverage to do, your budget, and some basic health information. Then I can narrow down the companies and plan types that may make sense. Sound fair?"

## 3. Needs Questions

- Who are you most concerned about protecting?
- What would you want the policy to accomplish: income replacement, mortgage/debt, final expenses, legacy, or another goal?
- Do you currently have any life insurance? If yes, what type and approximate amount?
- What monthly payment range would feel comfortable without stretching your budget?
- Are there any major health conditions, prescriptions, tobacco use, or recent hospitalizations I should know about before I quote?

## 4. Transition to Options

"Thank you. Based on what you told me, I'm going to focus on options that match your goal and budget. I'll also make sure we look at the underwriting fit so we're not wasting your time with something that doesn't make sense."

## 5. Presenting Coverage

- Explain the coverage amount and policy type in plain language.
- Explain premium frequency and whether the premium is level or subject to policy terms.

- Explain major exclusions, waiting periods, graded benefits, or policy conditions if applicable.
- For IUL, use only carrier-approved illustrations and explain that indexed interest, cash values, and policy performance are not guaranteed.
- Compare only products/carriers you are authorized and appointed to discuss.

## 6. Close

"Of the options we reviewed, which one feels closest to what you want to accomplish?"

"Great. The next step is the application. I'll go through it with you carefully so the carrier has accurate information. Approval and final rates are determined by the carrier."

## 7. If They Are Not Ready

"No problem. What part do you want to think through - the coverage amount, the monthly cost, or whether this is the right type of policy?"

Use the answer to clarify. Do not pressure the prospect or imply that approval, pricing, or availability is guaranteed.

## 8. Voicemail

"Hi [First Name], this is [Your Name] with Jennise Housel Agency. I'm following up regarding life insurance information. Give me a call or text at [number] when you have a moment. Again, this is [Your Name] at [number]."