

TRUCKER LIFE INSURANCE SCRIPT

INTRO

Hey [Name]? (Wait For Response)

Hey [Name], this is [Your Name]. I was just giving you a call regarding that request you sent in for the trucker life insurance benefits on Facebook. You listed your beneficiary as [Name], is that still correct?

Got it, and just to confirm I'm talking to the real [Name] — your DOB was [DOB], is that right?

NEEDS ANALYSIS

Got it, so tell me a little more about what you had in mind...

Were you mainly thinking about covering final expenses, protecting your income, building cash value, or kind of a mix?

Protecting Income → Term Life

GOT IT — so what I recommend for you is a term life policy. Term life is good because you can get those massive amounts of coverage for a very good price, but it is a product that isn't easy to qualify for — it really depends on your age and health. In order for me to take a look at your options...

Did you have any major health issues?

Final Expenses → Whole Life

GOT IT — so what I recommend for you is a regular whole life policy. My job as a broker is just to look through all the different carriers to find you the best rate. In order for me to do so...

Did you have any major health issues?

Mix / Cash Value → IUL

GOT IT — so what I recommend for you is an IUL. Have you ever heard of it before?

Yea so essentially an IUL is an all-in-one product — you're able to accumulate a good amount of cash value, while also still having a big amount of coverage for a reasonable price. The only thing is, an IUL is a high-level product, and only the healthiest qualify for it...

So in order for me to pull up your options — did you have any major health issues?

EXPLAINING THE PROGRAM (WHOLE LIFE)

Just to confirm [Name], right now I'm looking at all 26 different carriers to find you the best rates, you're looking for something that's guaranteed to pay out 100% of the time, and something where the rates will never go up on you, is that right?

Gotcha, so I'm pulling up your options here and it looks like [Company] would be giving you the best rates, and you qualify for their...

Preferred Plan

Great news! Due to your overall good health, you were able to qualify for full coverage immediately with no two-year waiting period. What this means is that god forbid you pass away tomorrow, that full coverage amount would be paid to your beneficiary — does that make sense?

Graded Plan

So it looks like you qualify for our graded plan. What that means is you'll have a return of 10% of your premiums paid into your policy if you pass away in the next two years, and then after those two years you'll have full coverage. Essentially this is the best savings account you could have, and the most important thing is that it's still guaranteed coverage. Does that make sense?

IUL

So this program works two ways — you have a tax-free death benefit that goes to your family, and part of your premium goes into a cash account that grows along with the market — usually the S&P; 500 — but without any of the downside risk.

If the market goes up, your cash value grows with it, but if the market drops, your plan has a floor, which means you never lose money due to market performance.

So basically, you're getting life insurance that protects your family, and a tax-free retirement account you can use later for anything — business, emergencies, or even income.

Living Benefits

Critical Illness Rider

"So the great thing about IULs is that on top of the cash value, you get access to certain riders that apply to you while you are alive. The first is the Critical Illness Rider — what that basically means is god forbid you got super sick and you weren't able to work anymore, you would be able to access your death benefit early and use that for your bills. Does that make sense?"

Accidental Rider

"With that as well, the accidental rider is also added on top of this too. God forbid you passed away in an accident, the insurance companies would take 50% of your coverage and add that on top of your total amount. Meaning if you had \$100,000 of coverage, but you passed away in an accident, it would pay out a total of \$150,000 of coverage. Does that make sense?"

If the client qualifies well:

"Now based on your health and age, you'd likely qualify for full immediate coverage with full cash value growth starting day one."

If risk factors are present:

"If health or age becomes a factor, the plan may have a slower growth phase early on, but it'll still build value safely over time. The goal is long-term protection and accumulation."

RECAP NEEDS ANALYSIS (REBUILD VALUE)

"Now obviously the main thing here is finding something comfortable for you monthly, so I want to ask a bit about your finances. Are you on a fixed income or do you have other income sources?"

If fixed income:

"No problem — these programs are fixed-rate, so your price never increases and your coverage never decreases. With that in mind, what's a comfortable budget monthly? Somewhere around \$150 to \$200 or more like \$50 to \$100 per month?"

If higher income:

"Okay, perfect. Based on your income, most of my clients in your situation contribute around \$250–\$400 per month into this plan to really build their cash value. Would something in that range be comfortable for you?"

(If client says yes)

"Awesome. That'll give you protection plus tax-free growth you can use for retirement or emergencies."

PITCHING PRICE

Option A

The first recommended option with [Carrier] will be leaving your [beneficiary] behind with [\$___] of guaranteed coverage, and this comes in at only [\$___] a month.

Option B

Now they do have another option for [\$___], and this comes in at only [\$___] a month.

If you did have a choice between those 2 options, which one would make the most sense for you — Option A or Option B?

TRANSITION INTO APPLICATION

Okay perfect, now I don't want to get your hopes up yet, we do need to fill out this application to make sure you're actually medically eligible for this program...

APPLICATION

Getting Address

So just to get started off, what's a good address to mail this out to?

Beneficiaries

And they are asking here, for that [\$15,000] payout — you wanted that to go to [Beneficiary], is that correct?

Ok perfect and they are asking for their full name?

Beneficiary #1

Name: _____

Relationship: _____

Phone #: _____

Percent: _____

And who would be the backup beneficiary to receive that [\$15,000] god forbid something were to happen to ___?

Beneficiary #2

Name: _____

Relationship: _____

Phone #: _____

Percent: _____

Beneficiary #3

Name: _____

Relationship: _____

Phone #: _____

Percent: _____

So just to confirm here [Beneficiary/ies] will be the one in charge of that payout correct, and god forbid something happens to [Primary] we have that money going to [Backup/s], is that correct?

Start Date

So typically most of my clients do want that coverage to be in effect within 24–48 hours. I'm assuming that is what you were wanting to do as well, correct?

If yes:

So just to paint the picture, starting today that first premium will be paid and that policy will be in force so god forbid something happens to you from this point on, [Beneficiary] will receive that payout. Does that make sense?

If no (and on a fixed income):

Okay no worries, I can pull some strings for you here and go ahead and do something called true social security billing for you. What that basically means is that you will be drafted the same day you receive your benefits, so you never have to worry about that policy lapsing and it will ensure you stay covered for the rest of your life. Does that sound comfortable to you?

If no:

No worries, now normally I don't do this but I understand you might want some time to look over the paperwork — I can pull some strings for you and put that start date 1–2 weeks from now. What do you think is a good day to get you started on this policy?

After they say yes: Ok and when do you typically get your benefits — is that on the 1st, 3rd, or on a specific Wednesday?

Alright, perfect and everything will get sent to your email. What's a good email for you?

And the number I'm calling you from right now, is that your mobile number? And you receive texts, correct?

Gain Credentials

And go ahead and do me a quick favor here — grab a pen and paper to take down some of my info, and let me know when you are ready?

(Have them write down your name, number, and NPN)

Recap Health Info

And I am legally obligated to ask these health questions here:

Any strokes, seizures, stents, or bypasses in the past 2 years?

Any surgeries or procedures in the past 2 years?

Any wheelchairs or mobility scooters?

Have you been advised to enter a nursing home?

Any HIV or AIDS?

Ok, perfect and lastly here they are asking for a ballpark of your height and weight?

Do you believe you have answered all these medical questions to the best of your ability today?

Social Security Number

(Stay slow and calm)

Ok perfect, and every company does a quick medical and prescription background check which is tied to your social — so go ahead with the social...

Plan Recap

We are just about good to go here to get you approved for that coverage. I just want to make sure we are on the same page so far. We are applying for that [\$15k] coverage with [Carrier's] preferred plan, that was to [recap needs] coming in at only [\$100] a month. We set that to go into effect for your [Beneficiary] on [start date]. So starting then you will be fully protected for that [\$15k]. Does all that sound correct to you so far?

Getting Bank Info

Perfect, and if you do get approved here would you be setting this up with a checking or savings for that preferred start date?

Gotcha, and [Carrier] is asking here — who are you currently banking with?

Ok got it, and have you been banking with them for some time now?

Got it, now in order for the carrier to make sure you have a valid payment method for this policy, they are asking for the routing and account number for your bank — let me know once you have that pulled up.

SOLIDIFY THE SALE

And I just want to make sure we are on the same page for what we did here today. We applied for that [face amount] of guaranteed day one coverage with [Carrier] coming in at [monthly price]. We set that out to start [date], so nothing will start until then.

And that packet should be arriving in about a week so keep your eyes out — it will have all the information about the policy on there as well.

And the last thing we want to happen here is for that policy to lapse, so I just want to make sure that [start date] will be comfortable for you for that [amount] a month.

Ok perfect, and any other questions for me?

Sounds good, well I'll be your agent moving forward so if you have any other questions for me feel free to reach out — you have my personal number written down, correct?

Referrals

And while I do have you on the line, who else would you want to extend these benefits to? I'll be able to help them out with more discounted programs — and also, I'm sure you would agree, it's better to be safe than sorry. So who are some family members on the top of your mind that need some coverage?

Info to Gather for Refs:

- Name
- Phone #
- Potential Beneficiary
- DOB (if applicable)

Close

Alright perfect [Client's Name], do you have any more questions for me today?

Well again, to confirm this is going to be [\$_____] of coverage coming in at [\$_____] per month, and this will be put in force on [xx day].

Well, it was a pleasure speaking with you today [Name]. Have a great day. Alright, stay safe and God bless!