

IUL (Indexed Universal Life) OTP Call Script

1. Opening (Confident + simple)

“Hi, is this [Name]?”

OR

Hey [Name], this is [Your Name].

You recently requested info about **IUL strategies that can help you grow and protect your money**, I’m following up to explain how it works.”

(Pause)

2. If they don’t remember

“No worries, that happens a lot. Most people request info while looking into ways to grow money without market risk.”

“Let me just ask you something quick so I don’t waste your time.”

3. Set expectation (this is key for IUL)

“Just so we’re on the same page, this isn’t like a typical investment account. It’s more of a **strategy people use to grow money while protecting it from market losses.**”

(Pause, let curiosity build)

4. Identify interest

“When you requested the info, were you mainly interested in:

- growing your money
- protecting what you already have
- or reducing taxes?”

(Let them answer, then mirror it)

“Got it, that makes sense.”

5. Quick qualification (important for IUL)

“Let me get a quick idea so I point you in the right direction:”

- “Are you currently working or self-employed?”
- “Do you already have investments or savings set aside?”
- “Roughly what age range are you in?”

(Optional if needed)

- “Are you putting money aside monthly right now?”
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6. Position the concept (keep it simple)

“Alright, based on what you’re telling me, there’s a good chance this could fit what you’re trying to do.”

“What most people like about it is:

- your money can grow with the market
- but you’re protected when the market drops
- and there are ways to access it tax-free later on”

(Keep it light, don’t over-explain)

7. Transition to close

“Now I don’t want to go too deep over the phone because it can get confusing without seeing it.”

8. Close (take control)

“Let’s do this, I’ll walk you through a simple breakdown so you can see how it works and decide if it makes sense.”

“I’ve got time later today or tomorrow, which one works better for you?”

9. Objection handling

“Sounds too good to be true”

“I get that a lot. That’s exactly why I walk people through it step by step so you can see how it actually works, not just hear about it.”

“I already invest”

“That’s good. This isn’t meant to replace what you’re doing, it’s more about adding a layer of protection and tax advantages.”

“Just send info”

“I can send something, but to be honest most people get more confused reading it alone.

That’s why I do a quick walkthrough so it actually makes sense.”

“Not interested”

“No problem, just so I don’t keep following up, is it something you already handled or just not something you’re exploring right now?”

10. Lock it in

“Perfect, I’ve got you at [time].

I’ll send you a quick reminder so you have everything ready.”