

POLICY MANAGEMENT:

Prospect Phone and Voicemail Scripts

PHONE SCRIPT OPTION A

"Hello, [first name]. This is [your name] calling from [company name]. Have I reached you at a good time? (If "no," ask, "When is a better time to call?")

"May I ask whether you recall when you bought your life insurance policy? (Wait for a response.)

"It's possible your life has changed since you bought your policy. There have also been many innovations in insurance that might help you save some money, or get you more coverage."

"I'd like to offer you a complimentary consultation. It will take only a few minutes, and it could really benefit you down the road. When might be a good time for me to stop by?"

PHONE SCRIPT OPTION B

"Hi, (first name). Isn't it amazing how quickly things change? It seems we're always renovating, moving, upsizing, or downscaling to meet our needs."

"It can be easy to forget one of the most important things to consider as our lives, family and future income. Your life insurance coverage should change and grow with you whenever these life events happen. In the last few years, there have been many innovations in life insurance that might help you save some money, or get you more coverage. And, there are several factors when managing your policy to evaluate a carrier's strength and the cost of insurance. Sometimes we're able to leverage the cash value of your insurance policy, and get you additional benefits like long-term care expenses or increase your death benefit."

"I'd like to help you analyze your coverage with a complimentary policy review."

VOICEMAIL MESSAGE

"Hi [first name], this is [your name] an [advisor/agent] in [city name]. Sorry I missed you. I was calling regarding your current life coverage. Recent innovations in the insurance industry, combined with changes in your life, are two great reasons to review your current coverage. We may even be able to potentially lower your premiums, or get you more coverage. Please call me at xxx.xxx.xxxx to see what's possible for you. Thanks for your time, we'll talk to you soon."