

FACE TO FACE (DISCOVERY)

As I said before my name is ____ I am with Senior Benefits here in this state. We received your request that you wanted to know more about our final expense coverage plans.

With that being said, were you requesting this information for you or for you and someone else? (wait for a response)

Perfect, now were you requesting information because you dont have anything in place right now? (wait for response)

If they dont have insurance - What has been the biggest thing stopping you from getting coverage for yourself? (wait for response)

Have you received any quotes in the mail or on the phone about getting coverage? (wait for response)

If they do have insurance - Perfect! That is amazing, that is great to hear. Who do you have right now for coverage? (wait for response) How much coverage? (wait for response) What is your monthly premium? (wait for response and write or make a mental note of the figures given by client) Let me ask you this, when you requested information from us (point to the lead) did you want to see what was out there or did you want to add more coverage? (wait for response)

If they want to see what is out there - Perfect!

If they want to add more - Perfect! Ideally if you could, how much more coverage did you want to add on? (wait for response)

Now have you experienced a funeral before? (wait for response)

Who passed away? (wait for response)

Was it a burial or cremation? (wait for response)

Did they have any coverage? (wait for response)

If they mention above they do have insurance - Lets see what we can do for you

If they mention above they have no insurance - With that being said, with you not having coverage in place for yourself right now. If anything happened to you last night (pause) who would be the person responsible to take care of your final expenses today? (wait for response)

Now, do you think (name mentioned above) would be in the position today to pay out of pocket to take care of your funeral expenses? (wait for response, they typically say no they cant)

Now I am assuming thats why you want to have something in place for yourself so theres no burden of debt put upon your loved ones? (wait for response)

Now how important is this to you? (wait for response)

Then go into presentation

Her is a live discovery with a client.

Discovery Questions:

- Were you requesting this information for you or for someone else?
- Now were you requesting information because you don't have anything in place right now?

If they don't have insurance.

- What has been the biggest thing stopping you from getting coverage for yourself?
- Have you received any quotes in the mail or on the phone about getting coverage?

If they do have insurance - Perfect!

- Who do you have right now for coverage?
- How much coverage?
- What is your monthly premium?
- When you requested information from us, did you want to see what was out there or did you want to add more coverage?
- If they want to add more - Perfect! Ideally if you could, how much more coverage did you want to add on?

- Now have you experienced a funeral before?
- Who passed away?
- Was it a burial or cremation?
- Did they have any coverage?

○ If anything happened to you last night (pause) who would be the person responsible to take care of your final expenses today?

○ Now, do you think (name mentioned above) would be in the position today to pay out of pocket to take care of your funeral expenses?

○ Now I am assuming that's why you want to have something in place for yourself so there's no burden of debt put upon your loved ones?

○ Now how important is this to you?