

Life Policy Change Scripts

SPENCER PLAY FOR LIFE INCREASES – CHANGE OF PLAN

So, the reason for our call is just to get your ok to make a change we should make to your account.

State Farm LIFE company just sent over a notification on the Term policy you have with us

They want to restart your Term, which is going to extend your coverage by _____

As well as give you an additional _____ in total coverage.

Best part is, the bill only changes by _____ cents p/day.

It's pretty much a no brainer.... I just have a couple of questions answered to get that going.

UNDERWRITING QUESTIONS:

- Height / Weight
- Were you born in Texas?
- What do you do for work (exclusions)?
- Verify beneficiaries (Name, Relationship)
- No major health issues since the last time we did this
- Have you been diagnosed with anything?
- Any medication to manage a condition?
- Have you been recently hospitalized?
- What/where it's being treated / Who (Dr. / office)?

UNDERWRITING OBJECTION:

Based on your age/health last time, I'd be really surprised if there is much underwriting if any.

MLD Script

Reason for our call is we just got a notice from our auto company that we can activate a discount that will give you \$125,000.00 in basic life protection and your bill (will go up/down) only changes by \$X cents/day.

Total no brainer, just need to get a few questions answered to start that.

QUALIFYING QUESTIONS:

Height: ____ ft ____ in Weight: ____ lbs

Born in Texas? Yes / No State of Birth: _____

Occupation / Employer: _____

Beneficiary Name: _____ Relationship: _____

Secondary Beneficiary: _____ Relationship: _____

Any major health issues? Yes / No

Diagnosed with anything? Yes / No If yes, what? _____

Any medication to manage a condition? Yes / No If yes, what? _____

Recently hospitalized? Yes / No When? _____ Why? _____

What/where treated: _____ Dr. / Office: _____