Life Insurance — Sales Script

Opening / Setting the Appointment

"Hi [Name], this is [Your Name] with the Emaly Riojas State Farm Agency. I'm reaching out because we have a lot of customers who are paying a lot for their life insurance and aren't sure what they have. I'd love to take just 10-15 minutes to review your current coverage and make sure your family is protected. When would be a good time?"

Needs Discovery — LIFE-O Questions

• L – Loans/Liabilities: Do you have a mortgage, car loans, or other debts?
• I – Income Replacement: If something happened to you, how would your family replace your income? How many years would they need support?
• F – Final Expenses: Have you thought about funeral and final medical costs?
• E – Education: Do you have kids who will need college funding?
• O – Other: Are there charities, churches, or other family members you'd want to provide for?

Presenting the Solution

"Based on what you've shared, it looks like your family would need approximately $______ in coverage. State Farm offers several options that can fit your budget:"

• Term Life – affordable coverage for a set period
• Whole Life – permanent coverage that builds cash value
• Universal Life – flexible premiums and death benefit

Closing

"The great news is that I can get you started today with a quick application. State Farm offers e-signature so we can complete everything right here. Which coverage amount feels most comfortable for you?"

Handling the 'I need to think about it' Objection

"I completely understand. Usually when people say that, it's because of one of three things: the coverage isn't the right FIT, the FUNCTIONALITY doesn't work for your situation, or it doesn't make FINANCIAL sense. Which one best describes your concern?"