

Hi Client,

Hi Client , this is Nick. Just getting back to you here with the veterans life insurance. How are you doing?

(Client name) I was just one of the underwriters that was assigned to get this information out to you here, just to confirm you had put your date of birth as this is that correct? As well as you had served in this branch correct? Perfect so first things first thank you for your service and God bless you. so we just specialize in putting protection in place for our veterans to either leave money behind for the family or to cover our final expenses, is that pretty much what you were looking to do as well?

Listen to what they say, then ask
did you have any coverage in place currently or nothing yet?

(If they have something in place), say perfect, were you just looking to add additional coverage or find something a little bit cheaper than me?

(If they don't have anything in place)

So I do see here as well that you are currently married, so if God for something would happen to you, would your spouse be the beneficiary?

Perfect, OK and then what is her name? Just so I'm not rude?

So God forbid if something were to happen to you and your spouse had nothing in place, would that be difficult for her if she had to come out of pocket for everything?

OK, I understand so you were just looking into these programs just to make sure that your spouse has everything taken care of correct?

So Client, is this your first time going through this process before? The process is super simple, I will ask you a couple basic medical questions to see if we can get you qualified for with the 30 top rated carries that we do help our veterans with, I will then be able to present you some options which you'll just let me know which option is best for you and most affordable, and then all we would have to do was simply submit the application with the carrier to get us approved with that coverage. Does that make sense?

Medical questions:

So I see here that you are blank years, young, and how's your health? Are you a smoker?

Any medical conditions within the last couple years like any heart attacks, congestive heart, failure, strokes, or cancers? Any diabetes, neuropathy, any auto immune diseases, asthma, or COPD?

So based on what you told me about your health because you are so young and healthy, there should not be any issue getting us approved with day one coverage. So all these programs, they are all immediate coverage. So that means once you pay the first premium, the policies enforce and full. As well, this is a whole life coverage. So this means the coverage will never expire and the price of the coverage will never increase overtime, it will always rain the same as it is here today. Does that make sense as well?

Perfect.

Then present options then see which one is most affordable and the best fit for them.

After showing options, if they say they need to think about it. Then say:

I completely understand that you have to think about it. When most veterans say they need to think about it, it is because it is the price or the coverage amount. So what is the most concerning for you at this moment?

Then listen to what they say:

(If the price is too expensive, then show them options with lower coverage and a lower premium)

What we do with most veterans is we get our foot in the door with something that you know you can afford and that is comfortable for you, because we can always increase the coverage overtime if you ever want more.

If they pick one run the app baby!