

**TELEPHONE SCRIPT FOR FINAL EXPENSE MARKET  
MAIL PIECE SENT AS A PRE-APPROACH (M 8222)**

**RESPONSE CARD RETURNED**

(Mr. or Mrs.) \_\_\_\_\_, this is \_\_\_\_\_ with The Baltimore Life Insurance Company. How are you today?

Recently, we mailed you a letter with a small (color) card in it. The card described a life insurance program that can be used to pay for your final expenses. The reason I'm calling is that we received the response card that your returned to us from that mailing requesting more information on our final expense life insurance product.

Many folks we talk to in \_\_\_\_\_ (town or county) tell us that they are very concerned about how they will pay for their funeral and burial expenses.

It's important to them because they don't want their wife, husband or kids, to bear that burden.

And, our policyholders in \_\_\_\_\_ (town or county) tell us that a funeral costs around \$7,000 to \$10,000. Does that sound about right to you or does that seem too high?

And, you probably know the government will pay only a \$255 death benefit, and then only if you qualify.

(Mr. or Mrs.) \_\_\_\_\_, unfortunately, not everyone can qualify. Qualification depends on a person's health, but I can tell you that lots of folks do qualify even if they do have some health problems.

I would like to schedule some time to meet with you to review your options. When we meet, we can determine if you have a need for additional life insurance and if you would qualify. I would like to bring you one of our complimentary discount prescription drug and vision card. I also will give you one of our memorial guides that will provide your family with a record of your wishes when they are settling your estate settlement matters.

(Mr. or Mrs.) \_\_\_\_\_, would Tuesday morning at 11:00 a.m. or Thursday afternoon at 2:00 p.m. be more convenient for you?

So that I am prepared when I visit with you, I would just like to take another moment of your time to verify some of the information you wrote on the response card you mailed to us.

- Verify the date of birth of both husband and wife and home address

It was good talking with you. I look forward to meeting you (repeat day, date and time of the appointment).

Have a great day.

**TELEPHONE SCRIPT FOR FINAL EXPENSE MARKET  
MAIL PIECE SENT AS A PRE-APPROACH (M 8222)**

**NO RESPONSE CARD RETURNED**

(Mr. or Mrs.) \_\_\_\_\_? This is \_\_\_\_\_ with The Baltimore Life Insurance Company. How are you today?

Recently, we mailed you a letter with a small (color) card in it. The card described a life insurance policy that can be used to pay for your final expenses. The reason I'm calling is that you might have pitched it in the trash thinking it was junk mail.

Many folks we talk to in \_\_\_\_\_ (town or county) tell us that they are very concerned about how they will pay for their funeral and burial expenses.

It's important to them because they don't want their wife, husband or kids, to bear that burden.

And, our policyholders in \_\_\_\_\_ (town or county) tell us that a funeral costs around \$7,000 to \$10,000. Does that sound about right to you or does that seem too high?

And, you probably know the government will pay only a \$255 death benefit, and then only if you qualify.

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(Mr. or Mrs.) \_\_\_\_\_, would Tuesday morning at 11:00 a.m. or Thursday afternoon at 2:00 p.m. be more convenient for you?

So that I am prepared when I visit with you, I would just like to take another minute of your time to verify some information.

- If you don't mind me asking, are you married?
- And, how young are you?
- And, how about your husband/wife, how young is he/she?

It was good talking with you. I look forward to meeting you (repeat day, date and time of the appointment).

Have a great day.

## **COMMON OBJECTIONS FOR FINAL EXPENSE MARKET TELEPHONE SCRIPT**

### ***I DON'T REMEMBER MAILING THE CARD TO YOU; I DIDN'T MAIL THE CARD, ETC. (THIS RESPONSE TO THE OBJECTION SHOULD BE USED WHEN MAILING M 8222)***

I understand what you mean. We get so much mail it's impossible to stay on top of all of it. Maybe I can help. The cards reads "senior information update." The message on the card reminds you that "the government death benefit is limited to \$255" for qualified dependents. It goes on to say that "we are pleased to announce a Silver Guard life insurance policy which can immediately increase the amount you pass on to your loved ones."

(Read the headline and the first two sentences of the text. After doing so, move back to the basic presentation at the point the prospect made the objection).

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### ***MAIL THE INFORMATION TO ME***

I know what you mean; it does seem easier to use the mail.

But, in order to provide you with the correct information we need to determine if you need additional life insurance, and if you qualify.

We've found that it's more helpful to visit with you for about 30 minutes and provide you with all the information you need to make an informed decision.

Just to let you know, there is no obligation, and we also be giving you a complimentary discount prescription drug and vision card. We will also give you a copy of one of our memorial guides that will provide your family with a record of your wishes when they are settling your estate settlement matters.

Did you want to get information for yourself or information for someone else?

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### ***I CAN'T AFFORD INSURANCE.***

I know what you mean. It seems like there's never enough money for all we need.

We can usually come up with a premium that is affordable for most seniors that we work with and will provide the valuable life insurance coverage their family members would need to pay for their funeral and burial expenses.

Just to let you know, there is no obligation, and we also be giving you a complimentary discount prescription drug and vision card. We will also give you a copy of one of our memorial guides that will provide your family with a record of your wishes when they are settling your estate settlement matters.

Now, were you thinking of insurance for you or for someone else?

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### ***I HAVE INSURANCE***

That's good. In fact, most of the people we talk to do have insurance. But they still want to get the information because they know that funeral costs have gone up. In addition to funeral and burial cost, most seniors have other final expenses that must be paid by family members

They often discover they don't have enough life insurance to protect their families.

Now, would you like to get information on a policy for yourself or someone else?

*(if prospect will not close)*

(Mr. or Mrs.) \_\_\_\_\_, if you don't mind me asking, how much insurance do you have?

*(if the prospect says they have less than \$8,000.)*

(Mr. or Mrs.) \_\_\_\_\_, you have done well, most folks are not as well protected as your family.

And, when you got the \$(*amount of life ins. they currently own*), it was probably enough to cover everything. But times have changed and \$\_\_\_\_\_ just won't cover the cost of the average final expense left behind for families today.

*(close)*

Is your main concern to have enough coverage for just your funeral and other final expenses or do you want to leave something extra for your family?

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### ***HOW MUCH DOES IT COST?***

(Mr. or Mrs.) \_\_\_\_\_, I understand that we all must be concerned about the cost of everything we need.

So, you've asked a good question. But it's one that is not very easy to answer.

We can usually come up with a premium that is affordable for most seniors that we work with and will provide the valuable life insurance coverage their family members would need to pay for their funeral and burial expenses.

Just to let you know, there is no obligation, and we also be giving you a complimentary discount prescription drug and vision card. We will also give you a copy of one of our memorial guides that will provide your family with a record of your wishes when they are settling your estate settlement matters.

Now, were you thinking of insurance for you or for someone else?

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### ***THE VETLAN'S ADMINISTRATION WILL PAY FOR MY FUNERAL.***

I know what you mean and it would be great if the VA would pay for a veteran's funeral.

The VA **will** give you a grave plot and marker in a national cemetery but they won't pay for your funeral.

You or your family must pay the \$6,000 to \$8,000 the funeral home charges for their part.

That's why so many veterans turn to Baltimore Life for information on a life insurance product that will pay an income-tax free death benefit to your beneficiary that can be used to pay your funeral, burial and any additional final expenses you might leave behind.

Now, would you like information on a product to cover just your funeral, or would you like to leave your family something extra?

## ***MY SAVINGS (OR ASSETS) WILL PAY FOR FUNERAL EXPENSES.***

I understand (Mr. or Mrs.) \_\_\_\_\_, and you've done well if you plan to use your savings (property) to pay for your funeral. Most folks don't have that opportunity.

But, many people tell us that it is very risky to count on their savings (property). They can't be sure they will still have those assets when they pass away.

They may have medical expenses and drugs bills that Medicare or their insurance won't pay.

But the biggest risk to their savings is from the expenses of long term care, whether it's care at home or in a nursing home. I'm sure you know that Medicare or Medicare supplements don't pay for custodial care.

For example, care for just two months can cost \$10,000 or more. It doesn't take long to use up all savings and other property.

Most of us know of someone who has used **all** of their savings to pay for long term care.

That's the reason so many people turn to Baltimore Life. They know that insurance to pay for their funeral will protect their family no matter what happens to them.

*(close)*

Doesn't that make sense, (Mr. or Mrs.) \_\_\_\_\_?

*(close for the lead)*

Would you like information on a policy that would pay for just your funeral or would you like to leave your family something extra?

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## ***I AM GOING TO BE CREMATED.***

I understand (Mr. or Mrs.) \_\_\_\_\_, many folks we talk with want to use cremation. And cremation can be less expensive and can save your family money.

The folks we talk to say that cremation costs from \$3,500 to \$6,500. It depends on what you want to do. Some people want a simple cremation and that costs around \$3,500. Other folks want a service much like a traditional funeral. In that case the cost is around \$6,500 or more.

Cremation can save money, but it is still expensive and someone must pay the bill. Also, most seniors have other final expenses that must be paid, so having the additional life insurance can certainly be helpful for your family so they will not be burdened with these extra expenses.

That's why so many folks turn to Baltimore Life to protect their families even when they want to be cremated.

Now, would you like information on a policy to pay for just cremation expenses, or would you like to leave your family a little extra?