

Life Insurance Closing Script

1. Warm Intro & Rapport

Hello [First Name], how you doing? Can you hear me okay?

Yeah, it's [Your Name]. I should've called a bit sooner, but I just got back all the information for you about the [funeral/final expense/life insurance] you inquired about. I'll be sending that to [address], correct?

And your best email is [email]?

DOB is [DOB]? My goodness — you don't even sound a day over [light humor compliment].

Possible Objections:

1. **"Who are you?"**

Sure, my name's [Your Name]. I'm the licensed agent assigned here in [State] to get you the life insurance information you requested a little while back. I just need to confirm a couple quick details so I can get that packet sent out to you."

2. **"What do you want?"**

"Good question — I'm just the licensed agent assigned here in [State] to get you the life insurance information you requested. My job's simple — confirm a couple quick details so I can get that packet sent out to you today."

3. **"I'm not interested anymore."**

I hear you — but since the info is free and only takes a few minutes, you'll at least know what's available in case things change.

4. **"How did you get my info?"**

When you filled out that [online request], it came to me as the licensed agent for your area.

5. **"I don't have time right now."**

Totally understand — this will take less time than making a cup of coffee, and you'll

have peace of mind right after.

2. Discovery & Emotional Hook

So tell me, [First Name], what got you interested in life insurance in the first place?

(Pause, let them answer)

Were you thinking about just covering the [cremation/burial], or leaving something extra for your family too?

Possible Objections:

1. **"I already have life insurance."**

"That's great — most people I talk to don't. Let me just ask, is it through work or a private policy?"

(If work) "Okay, good to know. The only thing about work coverage is it usually ends when you retire or change jobs. What I'm showing you today is permanent — it stays with you for life, no matter where you work."

(If private) "Perfect — this would just make sure you've got enough to keep up with rising costs. Funeral expenses have doubled in the last 15 years, so even people with coverage like to add a little extra cushion."

2. **"I'll think about it."**

I understand, but your rate is based on today's age and health. Waiting could mean paying more or not qualifying at all.

3. **"I don't want to talk about that right now."**

I get it — these aren't fun conversations, but handling it now means your family won't have to have this talk when it's too late.

3. Cost Reality Check

Gotcha. Just so you know — here in [State], cremation runs about [\$X-\$Y], burial can be \$[XX,XXX]. You know why it's so high? Inflation — and it's not going down. That's why folks take care of it now, while they can still qualify and lock in the rate.

Possible Objections:

1. **“That’s too expensive.”**
I hear you — we can start with a smaller amount just to cover the essentials and build from there.
 2. **“I’ll just save money for it.”**
That’s smart, but funerals are due immediately — insurance turns a few dollars a month into thousands right away.
 3. **“My family will handle it.”**
They will — but it’ll be out of their pocket during one of the hardest times of their life. This keeps that burden off them.
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4. Qualification Questions

Before we go further, I just need to make sure you qualify.

- Any tobacco or nicotine in past 12 months?
- Medications?
- Any cancer, diabetes, COPD, heart attacks, strokes, seizures?
Gotcha — no worries, that works just fine.

Possible Objections:

1. **“Why do you need to know all that?”**
So I can match you with a plan that will actually approve you — no surprises later.
 2. **“I don’t want to share my health info.”**
Totally fine — I only ask what’s required for the insurance company to give you an accurate rate.
 3. **“I’m healthy, so I don’t need to answer that.”**
That’s great — and the fact you’re healthy is exactly why now’s the time to lock in the best rate.
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5. Beneficiary

If — God forbid — something happened, who would you want the money to go to?

(Confirm spelling — makes it personal.)

Possible Objections:

1. **“I’m not sure who I’d leave it to.”**
That’s okay — we can list someone now and you can change it anytime.
 2. **“Why do you need that now?”**
It’s required so the policy can pay out immediately if needed.
 3. **“My family will figure it out.”**
That’s fine, but naming someone now avoids delays and family disputes later.
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6. Coverage & Price

For around \$[X] in coverage, it would be about \$[monthly premium]. That never goes up and never expires.

Does that sound affordable for you?

Possible Objections:

1. **“It’s too expensive.”**
We can adjust the coverage so it fits your budget — something is better than nothing.
 2. **“I need to talk to my family first.”**
Of course — let’s get you approved now so the rate is locked in, and you can still discuss it with them before anything final.
 3. **“Can I think about it?”**
Sure, but remember — your health and age today get you this rate. Waiting could change that.
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7. Assumptive Close

Alright [First Name], let's go ahead and get this taken care of so we can lock in your rate while you qualify. All I need is your [application starting point — e.g., SSN, payment info, etc.]

Possible Objections:

1. **"I'm not ready to commit."**

Approval today just locks in the rate — you can still cancel anytime before it takes effect.

2. **"Can you call me back?"**

I can, but I can't guarantee the same rate later — it changes with age and health.

3. **"I don't give out personal info over the phone."**

Totally respect that — I'm a licensed agent, and this call is secure and recorded for your protection.