

## FEX Call Companion

A compliant, education-first script for final expense agents. One script per page — use the note space on each page to track details as the conversation happens. Fill in the blanks, check the boxes, and know exactly where every lead stands.

### How to use this companion:

1. Print a fresh copy before each calling session — or keep one on screen.
2. Follow the script on each page. Don't rush — let them talk.
3. Fill in the note fields as you go. Every detail matters at follow-up.
4. Log the outcome in the box at the bottom before moving to the next call.

### SCRIPT FLOW

<b>Page 1</b>	<b>Opening</b>	Introduce yourself, set the frame
<b>Page 2</b>	<b>Qualify</b>	Find the need, let them talk
<b>Page 3</b>	<b>Bridge</b>	Connect their need to the solution
<b>Page 4</b>	<b>Objection Handle</b>	"I need to think about it"

PAGE 1 OF 4 · OPENING

## Introduce Yourself & Set the Frame

*"Hi, is this [Name]? Great — my name is [Your Name] and I'm a licensed insurance specialist here in [State]. The reason I'm reaching out is that a lot of families in your area have been asking about coverage options that help take care of final expenses — things like funeral costs, medical bills, and outstanding debts — so their loved ones don't have to worry about it. I just wanted to take a couple minutes to share some information with you and see if it might be a fit. Does that sound okay?"*

■ Keep it warm and informational. You're sharing information, not selling a product yet. Pause after the last question — let them respond.

### CALL NOTES

PROSPECT NAME:

STATE / AREA:

BEST TIME TO CALL BACK:

INITIAL REACTION (WARM / NEUTRAL / HESITANT):

ADDITIONAL NOTES

FOLLOW-UP DATE	OUTCOME	NEXT STEP
_____	Interested / Not Now / No	_____

PAGE 2 OF 4 · QUALIFY

## Find the Need — Let Them Talk

*"A lot of people I speak with either don't have any coverage in place, or they have something from years ago that might not be enough anymore. Can I ask — do you currently have anything set aside to cover those kinds of expenses, or is that something you've been meaning to look into?"*

■ Let them answer. Don't fill the silence. The goal here is to get them talking. Everything they say is useful information.

### CALL NOTES

CURRENT COVERAGE (YES / NO / UNSURE):

EXISTING CARRIER / POLICY IF MENTIONED:

MONTHLY BUDGET RANGE (IF MENTIONED):

HEALTH CONDITIONS MENTIONED:

FAMILY SITUATION (SPOUSE / DEPENDENTS):

### ADDITIONAL NOTES

FOLLOW-UP DATE	OUTCOME	NEXT STEP
_____	Interested / Not Now / No	_____

PAGE 3 OF 4 · BRIDGE

## Connect Their Situation to the Solution

*"That makes sense — a lot of people are in the same boat. The good news is there are some really straightforward plans available, and most people qualify even with health conditions. No medical exam required. The coverage is guaranteed to be there when your family needs it. Would you be open to hearing about a couple of options that might work for your situation?"*

■ This is the soft pivot to the product. They said yes to information — now you're getting permission to present. If they say yes, move straight into your quote.

### CALL NOTES

THEIR RESPONSE TO THE BRIDGE:

COVERAGE AMOUNT THEY'RE OPEN TO:

MONTHLY PREMIUM RANGE DISCUSSED:

PLAN OPTIONS PRESENTED:

ADDITIONAL NOTES

FOLLOW-UP DATE	OUTCOME	NEXT STEP
_____	Interested / Not Now / No	_____

## PAGE 4 OF 4 · OBJECTION HANDLE

### "I Need to Think About It"

*"I completely understand — and I'd never want you to feel rushed. Can I ask what the main thing is that you'd want to think over? A lot of times I can answer it right now and save you the trouble. And if not, I'm happy to follow up whenever it works for you."*

■ Don't back off. Acknowledge, then gently pull them back with a question. Most "I need to think" objections are really unspoken questions. Find the real one.

#### CALL NOTES

REAL OBJECTION IDENTIFIED:

RESPONSE YOU GAVE:

FOLLOW-UP AGREED (DATE / TIME):

DECISION BY DATE:

ADDITIONAL NOTES

FOLLOW-UP DATE	OUTCOME	NEXT STEP
_____	Interested / Not Now / No	_____