# Falcon FEX Script

## 1. OPENING

**SCRIPTED**

*“Hey [Client Name], how are you? Just to confirm — you’re [age] and you’re in [state]?”*

*“I’m the licensed agent that’s going to help you look at some options today. Just want to make sure — you’re looking for options to cover your burial, correct? Or is it cremation?”*

**■■ If client says NO — thank them for their time and hang up. Do not continue the call.**

## 2. HEALTH QUALIFIER

**SCRIPTED**

*“Just a couple quick questions — have you ever had any major health issues? Cancers, heart problems, strokes, COPD, kidney disease, anything like that?”*

*“Are you currently using oxygen, bound to a wheelchair, or in an assisted living facility?”*

→ *Acknowledge naturally. If they mention a past scare, respond warmly before moving on.*

## 3. RAPPORT BUILD

**CHECKLIST — HIT AT LEAST 2**

***■■ Don’t force it. Rapport should happen naturally throughout the entire presentation — not just here. Listen for openings and respond like a real person.***

■ Mention your age / family

■ Connect on where they live / weather

■ Ask about retirement or what they did for work

■ Comment on something they share — be human, not scripted

## 4. CREDIBILITY / LICENSE

**CHECKLIST — ALL REQUIRED**

■■ ***Always text your credentials first. If the client can’t receive texts, have them write it down instead.***

- ■ Text the client: your full name, direct number, and your state license number
- ■ If no text — have them grab a pen and paper, then give each piece verbally
- ■ Give your full name
- ■ Give your direct number
- ■ Give your state license number for their state
- ■ Have them read the license number back to confirm

## 5. PROCESS EXPLANATION

**SCRIPTED**

*“Our process is really simple — there are no medical exams, no blood work, nothing like that. Everything is based on a few simple health questions. From there I’m able to shop all of the top A-rated insurance companies across the US to find which one is going to give you the best rate and coverage for your situation. Does that make sense?”*

## 6. HEALTH & BACKGROUND QUESTIONS

**CHECKLIST — COVER ALL BEFORE RUNNING QUOTES**

■■ ***Work these in naturally — use working/retired and married as rapport builders.***

- ■ Date of birth
- ■ Tobacco or nicotine use?
- ■ Any major health issues in the last 5 years? (Cancer, heart, strokes, diabetes, respiratory, kidney disease)
- ■ Any prescription medications?
- ■ Height and weight?
- ■ Working or retired?
- ■ Married?

*→ Working/retired and married are great rapport builders — follow up naturally (Where did you retire from? How long have you been married?)*

## 7. DISCOVERY

**CHECKLIST — COVER ALL**

■ Do you already have any life insurance?

■ Is there a reason you haven’t gotten coverage yet?

■ Who would handle arrangements — spouse, son, daughter?

■ Do you want your spouse on the call, or just you?

■ Are you looking to be buried or cremated?

→ *Burial: typical cost is $10,000–$20,000 depending on where you live Cremation: typical cost is $7,000–$12,000 depending on where you live*

■ Have you lost any family members? If so, do you have a sense of what the funeral cost?

→ *Use their answer to anchor the coverage amount to a real number they’ve already seen.*

## 8. NEED SUMMARY

**CHECKLIST — CONFIRM THESE POINTS**

■ They want burial covered — not to make anyone rich

■ If married — walk through the income loss: both spouses have income now, when one passes that household income drops significantly. Bills don’t stop. The last thing you want is your spouse scrambling to cover a funeral on top of that.

■ Goal: push the responsibility onto the insurance company, not the family

■ Get a verbal yes: “That’s the biggest thing, right?”

## 9. PRODUCT EDUCATION & PLAN BENEFITS

**CHECKLIST — COVER ALL THAT APPLY**

■ Ask if they’re familiar with whole life insurance

■ Simplify: “They mail a check to your beneficiary when you pass”

■■ ***Only mention no waiting period if they are healthy enough to qualify for Day 1 coverage.***

■ No waiting period — if approved, coverage starts immediately. If you passed away tomorrow, it pays the full amount. (Day 1 coverage only)

■ Compare to TV plans: Colonial Penn, Globe Life — those have 2-year waiting periods. This doesn’t.

■ Coverage locked for life — payments never increase, coverage never decreases

■ Policy builds cash value — accessible if needed for an emergency down the road

■ Terminal illness benefit — if diagnosed terminally ill, they can access part of the death benefit while still living

## 10. GOLD / SILVER / BRONZE

**CHECKLIST + SCRIPTED EXAMPLES**

■ Have them write down: Gold, Silver, Bronze

■ Wait for them to confirm it's written down

| | Coverage | Monthly | Recommend? |
|---|---|---|---|
| ■ **Bronze** | $7,500 | ~$90/mo | ✓ YES |
| ■ Silver | $10,000 | ~$127/mo | Only if wanted |
| ■ Gold | $12,000 | ~$150/mo | No — skip it |

■■ ***Say each option out loud as you present it — don't just read numbers. Explain what it does for them.***

■■ **Bronze (Present first — this is your recommendation):**

*"Now [Client Name], the bronze program would make sure that a basic burial would be paid for. That option is for $7,500 — and if you can get approved for it, it would only be $90 a month."*

■■ **Silver (Show it, don't push it):**

*"The silver option is if you wanted a little extra — maybe a few more flowers, something a little nicer. That one's for $10,000 and it would run about $127 a month."*

■■ **Gold (Show it, then steer away):**

*"And the gold program is $12,000 — that's about $150 a month. I'm not going to recommend that one unless you want to leave a little extra money behind. But honestly, I don't think you need it."*

## 11. CLOSE THE OPTION

**SCRIPTED**

*"Which one do you think would be best for your family?"*

→ *Let them answer. Don't fill the silence.*

If they pick Bronze:

*"That's exactly what I recommend — let's see if we can get you approved for the coverage."*

If they can't afford it:

*"A parachute is better than no parachute — we can drop the coverage down by a thousand bucks. Does that work?"*

If they push back on pricing:

*"I need you to hear me on this — insurance doesn't work like a car dealership. Your name and date of birth go in, and a number comes out. You could call 72 agents and get the same number every time."*

## 12. APPLICATION — SSN & BANKING

**SCRIPTED**

**Before asking for SSN — confirm all info first:**

- ■ Read back everything collected: name, state of birth, address, email — confirm it's all correct before moving to social

**SSN Ask:**

*"So [Client Name], since this is a simplified issue policy, the insurance company isn't going to send a nurse out or draw your blood. The way they look at your medical information to approve you is through a database called the MIB — the Medical Information Bureau. In order for them to pull that report, it has to correspond with your full name and your social. So [carrier] is going to need you to verify your social for me so they can access that report and get you approved. Go ahead and verify that for me."*

→ *Once they give it: "Once I type it in it completely disappears — it's a secure system and will never be shared. It's only used to access your medical history for approval."*

**If they push back on SSN:**

*“I completely understand. The other reason they need it — beyond the approval — is that these are state-regulated insurance plans. They’re required to report back to Social Security when you pass away, so that nobody can collect your Social Security check after you’re gone. Does that make sense?”*

**Banking Ask:**

*“What day of the month would you like your premium to come out?”*

*“Would you like to pay using a checking or savings account?”*

*“I need to make sure the bank you use is one of our approved banking partners. What’s the name of your bank?”*

*→ Google the bank name + state to find the routing number.*

*“I do see here that your bank is one of our approved banking partners — they’ve been working with [carrier] for many years. The routing number I have is [#] — do you have something to confirm that with?”*

*“Perfect — we’ve confirmed the routing number. And what account number should your policy be associated with?”*

■■ ***Bank type matters for carrier selection: • Direct Express card only → write Transamerica ONLY • Chime or Cash App only → write Mutual of Omaha or American Amicable • Chime/Cash App only AND can’t view texts → write American Amicable***