Life Insurance

A practical briefing, intake guide and calling script.

Life insurance pays a contractual death benefit when the insured dies while eligible coverage is in force. It can help with family income, debts or final expenses. Final expense is commonly a smaller permanent-life policy, not a government funeral benefit or a promise that every funeral expense will be paid.

Term life

Protection for a specified term. It generally has no cash-value account. Match the term to the period of need and discuss what happens when that term ends.

Permanent life

Whole life and universal life can offer longer-duration protection and cash-value features. Guarantees, funding requirements, charges and lapse risks differ by contract.

Final expense

Smaller death-benefit amounts can be considered for end-of-life costs. Some products have graded benefits or waiting periods; a licensed agent must explain them before an application.

Costs and estimates

There is no reliable single premium without age, product, benefit amount, tobacco status and underwriting. Budget illustration only: a hypothetical $50 monthly premium equals $600 annually; this is not an available offer or an estimate for a particular person. Obtain a dated, approved carrier quote and identify whether its rate and benefits are guaranteed. Never repeat "$40-50 covers everyone."

Age and decision-making authority

Product issue ages vary. A final-expense campaign may choose an approved 40-80 screening band, as in the supplied training example, but that is a campaign filter, not universal insurance eligibility. Do not exclude or approve someone medically on your own.

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Intake & qualification

Potential fit for review

• Voluntary interest in the product and a sustainable budget discussion

• Approved state and product issue-age band

• Truthful answers that the licensed agent can review

Stop, disqualify or refer

• Opt-out, inability to provide meaningful permission, or no authorized representative

• Outside the receiving agent's approved product or state

• Pressure to cancel an existing policy or guarantee immediate coverage; refer instead

Information to collect

• State, age and policy decision-making authority

• Purpose: income protection, mortgage, final expenses or another need

• Desired benefit range, affordable budget and existing coverage

• Tobacco use and only approved high-level underwriting questions

• Beneficiary relationship and permission for a licensed-agent handoff; no account numbers or medical records during initial screening

Training material, not legal, medical, financial or insurance advice. The campaign owner must obtain current professional compliance approval before use, including calling permissions, suppression, state rules, licensing, disclosures and recipient identity. Never call after an opt-out. Never invent consent, source history, prices, health facts or eligibility. Do not collect payment credentials, Social Security or Medicare numbers in initial screening.

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Frontier calling script

OUTBOUND ONLY TO LAWFULLY CONTACTABLE RECORDS after campaign approval and suppression checks.

01 Greetings & introduction

• Hello, my name is [Agent first name], and I am with Leads Cell. This is a marketing call about life insurance. Is now a convenient time for a brief conversation?

02 Reason for the call

• I can ask a few brief questions about your interest in life insurance and, if you wish, connect you with a licensed insurance agent. I cannot confirm eligibility, prices or outcomes.

03 Permission to continue

• Would you like to continue? You can decline or ask us not to contact you. Wait for an affirmative response; if declined, stop. This question does not cure an unlawful initial call.

04 Eligibility / needs questions

• Are you exploring family protection or help with final expenses?

• What state do you live in and how old are you?

• Do you make your own insurance decisions?

• Do you already have any life coverage you want the agent to consider?

• What benefit amount and monthly budget would you like to discuss?

• May I connect you with a licensed agent to review eligibility and the actual terms?

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Transfer & verifier

05 Permission & disclosure before transfer

• With your permission, I can connect you now to [actual receiving person or organization], a licensed insurance agent, about life insurance. May I share the answers you just provided for that conversation? There is no obligation to purchase or engage a service. Wait for a clear response and record it through the approved process.

• Identify the real recipient before transfer. Use the approved campaign-specific disclosures, recording notice and applicable consent process. Do not claim that a spoken yes overrides a Do Not Call request.

06 Warm handoff

• To receiving team: I have [Prospect first name] in [state], interested in life insurance. With permission, here is the relevant summary: [accurate answers]. Are you available to take the conversation?

• To prospect: [Receiving person] is now on the line. They will explain their role and review the details directly. Thank you for your time. Do not tell the prospect to falsely say they initiated the call.

07 Verifier follow-through

• Thank you for staying on the line. I am [Verifier first name] with Leads Cell. You have been connected to discuss [confirmed topic]. Is that correct?

• Confirm the minimum facts, the actual receiving destination and permission. Do not repeat unnecessary sensitive questions or turn verification into pressure. Stop or return for clarification if answers differ.

If a direct transfer is approved instead of a warm transfer, identify the actual destination, obtain permission, explain any hold and confirm that the receiving team is available. Never instruct the prospect to misrepresent how the call began.

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Rebuttals & references

Not interested

Understood. Thank you for your time. End the pitch; do not cycle through rebuttals after a refusal.

Do not call me

Understood. I will record your request not to receive further marketing calls from us. End the call and promptly update the suppression process.

I am busy

Of course. Would you prefer to end here, or choose a specific time for a permitted follow-up? Do not schedule without agreement.

How did you get my number?

State the actual documented source and permission accurately. If you cannot verify it, do not invent an explanation; stop and escalate the record.

I already have help or coverage

That may already meet your needs. There is no need to change it for this call. Would you like to end here? Do not interfere with existing legal representation.

What will this cost?

The receiving professional must explain the actual quote or fee agreement. I cannot promise a rate, saving, payout or approval.

I will not share personal details

That is fine. Do not provide account numbers, passwords or sensitive records on this screening call. You may verify the receiving professional and use their approved secure process.

Is this a government program?

Leads Cell is a private business, not a government agency. Explain the actual service without suggesting government endorsement.

Reference reading

Life insurance overview

Calling safeguards

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