



If it's in RED, read it twice!

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Rules of engagement - All pipelines inside the CRM utilize texting/SMS and email automation to help nurture the leads into sales conversations/appointments. But... the automation is not designed nor will it replace the need for the agent's human interaction with the leads (phone work, texting, email, general sales follow-up, and follow-through). In short, we still have to work! Remember - "Human interaction supersedes automation, every.Single.Time."



Recommended Best Practices:

Use the CRM/APP to make your client calls.

Why? Two reasons.

1- It helps drive conversions because the number that you are calling from is the same number you have been texting from, it is familiar.

2- Most importantly using the system to call keeps YOU and Quility TCPA compliant.

“Initial automated text” pipeline stage - Texting: General Life

******System Sends This**** - Intro Text 1- Opening - New lead in the first text - follows a new lead in lead nurturing:**

Hey {{contact.first_name}}, it's {{custom_values.agent_full_name}} following up on your request to protect your loved ones with Life Insurance.

I'd like to put a few quotes together for you.

Before I can do that for you I have a few questions...



I can get most of what I need from texting or getting on a quick 7-minute call, which do you prefer?

A1: They need to reply.

Intro text 2: Security Question

So you know you are in the right place. I am confirming that the answer to your security question (your fav hobby) is: Football

Objection: the ad said there are no medical questions!

Rebuttal: Just a couple of simple questions. To make sure I am getting you into the best possible solution at the lowest price. What would you like to do, text or quick call?

*****Agent Questions: These are sent manually by the agent*****

Verification Text:

Hello, I want to make sure you're in the right place. Life Insurance is the type of coverage where if you die or become terminally ill your family is taken care of. Is that what you are looking for?

A1: YES!

Q1:

Great, can I please start with your date of birth?



Q2:

I have you living in the state of (state), is that correct?

Q3:

Thank you, have you had any major surgeries in the last 10 years?

Q4.1:

Perfect, have you been diagnosed with Diabetes, Cancer, or High Blood Pressure?

A4: *Yes I have (aliment)...*

Q4.2

Are you currently taking medications that aren't over the counter? And what are they?

Q5:

Perfect, have you ever had any heart problems?

Q6:

Great, and what is your height and weight?

Q7:

Thank you, and do you use any form of tobacco or nicotine products or any marijuana use (smoking, chewing (dip), vaping, edibles...)?

Q8:



That's good, and are you retired or do you work?

A8.1: I'm retired! **Agent replies:** Congratulations!!!

A8.2: I work (if they don't say what they do ask) **Agent replies:** Where do you work and what is your job title?

Q9:

How much coverage would you need to take care of your mortgage?

Q10:

Got it, do you know what your interest rate is, and what your minimum monthly mortgage payment is?

Q11:

Perfect, and are there any other medications that you currently take that we didn't go over already?

Close the chat/text:

Thank you for taking the time to provide that information.

I am going to start putting together your quotes now.

I will text once they are ready. *(this line is the set up)*

And if there is any other additional info I need from you I will call you from this number so you know it is not a spam call.

Quotes are ready for review text: - This message is sent once the lead is moved into the Quotes Are Ready Pipeline Stage "Quotes Are Ready (Human)"



{{contact.first_name}} I have your quotes ready for your review.

By law I am required to confirm your identity and to go over your options.

It usually only takes about 15 minutes to show your options and answer any questions you have.

Your job will be to pick out a plan that fits your needs and budget.

When is a good time to catch you/both you home?

Morning, afternoon, or evening?

Objection:

Can you just text me over the quotes?

Text Rebuttal:

I wish I could but the state of (their state) requires me to verify your identity. We do that either over the phone or a Zoom video call. Which would you prefer?

Wait for an answer and book the appointment...

*****We should also leverage the phone to book the second call alongside the texting*****
Phone script to set the second call only after using the texting to grab health info.

Scheduling 2nd call by phone

Hey {lead name} this is {Agent name} I am following up with you on your request for Mortgage protection I have your quotes ready and wanted to schedule a time to walk you through them.



Now each day I help around 15 families in a row, so with everything going on in the world out there I am busier than ever. That's why I usually only have about 15-20 minutes to show your options and answer any questions you have. Your job will be to pick out a plan that fits your needs and budget. Sound good?

Is it best to do that in the morning, afternoon, or evening when you and <spouse's name> are home together?

When you say morning/afternoon do you mean (1:00 or more like 3:00)

If they say evening: What time do you guys usually get home from work and get settled in?

Slow way down here:

Let me see here. I'm looking at my schedule... **Long pause.** Give me just a second.

Wow, I'm going a little bit crazy over here with all of these requests, and I've got to get through all of them between now and the next few days.

Okay, I don't have <time they stated> tomorrow, but I could squeeze you in tomorrow at _____ or at _____. So would _____ be good or would _____ be better for you (and <spouse name> when you're together)?

"OK, perfect. Let me hold that spot for you. Since that is one of my LAST spots for (day) are you POSITIVE this will work for you (and <Spouse's Name>, together)?

(if you get weak language, like "that should work" or "probably" then ask: "I just need to know that you're 100% positive that's going to work for you and <spouse name>, OK?) **(wait for reply)**

I appreciate that, because one missed appointment takes me away from being able to help another family during that time slot.



So what I'll do next is email you "Hi from <agent first name> ...See you at <chosen time> <chosen day>".... That way you will have my contact details... What's the best email for you?

Awesome. I'm also going to text you a few things we'll need for your appointment. This will help to speed things up for you.

We'll need your doctor's name (for you both) and a list of any medications that you are taking; and to verify your identity, I'll need to see your ID during our video meeting. Again, I'll text you these things in a moment.

And when you get my text, add me to your phone contacts right away because we both know no-one picks up the phone if they don't know the number right (chuckle)?

Well it sounds like you're pretty good about keeping your appointments (First) (this is a rhetorical statement).

And that's it for me, I look forward to talking with you and (spouse) DAY right at TIME.

Oh, and can you do me a favor? You should have the meeting link that was emailed over by now. Can you check to make sure it didn't get stuck in your spam folder?

Awesome - glad you have it. I'll see you DAY at TIME. Bye for now!

Opening the second call - Presenting solutions - taking app - submitting to carriers

Nice to meet you in person. I appreciate you texting with me...

>> proceed to build rapport, you will not be able to show the lead, move quickly into what MP is and your role and purpose, set the agenda (health verification, risk at home, presenting the best option and entering an application today...



