

BIG DADDY LEADS

99¢ DATA LEADS

AGENT PRODUCT GUIDE + TELESales SCRIPT

Niche-Agnostic Aged Data | All Verticals | High-Volume Dialing Strategy

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SECTION 1 — PRODUCT OVERVIEW

What Are 99¢ Data Leads?

BDL's 99¢ Data Leads are aged consumer records sourced from third-party data providers — not real-time opt-in leads generated from a live Meta or Google campaign. These records are pre-compiled data sets that include consumer profile information relevant to a given niche and are sold at a dramatically lower price point than fresh opt-in leads. The trade-off: lower cost per record means lower intent at the individual record level. Success depends entirely on volume, dialing discipline, and a strong script that re-qualifies interest from scratch.

What Data Leads Are NOT

- They are not live transfers or real-time opt-in leads.
- They are not guaranteed to have expressed recent interest in the product.
- They are not exclusively generated by BDL — sourced from third-party data aggregators.
- They are not a replacement for fresh leads — they are a volume supplement.
- They are not a shortcut — they require higher dial volume and lower expectations per record.

 **PRO TIP:** Think of 99¢ data leads the way a fisherman thinks of a large net vs. a fishing rod. Fresh opt-in leads are the rod — precision, targeted, one at a time. Data leads are the net — you cast wide, you sort through what you catch. Volume is the strategy.

Niche Applications

Final Expense	Age 50–85 records, sometimes filtered by income or geography
Medicare Supplement	Age 64–66 records in the T65 window — highest conversion niche
ACA / Health Insurance	Age 18–64, income-filtered for subsidy eligibility
Mortgage Protection	New homebuyer data from public deed records — 30–90 day post-close
IUL / Life Insurance	Income-filtered records, homeowners, business owners
Auto Insurance	Licensed driver data, VIN or vehicle registration sources

Home Insurance	Homeowner data — often tied to mortgage data sources
Real Estate (Buyers)	First-time buyer demographics, renter-to-buyer data sets
Debt / Credit	Consumer credit trigger data, high-debt profile records
Truckers	CDL holder data from DOT licensing records or commercial databases

⚠ WARNING: Always verify TCPA compliance on any data list before dialing. Confirm scrubbing against the National Do Not Call Registry and any state-specific DNC lists. BDL does not provide legal compliance advice — consult your compliance team.

SECTION 2 — DATA LEAD FIELDS & RECORD STRUCTURE

Unlike Meta instant form leads, data leads do not come from a prospect-submitted form. Fields are compiled from data aggregation sources — public records, consumer databases, credit bureau triggers, and purchased consumer data. Field availability varies significantly by data source, niche, and filter configuration.

⚠ WARNING: **FIELDS DISCLAIMER:** The fields listed below represent common fields that may appear on BDL Meta instant forms for this vertical. Not all fields are guaranteed to appear on every campaign or lead sheet. Field availability is subject to change based on active campaign configurations, A/B testing, carrier requirements, and platform updates. Always reference the actual lead sheet you receive. Never assume a field is populated.

Field Name	Source	Agent Use
First Name	Aggregated consumer data	Address by name on cold opener
Last Name	Aggregated consumer data	Useful for verification
Phone Number(s)	Consumer DB / landline + cell	May include multiple numbers — try all
Address	Public records / credit trigger	Geographic targeting confirmation
City / State / ZIP	Public records	State licensing verification
Age / DOB	Consumer DB (if available)	Quick eligibility screen — confirm verbally
Gender	Inferred / consumer DB	May be inferred — confirm on call
Estimated Income	Census / consumer model	Directional — not verified
Homeowner Status	Public property records	Strong qualifier for MPI/IUL
Est. Home Value	Public property records	Coverage sizing for MPI

Marital Status	Consumer DB (if available)	Beneficiary and spousal conversation
Email Address	Consumer DB (if available)	Multi-touch follow-up — quality varies
Niche-Specific Field	Varies by data set	E.g., CDL status (truckers), deed date (MPI)

SECTION 3 — LEAD CHARACTERISTICS & EXPECTATIONS

No Opt-In Memory	The prospect did NOT request a call from BDL. They may have opted into a broad consumer database or entered data on an unrelated site. Do not reference a form they submitted. Open cold.
Lower Intent Per Record	Data leads convert at 1–5% vs. 10–25% for fresh opt-in leads. This is expected and priced in. The model is volume: more dials, more conversations, more closes.
Gatekeeper Rate	Expect more wrong numbers, disconnected lines, and gatekeepers than fresh leads. A skip-tracing or multi-number dialing system is essential.
Warm-Up Required	You must create interest from scratch. There is no pre-existing intent. Your opener must be compelling enough to earn 30 additional seconds on any cold call.
Data Freshness Matters	Aged data loses value over time. Records more than 12–18 months old show significantly lower contact and conversion rates. Ask your BDL rep about data age when ordering.
Multi-Number Strategy	Many records contain 2–3 phone numbers. Attempt all numbers before marking a record as no-contact. Cell numbers convert higher than landlines.
Time of Day	Data dialing typically performs best between 9–11am and 5–7pm in the prospect’s local time zone. Avoid the midday slump and late evenings.
CRM Tagging	Tag records accurately: No Answer, Wrong Number, Voicemail, Not Interested, Callback, Qualified. Clean CRM data turns a one-time purchase into a re-dialing asset.

SECTION 4 — DIALING STRATEGY & WORKFLOW

Recommended Data Lead Workflow

Step 1 — Import & Scrub	Import records into your dialer. Run DNC scrub. Deduplicate. Assign to agents or queues.
Step 2 — Attempt 1	First dial within first hour of import. Cold opener. If no answer — drop voicemail #1.

Step 3 — Attempt 2	Redial 3–4 hours later, different number if available. Log outcome precisely.
Step 4 — SMS Follow-Up	Send a brief, compliant SMS after attempts 1 and 2 if TCPA-compliant consent allows.
Step 5 — Attempt 3	Next-day dial in the opposite time window from previous attempts.
Step 6 — Voicemail #2	Second VM with different hook: 'I had some information for you about [niche] that I didn't want you to miss...'
Step 7 — Email (if avail.)	Send a simple plain-text email with your direct number and a one-line value prop.
Step 8 — Final Attempt	Day 5–7 final dial. If no contact — archive or recycle to lower-priority queue.
Step 9 — Re-Cycle	Uncontacted records can be re-dialed after 30 days. Data doesn't expire in one cycle.

i NOTE: Power dialers (Mojo, PhoneBurner, VICI Dial, GoHighLevel Power Dialer) are strongly recommended for data lead campaigns. Manual dialing on data lists is not economically viable at scale. Target 150–250 dials/day per agent on data.

SECTION 5 — EXPECTED KPIS & PERFORMANCE BENCHMARKS

Data lead performance is a function of dialing volume, script quality, and follow-up discipline. The 99¢ price point allows for high-volume purchasing — your profit is in the math. Even at a 2% close rate, the economics work at scale if average premiums are high enough. Know your numbers.

Metric	Developing Agent	Solid Agent	Top Producer
Dials Per Agent / Day	100–150	150–220	220–300+
Contact Rate	5–10%	10–16%	16–22%
Conversation Rate	20–30%	30–45%	45–60%
Presentation Rate	20–30%	30–45%	45–60%
Close Rate (of pres.)	8–15%	15–25%	25–40%
Cost Per Lead	\$0.99	\$0.99	\$0.99
Cost Per Contact	\$5–\$20	\$3–\$10	\$2–\$6
Cost Per Issued App	\$80–\$200	\$40–\$90	\$20–\$50

Apps / 1,000 Dials	3–6	6–12	12–20
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⚠ WARNING: KPIs are directional benchmarks based on BDL lead quality and industry norms. Actual results vary by carrier appointment, state, dialer, script adherence, and lead age. Review your own numbers weekly against these targets.

SECTION 6 — COLD CALL OPENERS BY NICHE

Data leads require a cold opener — you cannot reference a form submission. The goal of the opener is to earn 30–60 more seconds, not to close. Use pattern interrupts. Be direct. Do not fake familiarity.

FINAL EXPENSE (Cold)

Agent says:

“Hi, is this [First Name]? ... Hey, [First Name] — this is [Agent Name] with [Agency Name]. I’m calling because we’ve been helping seniors in [State] get affordable coverage that takes care of final expenses so their families aren’t left with the bill. Real quick — do you currently have anything in place that would cover funeral costs if something happened to you?”

 Jump straight to the qualifying question. Don’t over-explain.

MEDICARE SUPPLEMENT (Cold)

Agent says:

“Hi, [First Name]? ... Great. [Agent Name] with [Agency Name]. I’m calling seniors in [State] who are coming up on Medicare or already enrolled, to let them know about options that could reduce their out-of-pocket costs. Are you currently on Medicare or approaching 65?”

 T65 window is gold. If they say 'I just turned 65' you have a hot lead.

ACA / HEALTH INSURANCE (Cold)

Agent says:

“Hi [First Name] — [Agent Name] here with [Agency Name]. Quick question — are you currently insured, or are you in between plans right now? ... The reason I ask — there are plans available in [State] with federal subsidies that a lot of people don’t know they qualify for. Takes about three minutes to check — interested?”

 Subsidy framing works extremely well. 'Free or low-cost' is a strong hook.

MORTGAGE PROTECTION (Cold)

Agent says:


“Hi, [First Name]? ... Hey, this is [Agent Name] calling from [Agency Name]. I have you listed as a homeowner in [City] — is that right? ... Great. I’m reaching out to homeowners in the area about mortgage protection coverage. If something happened to you — an accident, illness, or death — this ensures your family keeps the home. Do you currently have anything like that in place?”

 The homeowner confirmation creates immediate relevance on a cold call.

IUL / WEALTH BUILDING (Cold)

Agent says:

"Hi [First Name] — [Agent Name] with [Agency Name]. Quick question — are you currently contributing to a 401(k) or any retirement account? ... The reason I'm calling is we work with professionals in [State] who want to build a tax-free retirement income stream on top of what they're already doing. Is that something you've looked into at all?"

 *Lead with retirement, not insurance. This demographic hates feeling 'sold.'*

TRUCKERS (Cold)

Agent says:

"Hey, [First Name]? ... [Agent Name] here. I work with CDL drivers and owner-operators getting life coverage from carriers that actually accept truckers without jacking up the rate. You currently got anything in place, or are you basically uncovered right now?"

 *Ultra-direct for truckers. Respect their time. No fluff.*

SECTION 7 — UNIVERSAL COLD CALL OBJECTIONS

These objections apply across all niches when working data leads.

Prospect Says	Agent Response
"Who gave you my number?"	Your information came through a consumer database. I apologize if the timing isn't ideal. I'm not trying to waste your time — I just have a quick question: [immediately pivot to qualifying question]. If it's not relevant, I'll let you go right away.
"I'm on the Do Not Call list."	I apologize for the inconvenience — that's something we take seriously and I'll have your number removed right away. Before I do, can I just ask — [brief qualifying question]? If it's not a fit, I'll remove you immediately.
"I'm not interested."	I completely respect that — and I won't push. Can I just ask one quick question before I let you go? [Qualifying question.] If the answer is no, I'll hang up and you'll never hear from me again. Fair?
"I'm busy right now."	No problem — I'll be quick. One question: [qualifying question]. If the answer doesn't apply to you, I won't call again. Twenty seconds — is that okay?
"How did you get this number?"	Your information was included in a consumer database that we license for outreach. I can absolutely remove you if you'd prefer. But real quick — [qualifying question]. If it's not relevant, I'll take you off and you won't hear from us again.

