BIG DADDY LEADS

FINAL EXPENSE INSURANCE

AGENT PRODUCT GUIDE + TELESALES SCRIPT

Whole Life | Ages 50–85 | No Medical Exam | Fixed Benefit

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SECTION 1 — PRODUCT OVERVIEW & IDEAL CUSTOMER PROFILE

What Is Final Expense Insurance?

Final Expense (FE) is a simplified-issue whole life insurance policy designed to cover end-of-life costs: funeral and burial expenses, outstanding medical bills, credit card debt, and other small debts. Face amounts range from $2,000–$35,000. Premiums are level and guaranteed for life. There is no medical exam — approval is based on a brief health questionnaire answered verbally on the call. The death benefit is paid directly to the named beneficiary, tax-free, typically within 24–48 hours of an approved claim.

Ideal Customer Profile (ICP)

Age Range	50–85 (sweet spot: 55–75)
Income Profile	Fixed income — Social Security, SSI, pension, disability
Living Situation	Renting or owns home outright; often single or widowed
Education	High school diploma or less; responds to plain language
Family Dynamic	Children or grandchildren nearby; strong sense of legacy
Health Profile	Moderate health issues acceptable (diabetes, COPD, obesity); GI available for serious conditions
Insurance Status	Uninsured or underinsured; may have small employer group policy
Motivation	Fear of burdening family; recent loss of spouse or peer; AARP/TV ad awareness
Geography	Strong performance in the South, Midwest, and rural markets
Device	Mostly mobile Facebook users; older Android devices common

💡 **PRO TIP:** The best FE prospects have recently experienced a triggering event — a spouse died, a friend was buried without coverage, or they just turned 65. Listen for these events early and anchor your pitch to them.

SECTION 2 — META LEAD EXPERIENCE

Lead Type: Meta Instant Form — Standard & Live Transfer with OTP

BDL sources leads through Meta (Facebook/Instagram) advertising using Instant Experience forms. When a prospect clicks the ad CTA, Meta auto-populates their profile data into the form before they see it — reducing friction and increasing completion rates. The prospect reviews pre-filled fields, answers any custom questions, and submits. Their data routes directly into the BDL lead system.

ⓘ **NOTE:** LIVE TRANSFER + OTP (One-Time Passcode): When a campaign runs in Live Transfer mode, after the prospect submits the form Meta sends them an automated SMS containing a One-Time Passcode. The prospect enters this OTP to verify their phone number in real time. Upon verification the lead is flagged as 'Live' and routed immediately to an available agent — often within 60–120 seconds of submission. Live leads carry contact rates of 40–70% vs. 15–30% for standard leads. Speed to answer is everything on Live transfers — treat every Live ping as top priority.

Common Instant Form Fields

⚠ **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 / How Populated	Agent Use
First Name	Meta pre-fill	Address by first name immediately
Last Name	Meta pre-fill	Full name for application
Email Address	Meta pre-fill	Email follow-up sequence
Phone Number	Meta pre-fill	Primary dial — verify on call
Date of Birth	User entered	Confirm age eligibility; pull accurate quote
Age	Meta pre-fill / calc	Quick eligibility screen
State	Meta pre-fill	Carrier availability by state
ZIP Code	Meta pre-fill	Local market context

Coverage Amount	User selected	Anchor quote conversation
Tobacco Use	User entered	Rate tier — non-tobacco preferred

SECTION 3 — LEAD CHARACTERISTICS & BUYER PSYCHOLOGY

Memory / Recall	Many prospects will not recall submitting the form — especially on mobile. Expect 'I didn’t sign up for anything.' Do not argue. Pivot immediately to the qualifying question.
Emotional State	Emotionally motivated — fear of burdening family and mortality awareness drive the purchase. Tap into this with empathy, not fear-mongering.
Trust Level	Low initial trust. Seniors are frequently targeted by scams. Build credibility fast — use carrier name, AM Best rating, and your company name.
Decision Speed	Often a same-call decision if emotion is engaged. One-call-close is the standard. They are unlikely to research and call back.
Spouse Influence	Many will want to ask their spouse. Attempt to get the spouse on the line in real time rather than scheduling a callback.
Fixed-Income Math	Budget is real. Most work with $800–$1,400/month. Frame premium as 'less than a daily coffee' — make it feel small.
Health Honesty	Prospects frequently underreport or forget health conditions. Ask follow-up questions gently. Misrepresentation causes claim denials.
Phone Familiarity	Comfortable on the phone. Many are lonely and will talk — keep them engaged but move the call forward with purpose.

SECTION 4 — COMMON OBJECTIONS & REBUTTALS

Use the Feel-Felt-Found framework as your base: acknowledge, relate, redirect. Never argue. Always advance.

Prospect Says	Agent Response
“I didn’t ask for this.”	I completely understand — and I apologize if the timing surprised you. Your information came through our secure system. I’m not here to pressure you at all. Can I just ask — do you currently have anything in place to cover funeral costs if something happened? Because that’s really what this call is about.
“I can’t afford it.”	I hear you — and honestly, that’s exactly why most people reach out to us. We have options starting as low as $20–$30 a month. That’s less than a dollar a day. The real question is, can your family afford the $8,000–

	$12,000 average funeral cost out of pocket? Let me show you the lowest option first.
"I already have life insurance."	That's great — and you should keep it! Is that through work or your own personal policy? A lot of employer group policies disappear at retirement. And even if yours is permanent, most people find their coverage doesn't fully cover today's funeral costs. This is designed specifically for that gap.
"I need to talk to my spouse."	Absolutely — I'd expect nothing less. Are they home right now? Let's get them on the line so you can both hear this together. That way you don't have to explain it later, and you can make the decision together.
"I need to think about it."	Of course — this is an important decision. Can I ask what specifically you want to think over? I'd rather address any concerns right now while I have all the information in front of me. Is it the price, the carrier, or just the timing?
"Is this a scam?"	That is a fair question and I'm glad you asked it. We work with [Carrier Name], which has been around since [year] and is rated A by AM Best — the top financial rating agency for insurance. I can give you their direct customer service number to verify everything independently. Would that help?
"I'm too sick / I won't qualify."	You might be surprised. We have carriers that offer guaranteed acceptance — no health questions at all — for anyone between 45 and 85. The benefit may be slightly different, but everyone qualifies. Let me run your information right now. Can I get your date of birth?
"I'll do it later."	I understand. Here's the thing — rates are based on your current age. Every birthday means a higher premium for the exact same coverage. If I lock this in for you today, you're protecting the rate you qualify for right now. It only takes about five more minutes. Can we finish it up?

SECTION 5 — EXPECTED KPIs & PERFORMANCE BENCHMARKS

Final expense is the highest-volume telesales vertical in the insurance space. Consistent dialers with strong script adherence can build significant books of business. Renewals are a major income multiplier — focus on policy persistency.

Metric	Developing Agent	Solid Agent	Top Producer
Dials Per Day	80–100	100–130	130–160+
Contact Rate	15–22%	22–30%	30–40%
Presentation Rate	30–40%	40–55%	55–65%
Close Rate (of pres.)	15–22%	25–35%	35–50%
Issued-to-Submitted	60–70%	70–80%	80–90%

Avg Monthly Premium	$45–$65	$65–$85	$85–$115
Avg Face Amount	$8K–$12K	$10K–$18K	$15K–$25K
Apps Issued / Week	2–4	5–8	9–15

⚠ **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 — FULL TELESALES SCRIPT

ⓘ **NOTE:** Read this script until it's internalized — not memorized word for word, but internalized as your own natural language. The stages below are a roadmap. Adapt to the prospect's energy while hitting every milestone.

STAGE 1 — PATTERN INTERRUPT OPENER

Agent says:

> *"Hi, is this [First Name]? … Great. [First Name], this is [Agent Name] with [Agency Name] — I'm not calling to sell you anything today. I'm reaching out because you or someone in your household recently requested information about final expense coverage. I just have a couple of quick questions — do you have about two minutes?"*

📌 *If YES → Stage 2. If 'I didn't request anything' → see Objections.*

STAGE 2 — PERMISSION & PURPOSE

Agent says:

> *"Perfect, I appreciate that. So the reason I'm calling — a lot of families right here in [State] have been reaching out to us about affordable whole life coverage that handles funeral costs, medical bills, and any final expenses — so their loved ones aren't left scrambling financially. Is that something you've been thinking about?"*

📌 *Pause after the question. Let them respond fully.*

STAGE 3 — THE LEGACY QUESTION

Agent says:

> *"Let me ask you, [First Name] — if something were to happen to you — God forbid — who would be most affected financially? Is it a spouse, your kids, grandkids?"*

📌 *Repeat their answer back verbatim. Then continue to Stage 3B.*

STAGE 3B — EMOTIONAL ANCHOR

Agent says:

> *"And would it be important to you that [name] isn't left with a big financial burden on top of grieving?"*

📌 *Pause. Let it land. Do not rush to fill the silence.*

STAGE 4 — COVERAGE CHECK

Agent says:

> *"[First Name], do you currently have any life insurance in place — or is this something you haven't gotten around to yet?"*

📌 *If NO → 'That's exactly why I'm calling…' | If YES → probe if it's a group/work policy.*

STAGE 5 — HEALTH SCREENER

Agent says:

> *"I do need to ask you a few quick health questions — totally standard, takes about sixty seconds. Ready? First — what's your date of birth? … And your height and weight? … Have you used any tobacco products in the last twelve months? … Any heart attack, stroke, or cancer in the last two years? … Are you currently in a hospital or care facility?"*

📌 *Route: Preferred → standard carrier. Multiple conditions → GI carrier. Note all answers.*

STAGE 6 — THE BRIDGE

Agent says:

> *"[First Name], based on everything you've shared — the fact that you don't have coverage in place and that [beneficiary] would be the one left dealing with things — I want to show you something that I think is a really strong fit. Can I take about two minutes to walk you through it?"*

📌 *Always personalize the bridge using their specific answers.*

STAGE 7 — PRODUCT PRESENTATION

Agent says:

> *"So what we have is a whole life final expense policy — and here's what makes it different. This policy never cancels as long as you pay the premium. Your rate today is locked in forever — it will never go up. There's no medical exam — no needles, no doctors, approved right here on this call. And the benefit goes directly to [beneficiary] — 100% tax-free — usually within 24 to 48 hours of a claim. This is through [Carrier Name] — they've been around since [year] and carry an A rating."*

📌 *Slow down on the key phrases: never cancels, rate locked in, no exam, tax-free.*

STAGE 8 — THE QUOTE BRIDGE

Agent says:

“Based on your age and health profile, you’re looking at options starting around [X dollars] per month for [X thousand] in coverage. To put that in perspective — that’s about [X cents/dollars] a day to make sure [beneficiary] never has to worry about [funeral / bills]. Does that range feel workable for you?”

📌 *Always anchor the daily cost. $1.50/day is infinitely more palatable than $45/month.*

STAGE 9 — ASSUMPTIVE CLOSE

Agent says:

“Everything looks good on my end. To get this locked in for you today, I just need a couple of quick pieces of information. First — who would you like as your primary beneficiary?”

📌 *Do NOT ask 'Do you want to move forward?' Ask WHO the beneficiary is. The decision is assumed.*

STAGE 10 — PAYMENT SETUP

Agent says:

“Perfect. And for the payment, most people set this up as a monthly bank draft — it’s the easiest way to make sure the policy never lapses. Do you typically use checking or savings? … Great. I’ll need your routing number first, then your account number.”

📌 *Read back routing and account twice. Confirm draft date, premium amount, carrier name.*

STAGE 11 — CONFIRMATION & CLOSE

Agent says:

“[First Name], you just made one of the best decisions you could make for your family — and I truly mean that. [Beneficiary] is lucky to have someone who thought ahead. You’ll receive a welcome packet in 7–10 business days. The carrier may call to do a brief verification — just answer the same way you answered me. Is there anything else I can answer for you today?”

📌 *End warm. Buyer’s remorse kills policies. Reaffirm the emotional decision.*

VOICEMAIL — First Attempt

“Hi [First Name], this is [Agent Name] with [Agency Name] calling about your request for final expense coverage information. I have some great options for you — please call me back at [Number]. Again, that’s [Number]. Have a wonderful day.”