Optimum Financial Solutions — “Own Your Future”

(The training version of script is HERE)

- The below version is more up-to-date and edited, but the training version outlines why you are saying what we are saying in the script.)

Overview & Flow Logic

Purpose: Understand the two possible outcomes of every conversation — either qualify and close on an IUL today (possibly set up another appointment if this could be a huge IUL), or pivot confidently into Whole Life.

Flow Logic:
➡️ **Path A:** Client qualifies → Continue through IUL flow.

➡️ **Path A+++:** Client qualifies and wants to put bigger money into the IUL → Jump on ZOOM or Set follow up ZOOM appointment. (if you feel able, do it, if not, phone a friend.)

➡️ **Path B:** Client does not qualify → Jump to Whole Life Path (Section 10B).

📞 1A. Opening — Warm Call (No Appointment Set)

“Hey [Name], *(PAUSE- get confirmation)* this is [Your Name] calling about the IUL — the Indexed Universal Life request you filled out [a while back / the other day].

(if they aren't seeming to get what you are talking about) It’s the one where you can be your own bank, build cash value, leave generational wealth, and have living benefits, so if you get sick or injured, your family is protected.

Is this ringing a bell?

I’m the IUL specialist assigned to help you find the best plan for what you’re looking for. I’ll do a quick intro so you know who you’re working with, ask a few questions about your goals and health, and then we’ll go from there. Sound fair?”

If yes → continue to section 3.
If they're busy → go to Section 📆 2.

📲 1B. Opening — Appointment Call (Already Scheduled)

"Hey [Name], *(PAUSE- get confirmation)* this is [Your Name] calling about the IUL strategy session we scheduled for today. Let's get started!

Perfect. I'm the IUL specialist assigned to help you find the best plan for what you're looking for. I'll do a quick intro so you know who you're working with, ask a few questions about your goals and health, and then we'll go from there. Sound fair?"

📆 2. If They're Busy — Appointment Scheduling

"Totally get it — it's never the perfect time these days. This only takes about 15 minutes, but we can definitely find a better time if today doesn't work."

"Are you more of a morning or afternoon person?"
"Any errands or appointments coming up tomorrow?"
"I have [Time A] or [Time B] — which works better?"

"Perfect. Your appointment is set for [Date/Time]. Please block off about 15 minutes on either side in case I'm early or running behind.
This number receives texts, right? Great — I'll text you the details. Please reply with 'C' to confirm."

🤝 3. Introduction & Credibility

"Like I mentioned, my name's [Your Name], and I work with over 40 insurance companies offering solutions like the IUL, retirement protection, mortgage protection, and wealth planning.

Do what's logical here:
I sent you my Verified Advisor Page earlier today — that shows my licenses, contact info, and the carriers I represent. If you didn't get it, I can resend it or have you jot it down — it just verifies I'm a licensed professional and gives you peace of mind."

OR - have them grab a pen and paper and give your info like all other scripts etc

(Options for trust-building: CRM link, digital business card, or NPN number.)

💭 4. Build the Why / Paint the Picture

“Before we get into the numbers, the most important thing is understanding your goals — what you’re trying to accomplish.
When you filled this out, were you mainly looking to build tax-free savings, leave a legacy for your family, or a little of both?”

If death-benefit focused:
“When that time comes, who’s going to be left behind? Would they have the money to cover everything — final expenses, mortgage, and income loss?”

If wealth-building focused:
“What are you doing now that’s helping you get there? Do you have any accounts already growing — savings, 401(k), Roth, or investments?”

If a little bit of both:
- combine asking both of the above

🧩 5. Set the Table

“Now, keep in mind, an IUL isn’t something you just buy — it’s something you qualify for because it’s a life insurance plan.

So what we’re going to do today:
1️⃣ I’m going to Ask a few underwriting questions to make sure you can qualify,
2️⃣ I’ll go over exactly how the IUL works,
3️⃣ Then we will design a customized illustration based on your situation and goals, and
4️⃣ If everything looks good, we’ll submit a request for coverage with one of the top A-rated carriers to get you approved.

Sound good?”

✅ 6. Eligibility

“When it comes to qualifying for an IUL, the insurance company really looks at three main things:
1️⃣ Health — They’ll review your medical history from the past 10 years to make sure you qualify.
2️⃣ Record — Things like your driving or criminal record can come into play if there’s been anything major.
3️⃣ Income — They just want to make sure it’s affordable and fits comfortably within your budget.

So I'm going to go through a few quick questions, starting with your health. Just be as open as possible — it's really you and me working together to paint the best picture with the carrier to get you the best approval possible."

🧾 7. Client Profile / Financial Inventory

"Let's build a quick snapshot so I can structure this correctly."

Ask:

- Age / Date of Birth
- Married / Single / Divorced
- Kids (ages)
- Occupation and monthly income (after taxes)
- Spouse's occupation/household income (if applicable)
- Homeowner or renter?
- Mortgage balance / monthly payment
- Monthly savings or surplus after Bills
- How much have you built in your savings account right now

Golden Question:
"Do you currently have anything that would transfer directly to your family if something happened to you — like a 401(k), IRA, Roth, or investment account?"

🩺 8. Health & Lifestyle Questions

"Now let's go through a few quick health items so I can see what you'll qualify for."

- Height and weight
- Major conditions (heart attack, stroke, diabetes, cancer, COPD, etc.)
- Current or past medications (last 1–5 years)
- Tobacco or vape use
- Any surgeries, hospitalizations, or treatments in the past 10 years?
- Any DUIs, felonies, or license suspensions in the past decade?

⚖️ 9. Bifurcation — Choose the Path

"Based on everything we've gone through so far, here's what we'll do next…"

➡️ **Path A:** Move forward with an IUL (qualified + budget $100 +/month).
"I'm going to explain how the IUL works in detail and then we can structure it around the goals we talked about — like [insert their goal]."

➡️ **Path A+++ :** Transition to Zoom or set follow-up Zoom appointment.
"[Name], the IUL is going to be a great tool for you. Based on what you're looking to put toward your plan, it'd be helpful to jump on a quick Zoom so you can see all the numbers. *(be smart here, you could jump right to a zoom if skilled OR schedule a time with a "specialist"*) If you don't have time now, let's set that up for later this week."

🔁 **Path B:** Pivot to Whole Life (if health or budget issues) → Jump to Section 9B.
"I'm going to explain how a cash value life insurance plan works in detail and then we can structure it around the goals we talked about — like [insert their goal]."

💰 9A. How an IUL Works (Simplified)

"An IUL is like a tax-advantaged vault that does two things:
1️⃣Provides a permanent, tax-free death benefit for your loved ones AND provides "living benefits" that protect you if you get sick- something chronic, critical, or even terminal…and
2️⃣Builds cash value that grows based on a market index (like the S&P 500) — without being directly invested in the market.

When the market goes up, your policy participates and grows with compound interest. When it goes down, you cannot go down — so you never lose money.

Your cash value grows tax-deferred and exempt, and you can access it tax-free through policy loans while your money keeps compounding- this is part of why this is so powerful"

💵 10A. Contribution Amount

"Most people put in about 5–10% of their monthly income. You mentioned you're saving roughly $____ a month — what number feels comfortable for you to contribute long-term, similar to how you pay a phone bill?

We want to make sure it's something that fits comfortably so you can keep it long-term. Because of course, some of something is ALWAYS way better than all of nothing"

IMPORTANT*:*

We MUST make sure the amount is comfortable. You can do the math for them… you can do the 10X the age convo, BUT it must be 100% positively the right amount. Make sure it is logical when compared to what they are saving and what is in their savings account

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📊 11A. Presenting Numbers & Benefits

“Alright [Name], grab a pen for me real quick.

Write down the company name, your monthly premium, and your coverage amount.

This is your permanent, tax-free death benefit and living benefits for critical or chronic illness — plus a cash value that grows every year.”

Example layout:
Company: [Carrier Name]
Monthly Premium: $____
Death Benefit: $____
Cash Value Growth: 10 yrs $____ | 20 yrs $____ | 30 yrs $____

🔒 12A. Closing & Objections

Basic Close:

“So $____ feels like the right amount to start with? Sounds good — let’s do your paperwork and get that submitted. Just to confirm…(confirm something about them… spelling of name, etc”

Confirmation Close:

To make sure we are aligned. You feel good about XXX per month to [insert their goal], correct? Ok, and it seems like you're clear on how this is working; was there anything you still had questions about on this? OK, and ultimately, would this help you with your goal of [their goal]? Great, so the next step is to submit a request to the carrier and see if we can get you all approved. Would you like to submit so we can see if they will approve you?

(if they have questions, answer them and re-close)

If hesitant (‘I need to think about it’):
“Totally understand — most people just want to make sure they have all the info or that it fits comfortably in their budget. What questions can I answer for you while I’ve got you on the phone?

Or if it’s more about affordability, why don’t we take a look at a smaller amount to start? The most important thing is that this makes sense for you and fits your budget. I always tell my clients — start small, you can always increase it later once you see how it performs.

Let’s look at something around $____ instead.”

If ready:
"Perfect. Let's lock in your health class and submit the application so we can get you approved."

💳 13A. Application Beneficiaries & Banking Information

"Alright, we're nearly there, just pulling up everything for the carrier to get your approval—now do you want this to come out of your checking or savings account?

(This is important; it is yet another gut check.)

- Do the app!

🔐 Handling SSN (If They Hesitate)

"Totally understand — the insurance company uses your SSN to verify your medical records through the MIB — the Medical Information Bureau. It's how they confirm that everything we discussed is accurate.

I completely get that it's sensitive, which is exactly why I verified my license with you earlier. If you'd like, I can even show you how to look me up directly on the Department of Insurance website so you can see my credentials yourself."

👨‍👩‍👧 Beneficiary Details

"For your beneficiary or beneficiaries — this is the person or people who will receive the money when that time comes. It can be changed later if needed.

Can I get the correct spelling of their first and last name, birthdate, and phone number?

Would you like to add a contingent beneficiary as well — just in case something were to happen to your primary, or if you both were to pass away at the same time?

Make sure you let [beneficiary's name] know they're listed — I'll give them a quick call after approval so they know how to reach me. God forbid anything ever happens, I want them to know exactly who to contact.

I'll share my contact info with them, but I won't go over any of your coverage details unless you specifically want me to."

(The beneficiary is your first referral!)

🏦 Banking Details

"Do you want this to come from your checking or savings account? *(or confirm what they said earlier)*

And who do you bank with?

(look up the routing number online:)

- *Did you open the account in (say, state)?*
- *Then look it up online; type bank name, state, and routing number*

Perfect — can you confirm the last four digits of your routing number? We always like to double-check since many banks have multiple routing numbers.

And what's your account number?"

If hesitant:
"Totally fair question. Using your checking account is actually the safest form of payment because it goes directly through your bank — the same way a paper check would. Debit or credit cards are less secure for recurring payments, but routing and account numbers are used safely by every carrier nationwide. That's why it's the industry standard."

✅ After Submission

"Awesome — that's now submitted to underwriting!
You'll either be approved exactly as quoted, approved with minor adjustments, or occasionally not approved — but we'll know soon.

If approved, the first payment will process and your policy packet will be mailed right out.

Now, grab that pen and paper one last time — here's my personal cell number.
If you don't hear from me in 48 hours, I've probably been abducted by aliens — so give me a call, okay?" 😄

🔶 WHOLE LIFE PATH (If Not IUL-Qualified)

🏛️ 9B. How Whole Life Works

“So based on what we’ve gone over, a cash-value life insurance plan designed to build wealth safely while protecting your family long-term will work perfectly here.

This plan focuses on guarantees — it grows every single year, no matter what the market does, and your premiums and death benefit are locked in for life.

You’ll have living benefits too — meaning if you were ever diagnosed with a critical, chronic, or terminal illness, you can access funds while you’re still living.

And the cash value continues to grow tax-deferred, giving you control and flexibility over your money.

So with this plan, you’re building your own private reserve — let’s see what that would look like for you.”

💵 10B. Contribution Amount

“Most people put in about 5–10% of their monthly income. You mentioned you’re saving roughly $____ a month — what number feels comfortable for you to contribute long-term, similar to how you pay a phone bill?

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📊 11B. Presenting Numbers & Benefits

“Alright [Name], here’s what your plan would look like.”

Example walkthrough:
Company: [Carrier Name]
Premium: $____ per month
Death Benefit: $____ (permanent)
Guaranteed Cash Value Growth: 3–5% annually

“This policy never expires, never increases in cost, and builds guaranteed cash value every year.

It also includes living benefits — if you become terminally or chronically ill, you can access your benefit while you're alive.

Plus, your death benefit gives your family breathing room — it can even help cover rent or mortgage payments for several months, giving them time to grieve without financial stress."

🔒 12B. Closing & Objections

Basic Close:

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🧡 14B. Cement the Sale & Final Wrap-Up

"Congratulations — you're approved! Save my number; I'm your agent for life. If you ever need to update anything — address, beneficiaries, coverage — just reach out directly.

If anyone calls about your policy and doesn't have your confirmation code (which is your policy number), hang up and call me right away."

(Then send confirmation text with summary information.)
Company | Policy Number | Coverage | Monthly Draft | Effective Date | Agent Info

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💬 Wrap-Up & Loyalty Framing

"Before we wrap up — on a scale of 1 to 5, how would you rate the service I provided today?"
[Pause.]

“Thank you — that means a lot. Listen, I’m your agent for life. Anytime your income, health, or goals change, you can reach me.”

“If you see any commercial or offer that looks too good to be true, run it by me first. I have access to almost every carrier — if there’s something better, we’ll get it.”

“Also, you may get calls from other agents. Just let them know you already have someone you trust. To cut down on those calls, I’ll add you to the Do Not Call Registry. You’ll get an email — just click to confirm it.”
👉 https://freecallerregistry.com/fcr/

“Lastly, I have a free gift for you called Legacy Safeguard — it helps your family organize everything for your legacy.”

“Thank you again for trusting me with this — it’s an honor to help you protect your family’s future.”

“Now, who do you know…that you care about — someone who’d benefit from this kind of protection?” (Get referrals.)