IUL OUTBOUND CALL SCRIPT

Hi [First Name], this is Mike Jacobs from the Benefits Center. You responded to one of our ads about how people are using life insurance to grow money safely and become their own banker.

Does that sound familiar?

Before we dive in, let me quickly verify a few things I have:

- Your age is listed as: [Age]
- You're located in: [State]
- And your favorite color or hobby is: [Favorite Color/Hobby]

Is all that correct?

2.

EMOTIONAL HOOK – WHY THIS MATTERS

Script:

Before I explain how it works, quick question:

When you think about your financial future, what's most important to you right now?

- Freedom to access your savings
- Protecting what you've built
- Leaving something behind for your family

(Pause and listen carefully. Mirror their answer back in later steps.)

3.

BUILD CURIOSITY & VALUE

Script:

You might have seen phrases like:

- “Banking without a bank”
- “Tax-free retirement income”
- “Infinite banking”

What we’re really talking about is creating your own safe, tax-advantaged financial system using a special type of life insurance called an Indexed Universal Life Policy — or IUL.

4.

SIMPLE EXPLANATION – RELATE TO THEM

Script:

Think of it like this:

Imagine your money riding an escalator —

- If the market goes up, you move up with it (up to a cap, like 12%).
- If the market drops, you stay safely on the floor — you never fall.
- And the best part? You can borrow your money tax-free whenever you need it, like your own personal bank.

So instead of risking money on Wall Street, you can grow it safely, access it tax-free, and still leave a legacy behind.

5.

ENGAGEMENT QUESTIONS – CUSTOM FITTING

Ask:

1. Are you currently saving through:

- 401(k)
- IRA
- Bank Savings Account
- Other: ___________

2. Do you currently have any life insurance?

- Yes
- No
- Not sure

3. What's most important to you right now?

- Retirement income
- Tax-free savings
- Leaving a legacy
- Paying off debt

6.

TRUST & CREDIBILITY STATEMENT

Script:

I've been doing this for over 20 years — helping families grow and protect their money without the risks of Wall Street.

The best part is, you don't have to be rich to start.Many people start with $100, $200, or $300 a month — whatever fits your budget and your goals.

7.

COLLECT BASIC INFO FOR ELIGIBILITY

Ask:

- State:
- Zip code:
- Marital Status: (Single, Married, Divorced, Widowed)
- Children or Grandchildren? Y/N
- Beneficiary's Full Name:

8.

HEALTH QUALIFICATION – SIMPLE & FRIENDLY

Ask:

- Height: ___ ft ___ in
- Weight: ___ lbs
- Smoker? (Y/N)
- Taking more than 3 prescription medications monthly? (Y/N)

9.

SOFT CLOSE – MINDSET SHIFT

Script:

You know, life is kind of like renting a car.

We all have to return it someday — we just don't know exactly when.

The real question is: what kind of condition do we want to leave it in for our loved ones?

If we could build something today that grows your savings, gives you tax-free access to it, and leaves something meaningful behind — would it make sense to at least see what you qualify for?

10.

VALUE RECAP – BENEFITS SUMMARY

Script:

Here’s what this strategy would include:

- Tax-free death benefit for your family
- Safe growth tied to the S&P 500 (with zero risk of loss)
- Guaranteed floor and growth cap to manage gains safely
- Tax-free access through loans whenever you need it
- Premium flexibility if life changes
- Ongoing support from me personally for both you and your loved ones

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11. FINAL CLOSE – MOVE TO APPLICATION

If we find a plan that fits your goals and budget, would you feel comfortable moving forward today to lock it in?

You would just need your checking account info handy — routing and account number.

Do you have access to that?

If YES:

- Great! I’ll send you my digital business card so you have my info saved, and I’ll share my screen so we can build your custom illustration together.
- Can I confirm your mobile number is [Phone Number]?