



# TIPS FOR MARKETING LIFE INSURANCE OVER THE PHONE

Now more than ever, people want Life insurance solutions that provide peace of mind. When you're unable to meet with a client in person, you can often help them get the coverage they need by phone. These simple tips and guidelines are designed to help you be more successful.



## EXPLAIN PRODUCT OPTIONS

Remember that clients typically don't understand details about insurance. Be prepared to clearly explain the differences between Term and Whole Life plans.

## VERIFY BENEFITS

When you call an insurer to verify benefits, make it a three-way call that includes both the client and the carrier. Tell the representative you are gathering information for your client's insurance planning.



## UNDERSTAND ADDITIONAL NEEDS

On the phone, you can't see items like oxygen tanks or wheelchairs. Asking your clients broad questions like what medications they take can be helpful.

## SPEAK WITH BOTH SPOUSES

Just like you would in person, ask if the spouse is home and able to listen to the presentation. Decisions are often made faster when they're made together.



## PROVIDE MULTIPLE OPTIONS

Everyone likes to have choices — especially when it comes to Life insurance. Be sure to present clients with at least 2 options from your portfolio of products.

Federal and state privacy and telemarketing laws continue to remain in effect. Outbound calls or texts must comply with federal, state and local restrictions and guidelines. Calls and texts are prohibited to any numbers on state and federal do-not-call lists, and telemarketers must record, maintain and honor internal do-not-call lists. The use of auto-dialers to call or text must be limited to recipients who provided express written consent to be contacted about the products. Telemarketers are not allowed to make unsolicited calls to any person under a declared state of emergency. Callers must disclose the identity of the seller, inform that the purpose is to sell goods or services, and explain the nature of the goods or services being offered.