

TRUCKER LIFE INSURANCE SCRIPT

INTRO

Agent:

“Hey Joe?”

(Wait for response)

“Hey Joe, this is **[Name]**. I was just giving you a quick call about that request you sent in on **Facebook** for the **trucker life insurance benefits** — you filled that out a little while ago.

You listed your beneficiary as **[Name]** on that form, is that still correct?”

(Wait for confirmation)

“Got it. And just to make sure I’m talking to the real **[Name]**, your date of birth was **[DOB]**, is that right?”

(Confirm)

“Perfect.”

NEEDS ANALYSIS (TRUCKER-FRAME)

“Got it, so tell me a little more about what you had in mind when you filled that out.

As a driver, were you mainly thinking about:

- Just covering **final expenses** so no one has to pass the hat if something happens?
- **Protecting your income** so your family’s bills are covered if you’re not around?
- **Building cash value** you can tap into later?
- Or kind of a **mix** of those?”

If they say **PROTECTING INCOME** → **TERM LIFE**

“Got it. So if you’re mainly focused on **protecting your income**, what I’d recommend for you is a **term life policy**.

The reason drivers like term is because:

- You can get a **big amount of coverage** for a really good price

- It's perfect for replacing your paycheck, paying off the house or debt if something happens on the road

The only catch is it's a product that isn't always easy to qualify for — it really depends on **age and health**.

So in order for me to take a look at your options:

- Did you have any **major health issues**? Things like recent heart attacks, cancer, COPD, anything big like that?"

(Dig a bit, then move on once you understand health)

If they say FINAL EXPENSES → WHOLE LIFE

"Got it. So if you're mainly thinking about **final expenses** — making sure the funeral, burial, and last bills are covered — what I'd recommend is a **whole life policy**.

My job as a broker is just to look through a bunch of different carriers that work well with **truckers** and find you the **best rate**.

In order for me to do that:

- Did you have any **major health issues**? Anything like serious heart issues, cancer, strokes, or oxygen use?"

(Collect health info)

If they say MIX / CASH VALUE → IUL

"Got it. So if you're looking for a **mix** — protection plus something that can build money for you — what I'd recommend is an **IUL**, an Indexed Universal Life.

Have you ever heard of an IUL before?" *(If yes/no)*

"Gotcha. So basically, an **IUL is an all-in-one product**:

- You get a **tax-free death benefit** that goes to your family if something happens to you
- And part of your premium goes into a **cash account** that grows along with the market, usually something like the **S&P 500**, but **without the downside**
 - If the market goes up, your cash value goes up
 - If the market drops, there's a **floor**, so you don't lose money due to market performance

So you're basically getting:

- **Protection** for your family

- Plus a **tax-free bucket of money** you can use later — for retirement, emergencies, downtime between loads, or even starting a business off the road.”

“The only thing with IULs is it’s kind of a **high-level product** — usually **only the healthier people qualify** for the best versions.

So for me to pull up your options:

- Did you have any **major health issues?**” (*Collect health info*)

LIVING BENEFITS (WHEN PITCHING IUL OR BETTER PLANS)

“Another big thing with these plans, especially the IULs, is the **living benefits** — stuff that helps you while you’re still alive, not just when you pass away.”

Critical Illness Rider:

“God forbid you got seriously sick — heart attack, stroke, cancer — and couldn’t drive anymore... with the **critical illness rider**, you can **access part of your death benefit early** to cover your bills. Does that make sense?”

Accidental Rider:

“And as a trucker, you’re on the road all the time, right? So another thing we usually add is an **accidental death benefit**.

If you die due to an accident, the company can **add extra coverage** on top of your base amount.

For example, if you had **\$100,000** of coverage and you passed away from an accident, they might pay out **\$150,000** instead. Make sense?”

If they qualify well:

“Based on your age and the health you just told me, you’d likely qualify for **full immediate coverage**, with **cash value growth** starting from day one.”

If there are risk factors:

“If health or age becomes a factor, sometimes the growth is a bit slower in the beginning, but it still **builds value safely over time**. The main goal is **long-term protection** and **steady accumulation**.”

EXPLAINING THE WHOLE LIFE (FINAL EXPENSE) PROGRAM

“Just to confirm, Joe — right now I’m looking at all these different carriers that specialize in working with **drivers**, to find you the **best rate**.

You’re looking for something that:

- Is **guaranteed to pay out** when you pass
- **Never goes up** in price
- And **never goes away** as long as you pay it

Is that right?” (*Wait for yes*)

“Gotcha. I’m pulling up your options here, and it looks like **[Carrier]** would be giving you the best rates, and you qualify for their...”

Preferred plan (day-one coverage):

“Great news — because of your overall good health, you actually qualify for **full coverage right away**, with **no two-year waiting period**.

Which means if, God forbid, something happened to you tomorrow, that **full coverage amount** would be paid out to your beneficiary. Does that make sense?”

Graded plan (if not preferred):

“So it looks like you’d qualify for what’s called a **graded plan**.

What that means is:

- If you pass away in the **first two years**, your beneficiary would get back **what you paid in plus about 10%**
- After those first two years, it pays the **full coverage amount**

So it acts like a really good savings account at first, and then becomes **full permanent coverage** after that. The most important part is — it’s still **guaranteed coverage**. Does that make sense?”

RECAP NEEDS & MOVE INTO BUDGET (TRUCKER-FRAME)

“Now obviously the main thing here is finding something that’s **comfortable for you monthly**, especially with how unpredictable trucking income can be.

Are you mostly on a **fixed income**, like disability or retirement, or are you still **actively driving and getting paid per mile/percentage?**”

If fixed income:

“No problem. The good thing is these programs are **fixed-rate**:

- Your price never increases

- Your coverage never decreases

With that in mind, what feels more comfortable per month for you?

Something around **\$150–\$200**, or more like **\$50–\$100** per month?”

If actively driving / higher income:

“Okay, perfect. Based on what you’re bringing in, most of my truckers in your situation put somewhere around **\$250–\$400** a month into a plan if they’re using it for both **protection and cash value**.

Would something in that range feel comfortable, or do we need to stay closer to the **\$100–\$150** range?”

(Once they pick a range)

“Awesome. That’ll give you solid protection plus some **tax-advantaged growth** you can use later on.”

PITCHING PRICE (OPTIONS)

“Alright Joe, based on everything you told me, here’s what I’d recommend with **[Carrier]**.”

Option A (strong recommendation):

“The first recommended option will leave your **[beneficiary – e.g. wife/daughter]** with **\$[]** of **guaranteed coverage**.

And that comes in at only **\$[] per month.**”

Option B (backup choice):

“They do have a second option for **\$[]** of coverage,

And that comes in at only **\$[] per month.**”

“If you did have to pick between those two, which one makes the most sense for you — **Option A or Option B?**”

(Let them choose. Once chosen, treat that as a yes and move to app.)

TRANSITION INTO APPLICATION

“Perfect. Now I don’t want to get your hopes up yet — we **do** need to fill out this application to make sure you’re actually **medically eligible** for this program.

It only takes a few minutes, and then they’ll give us an approval decision.”

APPLICATION FLOW

Address

“So just to get started, what’s the **best mailing address** to send your policy packet to?”

(Write it down clearly)

Beneficiaries

“And they are asking here: for that **\$[face amount]** payout, you wanted that to go to **[beneficiary name]**, is that correct?”

“Perfect — and what’s their **full name**?”

Beneficiary #1

- Name:
- Relationship:
- Phone #:

- Percent:

“And God forbid something happened to both you and **[primary]** at the same time, who would you want as a **backup** to receive that money?”

Beneficiary #2

- Name:
- Relationship:
- Phone #:

- Percent:

(Add a 3rd backup if needed)

“So just to confirm — **[beneficiary/beneficiaries]** will be in charge of that payout, and if something happens to **[primary]**, we have it set up to go to **[backups]**, correct?”

Start Date (Trucker-Frame)

“So normally, most of my clients like the coverage to be **active within 24–48 hours**.

I’m assuming that’s what you’d want too — have this in force right away while you’re out on the road, right?”

If yes:

“Perfect. So just to paint the picture — starting **today**, that **first premium** will be paid, and your policy will be **in force**.

From that point on, God forbid something happens to you, **[beneficiary]** would receive that payout. Does that make sense?”

If no / wants to delay:

“No worries at all. We can line this up with when **you get paid**.

Do you normally get your **settlements / pay** on a certain **day of the week** or around a certain **date of the month?**”

(Pick their pay date)

“Alright, so what I can do for you is set your **draft date** to match that — so the payment will always come out **right when money is coming in**, and you don’t have to worry about the policy lapsing. Does that sound more comfortable?”

Email & Phone Confirmation

“Everything will get sent to your **email** as well — what’s a good email for you?”

“And the number I’m calling you from right now — that’s your **cell**, right? And you **do** get texts on that phone?”

Gain Credentials (Agent Info)

“Do me a quick favor — grab a **pen and paper** so you can write down my info. Let me know when you’re ready.” *(Wait)*

“Okay, write this down:

- My name: **[Your Name]**
- My direct number: **[Your Number]**
- My license / NPN: **[Your NPN]**

So if you’re ever on the road and have questions, just shoot me a text or call.”

Health Questions (Underwriting)

“And I am legally required to go through a few **health questions** with you here. Just answer to the best of your ability.”

- Any **strokes, seizures, stents, or bypass surgeries** in the past 2 years?
- Any **surgeries or procedures** in the past 2 years?
- Any **wheelchairs, canes, or mobility scooters?**
- Have you been advised to enter a **nursing home** or long-term care?
- Any **HIV or AIDS** diagnosis?
- Any **major hospital stays** recently?

“Okay perfect — and lastly, they’re asking for a ballpark of your **height and weight?**”

“Do you believe you’ve answered all these questions **truthfully and to the best of your ability** today?”

Social (Stay Slow & Calm)

“Alright, almost done. Every company does a quick **medical and prescription background check**, and that’s tied to your **social**.

Go ahead with your **Social Security Number** slowly, whenever you’re ready.”

(Stay calm, quiet, and let them give it.)

Plan Recap

“We’re just about good to go here to get you **approved** for this coverage. I just want to make sure we’re on the same page.

We’re applying for **[\$face amount]** of coverage with **[Carrier]**, on their **[plan type – e.g. preferred whole life / term / IUL]**.

This is designed to **[recap their need]**, and it’s coming in at only **[\$price] per month**.

We set that to go into effect on **[start date]**, for your beneficiary **[name]**.

So starting **[start date]**, you’ll be fully protected for that **[\$face amount]**.

Does all that sound correct to you so far?”

Getting Bank Info

“Perfect. And if you do get approved here, would you be setting this up with a **checking or savings account?**”

“Gotcha. And who are you currently **banking with?**”

“Okay, and have you been with them for a while now?”

“Perfect. Now in order for the carrier to verify you have a **valid payment method**, they’re going to ask for your **routing number** and **account number**.

Go ahead and pull that up — you can look at your checkbook or your mobile banking app — and let me know when you’ve got it in front of you.”

(Collect routing & account)

Solidifying the Sale

“I just want to make sure we’re **100% clear** on what we did today.

We applied for

[faceamount]of**guaranteedcoverage**with**[Carrier]**,cominginat**[faceamount]**of**guaranteedcoverage**with**[Carrier]**,cominginat**[monthly price] per month.**

We set that to start on **[start date]**, so **nothing** will come out **before** then.

Your policy packet should arrive in about **a week or so**, so keep an eye out — it'll have **all your policy details** inside.

And the last thing we want is for this policy to **ever lapse**, so I just want to confirm one more time — **[start date]** is comfortable for you for that **[\$[monthly price]** a month, correct?" (*Wait for yes*)

"Perfect."

Referrals / Family Coverage

"Any other questions for me before we wrap up?" (*Handle if there are*)

"Alright, and one last thing — while I've got you:

Who else in your family do you think **needs coverage**, especially with you being on the road so much?

It's always better to be **safe than sorry**, and I can usually get them **discounted programs** through the same companies."

For each referral:

- Name
- Phone #
- Relationship
- Potential beneficiary
- DOB (if they know it)

Final Recap & Close

"Alright, **[Client's Name]**, just to confirm one more time:

- **[\$[face amount]** of coverage
- **[\$[monthly price]** per month
- Starting on **[start date]**
- Beneficiary: **[name]**

Everything looks good.

Well, it was a pleasure talking with you today. Remember, I'm your agent going forward, so if you're ever on the road and have questions, just text or call the number you wrote down.

Stay safe out there, and God bless."