

TRUCKER IUL SALES SCRIPT

Simple Call Flow - Protection | Living Benefits | Cash Value

1	OPEN / CONNECTION “Hey [NAME], this is [AGENT]. I’m getting back to you about the information you requested for the trucker life insurance program with living benefits and cash accumulation.” “You still driving commercially?” → “Company driver or owner-operator?” → “How long have you been driving?”
2	EXPLAIN THE 3 REASONS 1. Life Insurance: Lump-sum death benefit for the family. 2. Living Benefits: Potential access to part of the death benefit after a qualifying serious illness/injury while living. 3. Cash Value: Policy designed to potentially build accessible cash value over time.
ASK: “Out of those three - protecting your family, living benefits, or building cash value - what was the biggest reason YOU filled this out?” STOP TALKING. Let them answer.	
3	BUILD AROUND THEIR ANSWER Family: “Who are we protecting? What would you want taken care of - mortgage, debt, income?” Living Benefits: “If you couldn’t drive for 6-12 months, how long could everything at home run without your income?” Cash Value: “Are you already saving for retirement? What are you comfortable setting aside monthly?”
4	QUICK QUALIFICATION Age → Tobacco/nicotine → Major health issues → Medications → Height/weight → Recent DUI/major driving issues.
5	BUDGET / DESIGN “I can build these a hundred different ways. If we can accomplish [REPEAT THEIR GOAL], what monthly number are you comfortable with?” Use ranges when helpful: \$200-\$300 / \$400-\$500+.
6	POSITION YOURSELF “My full name is [FULL NAME]. I’m a licensed insurance broker in [STATE]. I’m not tied to one company, so I look at the carriers I work with to find the option that best matches your age, health and goals.”
7	UNDERWRITING → APPLICATION Explain accurately that the carrier may use application answers, prescription history and other authorized underwriting records. Then: “Let’s see what you’re eligible for. I’ll confirm your basic information first.”

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Presentation, Close & Objections

8 PRESENT 3 ILLUSTRATED OPTIONS

Have them write the options down.

COMPLETE FAMILY COVERAGE: The most comprehensive illustrated option being considered for their stated protection and accumulation goals.

STANDARD FAMILY PROTECTION: A balanced illustrated option designed around meaningful family protection and the client's stated long-term objective.

ESSENTIAL COVERAGE: A lower monthly commitment designed to establish essential protection while staying within budget.

For each: Death Benefit → Monthly Premium/Contribution → Carrier-approved illustrated values/benefits.

9 CLOSE

"I can adjust these numbers up or down. Looking at the three we went through, **which one feels like the most comfortable starting point for you?**"

STOP TALKING.

10 THINK ABOUT IT

"Absolutely. Is it more that you're deciding **WHICH option** makes sense, or whether you want to do this **AT ALL?**"

If it is the option: recommend the appropriate level based on what they told you, without overextending their budget.

11 SPOUSE

"Absolutely - you should involve them. Is the concern the monthly amount, or do you think they'd disagree with protecting **[their stated goal]?**"

If available, invite the spouse into the conversation.

12 SEND ME INFORMATION

"Absolutely. Let's first determine what you qualify for. Then I can give you the actual carrier information and illustration relevant to you instead of a generic brochure."

13 FINAL TRANSITION

"We're going to submit the application based on **[SELECTED OPTION]**, subject to carrier underwriting and approval. I'll walk you through everything. If something doesn't make sense, stop me."

SIMPLE FLOW TO REMEMBER

TRUCKER IDENTITY → 3 REASONS → THEIR WHY → DEEPEN THE NEED → QUALIFY → BUDGET → APPLICATION → 3 ILLUSTRATED OPTIONS → CLOSE

Compliance note: Use carrier-approved illustrations and accurate underwriting/living-benefit language. Avoid implying guaranteed index-linked cash accumulation or a DOT-physical connection unless factually applicable.