



Phone Sales Handbook

For Family Assurance Advisors ready
to **master the art of cold calling.**

“One call can change
a life... even yours.”





This Phone Handbook has been created as your guide to taking control of the phone and transforming every call into a real opportunity to help, connect, and protect.

" Your voice: your tool. Your story: your strength. Your mission: your advantage. "



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Adapting Your Phone Sales Approach to Different Client Types

Here you'll learn about the different client types you'll encounter during calls. Identifying them and adapting your conversation will help you be more successful.

Different Clients, Different Approaches

1. Open and Receptive.
2. Distrustful.
3. In a Hurry or Busy.
4. Cold or Emotionally Disconnected.
5. Highly Sensitive or Emotional.



Client Type 1: Open and Receptive.

These clients respond well, show interest, or listen respectfully.
The strategy here is to connect fast and close on the first call.

How to Close on the First Call: A Step-by-Step Guide

1.1. POWERFUL & APPROACHABLE OPENING (confident voice)

Hello, am I speaking with **[Client's Name]**?

My name is **[Your Name]**, and I'm a
certified advisor with Assure For Life.

We are currently running a family
protection campaign to help families
across the U.S.

Can I share something important
that's helping many families feel at
ease about unexpected events?

Goal: Don't sound like a sales pitch. Be
human, professional, and direct.



1.2. AWARENESS-AWAKENING QUESTIONS

“Have you ever experienced the loss of a loved one without a plan in place?”

“Who would make decisions if something were to happen in your family?”

“Do you have family members outside the country that you worry about?”

1.3. BRIEF PRESENTATION (emotion + clarity)

“Assure For Life is an assistance membership for coordinating funeral arrangements.

It doesn't provide money, but rather coordinates and covers everything with a single call.

It can protect up to 7 people—including parents or partners up to 80 years old—, even non-direct family members.”

1.4. TRANSITION TO CLOSING

“What’s more important to you: avoiding the expense or preventing your family from being alone without knowing what to do?”

“Would you like me to help you resolve this right now?”

1.5. CLOSING AND PAYMENT DETAILS

“Would you like to get this activated now? I just need your name, address, and payment method.

There are no additional charges or commissions, and protection begins on the third business day.”

1.6. SUCCESSFUL CALL = MEMBERSHIP OR FIRM APPOINTMENT

“The important thing isn't to decide today based on emotion... but to resolve an issue that no one wants to face later. Can I help you now?”

Goal: Immediate membership or confirmed appointment for closing.

1.7. EFFECTIVE CLOSES FOR RECEPTIVE CLIENTS

1.7.1. Choice Close (Alternative Close)

“Do you prefer to start with just your protection or include your loved ones as well?”

You give two valid options. There's no option to say “no.”.

1.7.2. Emotional Logic Close

“You mentioned this makes sense to you... would you like to activate it now so it's all taken care of?”

You use what the client themselves expressed to lead them to a “yes.”

1.7.3. Moral Urgency Close

“You have people to protect. Don’t leave this for another day, because those things we don’t plan for hurt twice as much.”

Appeal to conscience, not fear.

1.7.4. Simple and Direct Close

“Will you be using a card or your bank account for the membership?”

This assumes the sale and gets to the point naturally.

1.7.5. Positive Reflection Close

“You’re making a great decision for your family. Let’s make this easy. I’ll help you right now.”

Reinforces their self-esteem and eliminates doubt with kindness.

1.7.6. “Peace of Mind” Close

“When you finish this call, you’ll know that if something happens, you just need to make one call. Would you like to have that peace of mind starting today?”

You lead them to imagine the relief this generates.

1.7.7. “Act of Love” Close

“This isn’t an expense, it’s a decision that says, ‘I thought of you.’
Is that how you want your family to remember you?”

Incredibly moving.



Client Type 2: Distrustful.

This is the prospect who:

- Is afraid of being scammed.
- Has had bad experiences.
- Doesn't trust unknown calls.
- Doesn't want to share personal information.
- Quickly says "I'm not interested" or "Send me info" to get you off the line.



Your main goal here isn't to sell. It's all about building trust, being open, and giving things another shot.

Guide to Opening Doors with Respect, Empathy, and Strategy

OBJECTIVE:

- Break down the emotional barrier
- Position yourself as a professional
- Get their WhatsApp contact or a future appointment

2.1. DISARMING OPENING (calm and confident voice)

“Hello, am I speaking with [Client's Name]? I won't take up much of your time. I'm not calling to sell you anything, just to share something that many families don't know about — and it's been truly helpful when the unexpected happens.”

This phrase lowers their guard. It sounds different from any direct sales pitch.

2.2. GIVE THE CLIENT CONTROL

“Can I ask you a quick question, and if you're not interested, we can hang up without any problem?”

This surprises the client because they feel they have the power.

2.3. DISRUPTIVE QUESTION

“If something unexpected happened to someone in your family... do you have a plan in place, or would you have to figure everything out yourself?”

It's not aggressive, but it awakens emotional awareness.



2.4. SIMPLE PRESENTATION (non-technical, not exaggerated)

“I’m sharing information about a membership that doesn't provide money, but helps resolve everything with a single call if a loss occurs. Thousands of families are already using it, but many still don’t know it exists.”

2.5. INVITATION TO SEE INFO (your real close)

“You don’t need to decide anything now. Would you mind if I send you a brochure or a video via WhatsApp for you to review calmly? Then we can see if it makes sense for you.”

This shifts the focus from selling to advising.

2.6. CREDIBILITY + TRANSPARENCY

“There are no hidden clauses, no contracts, and no hidden charges. I don’t need your personal information to explain it to you. I just want you to know about something that could help you.”

2.7. SOFT AND FRIENDLY CLOSE

“I’ll send it to you without any obligation, and I’ll text or call you in a few days to see what you think. Does that sound okay?”

The objective isn't to close, but to get:

- Their WhatsApp.
- Their agreement to review your material.
- Their positive impression of your tone and professionalism.

With **Client Type 2: Distrustful or Closed**, classic closes don't apply. Here, you **use soft agreements**, phrases that don't force, but do advance the relationship.

Your mission is to achieve a small “yes” that keeps you connected.

Here are several strategic closes and agreements that work very well:

2.8. SOFT CLOSES AND AGREEMENTS FOR DISTRUSTFUL CLIENTS

2.8.1. Low Commitment Close

“I’m not asking you to buy anything. Just to take a look at this. Would you mind if I send you the information, and then you decide if it’s worth it?”

**Ideal for getting WhatsApp,
email, or an appointment.**

2.8.2. Agreed Follow-Up Close

“Would it be okay if I text you in two days just to see what you think?”

**Gives you permission to contact them
again without sounding intrusive.**

2.8.3. Social Validation Close

“Many families like yours are using this. Take a look at it calmly and tell me if you think it could be helpful for you too.”

Reduces their fear of “being the first.”

2.8.4. Trial Close

“Just give me the opportunity to explain it to you properly in another 10-minute call. Would you be open to scheduling for tomorrow or the day after?”

You can close an appointment without sounding pushy.

2.8.5. Mirror Close

“Do you prefer that I send it to you via WhatsApp or email?”

Any answer is already progress. They are agreeing to receive something.

2.8.6. Empathy Close

“I completely understand that you have doubts. I would also have questions if I didn’t know about this. That’s why it’s best for you to look at it calmly and then let me know.”

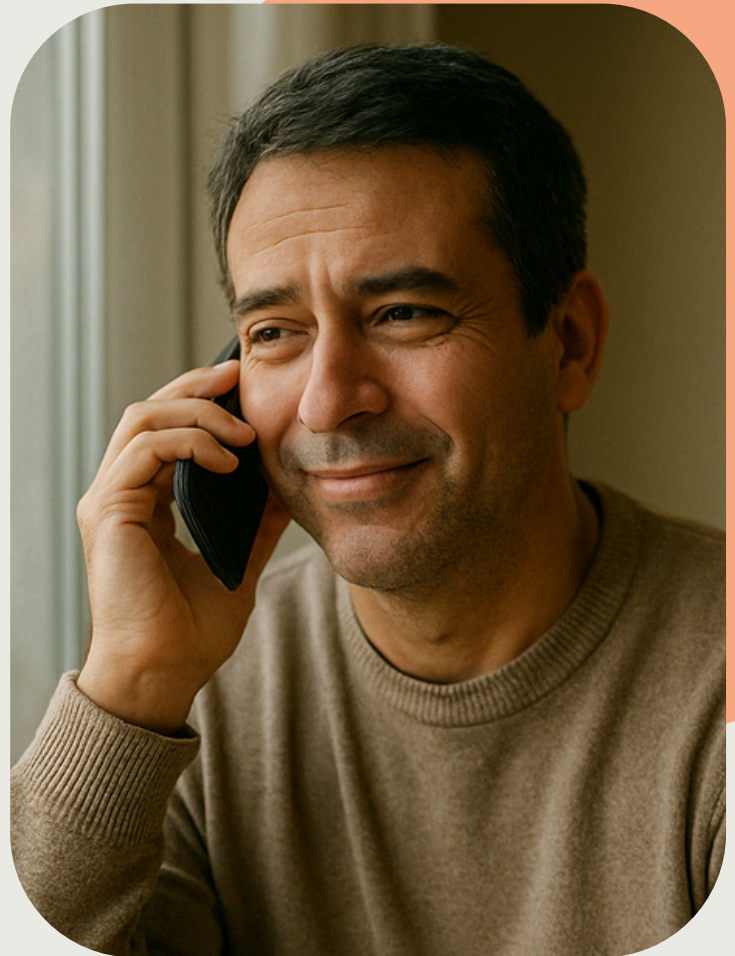
Positions you as an advisor, not a salesperson.

2.8.7. Calm Authority Close

“I’m part of a network of certified advisors. We don’t sell promises, we help prevent real problems. Can I give you more details via WhatsApp?”

Reinforces that you work professionally.

All these closes are designed to **keep the connection alive without making the client uncomfortable**, and to plant the seed for the second conversation —the one that truly closes.



Client Type 3: In a Hurry or Busy.

A very common profile in cold calls.

HOW TO RECOGNIZE THEM?

- Answers abruptly: “Who’s calling?”, “I’m busy”, “Send me the info.”
- Talks fast, not letting you finish.
- Doesn’t give you a chance to explain.
- Doesn’t want long calls or emotional conversations.

OBJECTIVE

- Don’t interrupt, respect their time, but stay in their memory.
- Get a brief appointment or permission for follow-up.
- Leave them with a phrase that impacts them when they have time.



3.1. ULTRA-SHORT OPENING (10 seconds maximum)

“Hello **[Client's Name]**, this is **[Your Name]**, a certified advisor.
I’m calling for one reason only: to help prevent you or your family from experiencing a major problem without being prepared.”

Direct, helpful, no beating around the bush.

3.2. RESPECT THEIR TIME IMMEDIATELY

“I know you’re busy, so I won’t take more than 20 seconds. Is that okay with you?”

This disarms them because they don’t expect you to respect their pace.

3.3. HIGH-IMPACT ONE-LINER

“I have something that doesn’t give money... it gives a complete solution if a loss occurs in the family. And it can be used with just one call.”

“It’s not insurance, it’s real protection with coordination included. I can show it to you on WhatsApp in 2 minutes.”

3.4. APPOINTMENT SCHEDULING OR SENDING CLOSE

“Shall I send you the brochure via WhatsApp and call you tomorrow for 5 minutes, or would you prefer to schedule a brief video call?”

Goal: Send info + clear follow-up.

BONUS: IF THEY HANG UP OR CUT YOU OFF

Send this phrase via WhatsApp or SMS:

“Thank you for answering. This is **[Your Name]**, an advisor from Assure For Life. I just want to leave you with this information that could save your family pain and expense. Read it when you have 2 minutes. I’ll text you later.”

Plant the seed and follow up. Busy clients don’t say yes now, but they might later... if you planted well.

Here are the **ideal and effective closes** for Client Type 3: Hurried or Busy, **designed to respect their time, spark curiosity, and close clearly without pressure.**

3.5. EFFECTIVE CLOSES FOR HURRIED OR BUSY CLIENTS

3.5.1. Express WhatsApp Close

“Shall I send you the brochure via WhatsApp and text you tomorrow so you can take a look at it calmly?”

Simple close. Doesn’t interrupt their day and gives you a follow-up opportunity.

3.5.2. Micro-Appointment Close

“Would it be okay if I call you tomorrow for exactly 5 minutes at this time? I promise: only 5.”

**They like it because they control the time.
Ideal for professionals or busy parents.**

3.5.3. Recorded Audio Close

“I can send you a 1-minute audio explaining it. If you’re interested afterward, I’ll call you. Yes?”

**Works because it gives them
flexibility to listen when they can.**

3.5.4. Silent Close (Seed Close)

“Just think about it: one call can solve a big problem for your family. I’ll leave it with you on WhatsApp.”

**You leave them thinking without asking for anything
else. You earn points for not being pushy.**

3.5.5. Quick Confirmation Close

“Perfect, I’ll send it over. And would it be okay if I text you on Friday at this same time to see if you’ve had a chance to review it?”

This agreement establishes follow-up without sounding intrusive.

3.5.6. Courteous Close with Impact

“Thank you for your time, **[Client's Name]**. I hope you never need it, but if that day comes... you'll know that someone wanted to help you prepare.”

You leave an elegant and powerful emotional mark.

REMEMBER: With this type of client, you don't need an immediate “yes.” **You need to plant a professional, quick, and clear seed... and then water it.**



Client Type 4: Cold or Emotionally Disconnected.

How to Spark Interest in People Who “Feel Nothing”

HOW TO RECOGNIZE THEM?

- Listens to you indifferently.
- Responds with monosyllables: “Uh-huh”, “Okay”, “I don’t know”
- Doesn’t show emotions or clear objections.
- Tells you: “That’s not for me” or “I’m not interested right now”

This type of client **isn’t saying “no” because it’s not helpful**, but because **they haven’t connected emotionally**. Your goal isn’t to sell. **Your goal is to activate a dormant emotion.**

OBJECTIVE:

- Break through the indifference with questions that force them to look inward.
- Use examples that connect with them
- Transmit emotion without exaggerating.



4.1. CLOSE OPENING (more human, less structured)

“Hello **[Client's Name]**, this is **[Your Name]**. I know this isn't a topic anyone wants to talk about, but that's precisely why it's so important. Can I tell you in 30 seconds what I'm doing?”

Very structured phrases don't work. This profile needs authenticity.

4.2. QUESTIONS TO TOUCH A CHORD

“Have you ever thought about what would happen if you or someone you love were gone today?”

“Do you know anyone who has gone through a loss without being prepared?”

“Have you had to organize something like that or experienced it firsthand?”

If they say “no” to everything, change your approach

“And if you had to do it yourself, would you know where to start?”

4.3. BRIEF TESTIMONIAL / REAL STORY

“I didn't used to sell this... but when I saw a family that didn't even know which funeral home to call, I understood that nobody thinks about this... until it happens.”

This is where the client might stop seeing you as a salesperson and start listening.

4.4. SIMPLIFIED PRESENTATION

“This isn’t insurance. It’s a complete solution. If something happens, they just make one call and everything is taken care of. No extra charges. No anguish. No leaving that burden to the family.”

Super structured sentences don’t really help. This profile needs to be genuine.

4.5. CONSCIOUS AND RESPECTFUL CLOSE

“This isn’t about selling you something. It’s about making sure you know this exists. If you ever need it, you’ll know that someone wanted to explain it to you.”

Ideal if they don’t react. Silence also plants a seed.

Here are the **most effective and strategic closes for Client Type 4: Cold or Emotionally Disconnected.**

These clients don’t react to logic or pressure. **They react when something clicks emotionally**, even silently. Your closes should be soft, conscious, reflective.

4.6. CLOSES FOR COLD OR EMOTIONALLY DISCONNECTED CLIENTS

4.6.1. Silent Awareness Close

“You mentioned this doesn’t interest you much... but if it ever happens to you, I hope you remember this call.”

**Plant the seed without selling.
Make an impact with respect.**

4.6.2. Close with Someone Else's Experience

“I just want you to have the information, because nobody expects to experience a loss... until they do. And that’s where this changes everything.”

The client doesn’t have to talk much. They just need to imagine.

4.6.3. Close with Emotional Distance

“This isn't for you if you don't want it. But maybe for your mother, your partner, or someone who does need it. Would you like me to send you the info and you can decide?”

Removes pressure. Offers a helpful way out.

4.6.4. Legacy Close

“This isn’t for when you die. It’s to make it clear that you thought about those who remain. Is that how you want to be remembered?”

Very powerful. Appeals to the memory they want to leave, not their present.

4.6.5. Close Without Expectation

“Thank you for your time, [Client's Name]. I just wanted to show you that there’s a dignified, human, and simple way to avoid a problem for your family. Not everyone sees it in time.”

Sometimes, the strongest close is the one that asks for nothing. It just leaves an impression.

BONUS

If at the end they say “Send me the info,” respond:

“Perfect. Do you prefer WhatsApp or email? I’ll send it there, and then you can let me know if it makes sense for you at some point.”



Client Type 5: Emotional or Highly Sensitive.

How to be there for others, connect with their feelings, and wrap it all up with kindness.

HOW TO RECOGNIZE THEM?

- Talks about their family with emotion or worry
- Has experienced a recent or close loss
- Cries or breaks down when talking about the topic.
- Says phrases like: “That topic hurts me,” “That touches me,” “I don’t want what happened to my mother to happen to me...”

This type of client doesn’t need pressure, **they need empathy.** They are emotionally open, but vulnerable.

OBJECTIVE

- Listen more than you talk
- Validate their emotions with respect
- Present the membership as an act of love, not a purchase



5.1 CONNECT FROM A HUMAN PLACE (not from the script)

“Thank you for sharing that. And I’m so sorry you went through something like that.. I understand that talking about this can be difficult.”

This client needs to feel understood, not sold to.

5.2. QUESTIONS THAT DELVE DEEPER CALMLY

“What was that moment like for you all?”

“What was the hardest part of that situation?”

“If you had had help, what would have changed?”

Allow them to remember. They will convince themselves of the need.

5.3. PRESENT AS AN ACT OF PROTECTION

“Precisely because of what you experienced, this makes even more sense. This membership doesn’t provide money. It provides organization, help, presence. It prevents your children or your partner from going through the same thing you did.”

5.4. VALIDATE THEIR INSTINCT

“You already know this is important. You don’t need me to convince you. I just want to help you get it resolved, so your family doesn’t have to carry that burden.”

This gives them back control. They feel they are deciding, not being pressured.

5.5. SOFT CLOSE WITH AN ACT OF LOVE

“This is something you arrange while you’re alive, but it’s felt afterward. Would you like to do it now and have that settled today?”

Focus on understanding this client, not selling to them

5.6. CLOSURES FOR EMOTIONAL OR HIGHLY SENSITIVE CLIENTS

Perfect for closing with emotion, clarity, and zero pressure.

5.6.1. Close with Emotional Validation

“You know what it’s like to go through that. No one else has to experience the same thing if you can prevent it.”

**Gives meaning to their story.
Connects through experience.**

5.6.2. Living Tribute Close

“What you’re doing is a silent act of love. And that’s what your loved ones will remember about you.”

This close doesn’t sell, it honors.

5.6.3. Emotional Release Close

“You’ve already lived through it. You’ve already suffered that. Now you can have peace of mind knowing it won’t happen the same way again.”

Gives them peace. Helps them heal through a practical decision.

5.6.4. Close by Example

“Many people like you made this decision so that their children, their partner, or their parents wouldn’t have to go through the same thing. You can do that today too.”

Makes them feel part of something bigger. They are not alone.

5.6.5. Close of Loving Responsibility

“This isn’t about you. It’s about those who love you. And this will speak for you when you can no longer do so.”

This is one of the strongest closes in sales of family services.

- NOTE:**
- With this profile, silence and pauses are invaluable.
 - After saying one of these phrases, don’t interrupt.
 - Just wait... let their heart speak.

SUMMARY OF CLIENT TYPES.



Client Type	Key Approach	Ideal Close
1. Open and receptive	Direct connection + quick close	Do you prefer to start with just yourself or include your family as well?
2. Distrustful or closed	Build trust + plant follow-up	Would you mind if I send you info and we review it calmly later?
3. Hurried or busy	Respect their time + spark curiosity	Shall I send you the brochure and text you tomorrow for 5 minutes?
4. Cold or emotionally disconnected	Touch conscience with respect	Just remember that this can prevent a problem for your family.
5. Emotional or highly sensitive	Listen, validate, and close with love	This is a silent act of love. Shall we get it taken care of today?