

B Lead Phone Script

Intro: 1 Straight Forward Approach 1

Hi _____? (wait for them to say this is _____,) Hey _____ My name is _____ I'm calling from the Mortgage Protection Center here regarding your mortgage on _____. I'm calling about the form that you or (your wife) filled out, regarding information about the mortgage protection coverage. I'm working on your quotes right now, I just need to verify a couple quick things and I'll get these out to you next week. It says here that your birthday is _____ is that correct? -or- You wrote down that your _____ years old, what is your actual birthdate?

Intro: 2 Straight Forward Approach 2

Hello, _____? (wait for them to say this is _____,) Hi _____ this is _____, I'm following up with you about your mortgage with _____ for (the amount of the mortgage) and I was just getting back to you (slight pause) about that letter you mailed back to my office in regards to mortgage protection, I just needed to verify some information you provided so I can work up some options for you and then we can chat next week. (do not pause here) You put down your birthday is _____ is that correct? -or- You wrote down that your _____ years old, what is your actual birthdate?

Intro: 3 Formal Approach

Hello, _____? (wait for them to say this is _____,) Hi _____ this is _____, I'm giving you a call in regards to the mortgage you originally took out with _____ Bank. I'm the case manager here that was given your case, and company records show that a policy has not been taken out, well I was just going through the information here and I just realized that I just need to ask a few more questions to see if there is anything that we can do for you on this. Now you indicated that your birthday is _____ is that correct? -or- You wrote down that your _____ years old, what is your actual birthdate?

Advanced Intro 4: Curiosity Approach (this is the one that Nate Auffort uses)

Hello, _____? (wait for them to say this is _____,) Hi _____ this is _____, I'm looking at a handwritten form here that you mailed back to my office and It just came across my desk and I am doing an investigation on it. It's in regards to your mortgage with _____ (name of co) for _____ (the amount of the mortgage)

Well (name) sometime in the past year or two you either refinanced or purchased a new home, well shortly after that your bank mailed you out a letter that you filled out and mailed back to our office requesting information on mortgage protection, what I am trying to figure out here is, were you able to get that protection put in place for your family as of yet? (they can only say yes or no)

Objections & Rebuttals

After Intro 4: If they say Yes or no ~ OLD VS NEW ~

NO: Well I'm glad I got a hold of you. I apologize it took so long. We have so many forms coming in and not enough agents to go through them all. What I need to do here is just verify the information you put so I can work up the options that your looking for. You put down here your birthday is_____.

Yes we have, I already took care of that: Ok great.. Well (name) to make sure you don't continue to get hassled by other agents in our company I'm required to get resolution on every form that is mailed in to our office, so In order to do that, I just need to ask you a few simples questions.

In terms of the protection you put in place, did you just get the DEATH benefit that only pays off your home in case you die, or did you also get the LIVING benefits that would allow you to have access to a portion of that money while you are still alive, tax free, lump sum, that you could use to make your mortgage payments or even pay additional medical bills in the event you became disabled or suffered a critical illness such as a heart attack, stroke, cancer, kidney failure or even an organ transplant? Do you happen to remember if you just got the death benefit or also the living benefits? I think just the Death benefit..... Ok

My second question would be, did you get the OLD coverage that if you don't die that you pretty much threw your money into a black hole and the insurance company gets to keep it all or did you get the NEW coverage where if you DON't die or use the coverage that you get all your money back? No I didn't even know that existed.... I don't know actually....I don't think so.... or they could say something similar

Well If I can just verify some information on this form that you sent back to us, I can at least look up whether you qualify for those options or not(go right into the A lead script)

-or-

Well if you could qualify for the living benefits and the money back option would that be something that would be important to you or you would at least want to take a look at?

-or-

Besides just protecting your family in the event that you die, do you also think it would be important to have coverage in place in case you get sick and DON'T die or even have the option of getting all your money back if you are still alive when your home is paid off or is it something where you really just don't care if you give all your money to the insurance company if you don't die or don't use the coverage?

SCRIPT Going over the Client Qualification Form

1. If it just has their age, I say....I see here that you are____and your wife is____what is your actual birth date (name?) ok, and your wife's?
2. And your mortgage amount is_____, is this correct? Was that a purchase or refinance? Do you know what your home is worth or what it was appraised for? And was that on a 15, 20, or 30 yr term? What's your approximate monthly payment with principle, interest, taxes and insurance all together? (*PITI*)
3. And what is it that you do for work (name)? is that like an 8-5, do you work from an office, your home? Ok great and what type of income are you accustomed to on a monthly or yearly basis? (*I do NOT usually get any pushback on this but if they do, just say... Just roughly, I need to put something here in my spreadsheet, don't worry, I'm not reporting it to the IRS or anything.*) And(their spouse's name) What do they do for work? Hours, income. (*you want to know what they do for work for several reasons and if they are Retired or DISABLED or receiving any type of disability income. If they are retired and home, when they are home together etc I like to fill up my DAYS with those appointments first and meet with the ones who work 8-5 at night*) and the Life Insurance that you have, is that all with work or do you own anything personally? And how much is that for?
4. Alright, well now it's my time to go to work for you, I currently have access to over 35 A rated companies that offer mortgage protection, so my job is after I hang up with you, is to shop around and negotiate on your behalf to find the company that is going to offer you the MOST amount of COVERAGE for the LEAST amount of cost. So when I come out and sit down with you guys, I will go over the options with you and allow you to customize the coverage that fits your needs and fits your budget. So with that said, I just need to ask you a few health questions to help narrow down my search.
5. What is your height and weight_____. And your spouse? (*if its female I may make a comment like, I know I'm not supposed to be assign you this, but I need to know*) So what prescriptions is the Dr. currently prescribing you (name)? Can you spell that for me? (*WRITE DOWN THE NAME OF THE PRESCRIPTIONS*) And what is that for? (*ex High Blood Pressure, Cholesterol, Diabetes etc*) Ok and when were you first diagnosed with_____(*month and year is fine, or even the season, like summer of 2010 etc*) Any issues with Heart Attack, stroke, cancer, asthma, arthritis, COPD, Diabetes, or any major surgeries in the last 10 years or Disabilities? Any Pain meds, anxiety or depression medications you may have been given in the last handful of years? (*You can ask these questions slow and pause a little after each. If they were hospitalized, find out when and for what, if they had a surgery find out when, for what and if they were given any pain meds for it and if they are still on them or not*) And for your wife or husband? (*go through the same questions as above.*)

6. Ok great, so what is your main concern in terms of putting this protection in place for you and your family? ~or~ what was the main reason you filled out this form, what did you want this protection to do for you and your family? *(let them tell you their concern wether it be the death benefit, the living benefits ie: critical illness, disability, etc.)* And do you guys have any children living in the home? And what are their ages?

(LOCKING DOWN THE APPOINTMENT, VERY IMPORTANT!!!)

7. (Name) Do you have a pen and paper handy? Ok, go ahead and write this down, My name is _____ and as I mentioned before, they have me traveling all over the state of _____ doing this. (pause) Ummmm..... Looks like Im going to be in your area on (you pick the day) between (10-12: 12-2: 2-4: 4-6: 6-8:30) Is there any reason that you and (their spouse) would not be home during that time? Ok, Where do you usually keep your most important appointments (Name)? Great, could you go ahead and put me in there real quick so you don't forget about me, I'll wait ? (Name) This is very important to me because I could be helping up to 8-12 families A DAY and 1 missed appointment cost me the ability to help another family just like yours. Because they have me so busy I'm not going to have time to call and remind you or text you, so just to make sure, I will be on your door step on (DAY SCHEDULED) sometime between, _____ and _____ please don't leave me standing their like a trick or treater with the lights out and no one home OK?. (they will laugh) Great I look forward to seeing you on (say the day of the appt again) Have a great day!

Physiological Keys for Locking down the appointment

- **You are taking control here** ~ Do you have a pen handy?
Go ahead and write this down, My name is _____
- **Your BUSY** ~ They have me traveling all over the state of _____
- **Letting them know your important** ~ Where do you keep your MOST important appts at _____.
- **Guiltting them** ~ One missed appt cost me the opportunity to help another family just like yours.
- **Implanting the importance in their subconscious mind** ~ Make them LAUGH to allow yourself to peg your appt in their subconscious mind. If you don't use the tricker Treater line...USE SOMETHING funny to make them laugh before you get off the phone. Nice people like nice people.....mean people like nice people too!!!!