

FIELD AND VIRTUAL HYBRID PHONE SCRIPT

Hi [CLIENT], this is [FIRST NAME] with the benefits office in _____ County . I'm giving you a call back to let you know that I did received that form you filled out and sent into our office for the Mortgage Protection Program. It's the one that covers your mortgage if you were to become sick or pass away. Does that ring a bell? Perfect, I'm the local underwriter that was assigned to help you out and I just have to verify a few things real quick to make sure we get these options out to you. You put your address down here as [FULL ADDRESS] is that right? Perfect! I have your date of birth as [DATE OF BIRTH] is that correct? Great.

Is that a 30 year mortgage or less? How much are you paying per month? Are you paying anything extra per month?

God forbid something happened to you, who would be your beneficiary? (If they mention that they are married or engaged, get the name and age of the significant other and take the conversation from here on to "you and your spouse or fiance ")

Just so I have an idea of what you will qualify for, do you have any health conditions? Are you taking any medications?

Awesome. Like I said, I'm the local underwriter that was assigned to help you out. These plans are state-approved programs so there are no physical exams or anything like that, they just make me to verify your ID, make sure you are not attached to a 500lb oxygen tank (this is supposed to be funny), ask you some health questions to find out what you qualify for.

Typically, I am out in the community dropping off options to families. However, in light of the current environment, we ARE allowed to take care of families by virtual meeting instead. Are you familiar with zoom?

Perfect! We'll be able to see each other on the computer and I can share my screen with you to view your options and answer any questions you may have.

I have tons of families requesting this option, I literally have over 300 calls to make in the next

couple of days, so let's find a 15-20 minute window when you and (spouse) can be in front of a computer together. Are you still working [CLIENT] or are you retired?

(if they say they are working) Do you and your spouse typically work 9-5 or 8-4

(if they say they are retired) Do you have any doctor's appointments tomorrow or the next day?

(You want to clear their schedule before giving options)

Okay, perfect. Let me see what I have available. It's crazy right now because they have me running like a crazy person seeing 12-15 families per day. They think I'm super woman or something.

My day is completely full tonight but I can squeeze you guys in at [TIME] or [TIME] on [DAY]... Which one works better for you and [SPOUSE NAME]?

Awesome. Let me hold _____ for you. That is our LAST spot at that time. So, are you 100% POSITIVE you and [SPOUSE NAME] are going to be available at that time?

Ok great, I really appreciate that because one missed appointment really takes away the chance for me to help someone else get coverage. Does that make sense?

Can you grab a pen and paper really quickly and let me know when you're ready to write down a few things?

The first thing I want you to write down is my name: (SLOWLY spell your first and last name) and my license number _____ (Wait for a response)

The next thing is your Drivers licenses, I need to be sure you're the right person I'm giving the options to. So, please have your driver's license on hand for me. (Wait for a response)

The next thing is medications. Please have those ready for me, as I will need the name of all your medications to figure out what you will qualify for. (Wait for a response)

The last thing I want you to write down is the day and time we agreed to meet, we said ("day" at.....what time do you have, again?)

Awesome! What's the best email address for me to send the zoom link? Okay, give me one second, I am going to send that link now.

That should be all I need. Now, [NAME] would you do me a huge favor? Will you stick that paper on your fridge and put me on your calendar? I REALLY don't want you to forget about me! You are going to receive an email and a text message so you can join from your computer or phone. Five minutes before our meeting time, you'll just click on the link and your computer will open our meeting. As a reminder, I have a lot of homeowners to help this weekend and I want to make sure I get to everyone. Please give me a few minutes of wiggle room in case I am running behind. Sound good?

Okay be sure to tell [spouse] that we'll be meeting each other on the screen in case they want to brush their hair first! [haha] See you at _____ on the computer. I'm looking forward to helping you guys out!