



Mortgage Protection Script

Hey (First Name),

My name is _____, I am a senior Licensed Broker here at financial empowerment. I was just giving you a quick call. It looks like you were on Facebook or Instagram and saw one of Tyler or Alison's videos about Mortgage Protection insurance and sent in a request for us to give you a call.

I am just following up to cover the benefits that are included with mortgage protection insurance such as Death, Serious illness, or injury to make sure no matter what life throws your way, we can ensure your family is secure and protected. Just wanted to confirm are you the only individual on the loan or is it a joint owned property?

1. Credibility
2. Establish Needs
3. Health/Financial Assessment
4. Policy Review
5. Quote/Assume
6. Application/Close
7. Post Close



1. CREDIBILITY

Again, my name is (name), and I am the senior licensed broker assigned to your case. As a fiduciary, the state requires me to make sure you are protected and never lose your home in the event of a disability or death. I don't work for the insurance carriers, I work alongside all the insurance carriers which puts me in the best position to see what program will best fit your needs and budget, does that make sense?

*****After they answer say this *****

(Real quick I'm going to send you over my Business Card, it has my direct cell phone number, License number to underwrite insurance and my email. Please save all of this now so you can reach me at any time, is this the best contact number I'm calling you on to save as your contact info so I can reach you in the future.

2. ESTABLISH NEEDS

a. Fact Finding (Open Ended directed Questions)

1. Living Benefits: Chronic, Critical, Terminal
2. Death Benefit
3. In some cases, CASH accumulation.

Alright, so tell me a little bit about yourself and what interested you in the mortgage protection programs? Ok, so did you fill this out because you already have something in place and feel like you are overpaying or because you don't have anything to protect your mortgage and want to see the options?

I assisted a 40-YEAR-OLD this morning. We were able to cover his home so that if he passes away or just gets an injury that takes him out of work then his house will be covered regardless.

Great, so my job is pretty easy for the reason that I have never called anyone that didn't want Mortgage Protection. There really aren't many people that say

I don't want my house protected, especially when it's your biggest asset. The hardest part about Mortgage Protection is getting approved.



3. HEALTH ASSESSMENT/FINANCIAL INVENTORY

Ok, I am going to ask you a few questions: a few health and a few financial which will help me underwrite and see what carrier is most likely to approve you for the best rate. Once we find that, then we'll pick what makes sense and apply for approval from the insurance company. Sound good? Perfect.... (go through inventory sheet):

THREE OBJECTIVES | Affordable • Comfortable • See If You Qualify

SEE ASSESSMENT SHEET

4. POLICY REVIEW

After fact finding steps. You should have the health sheet to find out which carrier is best for the client.

*if they have coverage and don't know what it is, doesn't have policy, etc. create doubt and do a policy review

*if you need help with closing a deal this is a good time to bring your manager in as a third party call as an expert (real quick going to my supervisor on and ensure you have any and all questions, concerns answered today)

In & Up Script Once Your Upline is On the Call

AGENT: "Hey Alison, I'm here with Mrs. Johnson and I just sent you her health information. You can see she is currently just taking blood pressure medicine and is very healthy. She wants to make sure she is getting the best rate with

the best company out there. She's looking for a whole life policy and she is 76 years old. I recommended Aetna but I wanted to confirm that this would be the best company for her. She is also on a very tight budget, so price is a concern. Would you also recommend Aetna?"

6. QUOTING/ASSUMING THE SALE

Alright (name), let me just search my system here. I have a system where I can put in your information, your diagnosis, as well as your age and it will actually show me all the companies in the nation from cheapest to most expensive that MIGHT accept you.

PROCEED TO APPLICATION

7. APPLICATION CLOSE

Congratulations, you are approved! I will be your agent for life, please open your phone and save my personal number (have them plug you in and text over your digital business card). **IF NOT APPROVED**: Your policy has been sent to underwriting, please allow 2 to 3 business days before we know about final approval. I will make sure we get you the best option, let me work on this with the back office and I will be in touch as soon as underwriting is complete.

** Contact manager for psychological power phrases during application process to make it more smooth **

8. POST CLOSE

- Thank you text
- Calls texts as reminders for payment

- Birthdays, holidays, etc.
- ANY REPLACEMENT FORMS, VALUE FORMS, ETC. SENT