



MORTGAGE PROTECTION CALL SCRIPT

Hello **[PROSPECTS NAME]**? This is **[YOUR NAME]** and i am giving you a call regarding the mortgage protection response you sent in listing **[BENEFICIARY NAME]** as your beneficiary. Great, again so I'm calling because this is the type of coverage that if anything happens to you, the whole entire mortgage gets paid off for you and your family, and that's what you're looking for right? Perfect! I'm the guy that's been assigned to help take care of this for you and you family.

Now I have your state listed as ____ what's your mailing address? Great
And I have your age listed as ___ whats your date of birth____? Great

Now is this your cell phone or a home phone? I'm going to send you over a picture of my business card that way you can match a name to face and most importantly its got my NPN on there. This is my business Social security number and they only let you have one of these if you take good care of every client you serve so you can feel really good about working with me. I just sent it over let me know when you get it.

Now for the loan amount you listed the range as ____? Can you ballpark the amount you owe on the place? Great, and was this a new home or did purchase this a few years back? Ok and off the top of your head what is the monthly mortgage payment?

Ok perfect, now based on your needs, your wants, and your budget, I put together a few options for you and hopefully one of them will make a lot of sense for your situation. Before we go into those options, I need to get a little bit more information from you and we'll go from there. My goals with you today **[PROSPECT]** are super simple:

- 1) Show you something you qualify for;
- 2) Show you something you can afford;
- 3) Show you something you completely understand

What I've found is that my clients feel comfortable moving forward when we can accomplish those three things, that sound like you?

Now, I need to get a bit more information from you and we'll go over how these pay out and the numbers. This whole process will take about 10 minutes.



DO CLIENT INVENTORY

So again , your mortgage is \$_____ and that's exactly what is going to pay out when something happens.

Now, the money does not pay out to the bank or lending institution, it goes directly to the beneficiaries. Which is important because it's going to give your family options and flexibility when they're going through the worst days of their life.

So for the death benefit, the beneficiary is whoever you'd like to name. But for the living benefit portion, you are the beneficiary. My clients will do two things with the money— 1 being they'll pay off the house in one lump sum payment, and say goodbye to the biggest bill they have. Or, 2—they throw the money in the bank and use it how they please, because when you're going through adversity its important to have flexibility.

Whatever you or the beneficiary decide to do, you or they will have the flexibility and freedom to make the best decision for your family at that time. And that's what you're looking for, right? Now listen the plan I'm going to go over with you is very simple. It's either going to make sense or its not, and it will either be affordable or not. That said, once i go through each option and answer every question y'all have, this is going to be very clear whether its right for your situation or not. If it is, we will submit an application and get you approved for exactly what you want and if not, we wont do anything at all. Fair enough?

[REVIEW OPTIONS AND TRANSITION TO THE CLOSE]

OPTION ONE

250,000 level benefit plan

This is level 2 ways. First, premiums don't go up and second, coverage does not go down with the amortization of the loan so whether you owe 250k or 25k, 250 pays out to you and your family. Next, its permanent with regards to your health so if your health ever changes they cant take it from you and lastly, its portable so if you move or refinance this coverage goes with you because its attached to your SS number NOT the bank.

Now **[PROSPECT]** the problem with term insurance is that only 2% of policies pay out, not because people die and the companies contest the claims but because they outlive the plans and coverage gets so expensive the clients have no choice but to drop them. That's why our clients LOVE how these plans have living benefits. Heres how it works:



[PROSPECT] flip a coin one of us is getting cancer, flip another coin, one of is having a heart attack or stroke there's a 75% chanced this plan pays out. If this happens **[PROSPECT]** the policy will pay out to YOU tax free as a living benefit regardless of whether or not you die from.

How amazing is that!? The same applies for any tip of chronic or terminal as well.

Now to cover the full amount of the loan with all these awesome benefits is \$___/month and if you want to cover half its \$___/month

Of these two options, which one makes the most sense for your situation but is comfortable financially and gives you the peace of mind you're looking for?

Great now lets go ahead and submit this and see that you get approved. Sound good?