

Intro

(HOF Leads)

Hey _____, this is Tyler, I'm getting back to you in regards to the phone call you had made into my office about the mail card you got talking about mortgage protection programs. Do you currently have anything in place? Are you looking for yourself or you and a loved one?

(Proven Lead Solutions)

Hey _____, this is Tyler, I'm getting back to you about a mail card you had filled out and sent back to our office about the mortgage protection programs. Were you just looking for yourself or you and a loved one?

Fact Find

Is the mortgage a typical 30 year mortgage?

We have the amount listed as ____ is that correct?

How much are the mortgage payments each month?

How much equity do you currently have in the house?

Are you working, retired or disabled?

What are you currently doing for work / did you do for work :)?

What is your biggest asset? (they'll probably say the house)

I think we can both agree without your income, you would have no house right?

So I would argue that your biggest asset is your income right now...

Most people we work with, don't need as much as they think they do. The last thing any of us want is for you to pay too much for anything. Some of the programs we'll be searching through include mortgage protection, equity protection & payment protection programs.

Medical Questions

There's over 30 different companies we have access to here in the state, to determine which company and program will be the best for you...

Do you have any medical diagnoses or ailments?

Do you take prescription medications?

- About how many?
- & What are those for?

Any issues with your heart , high blood pressure, diabetes, strokes or heart attacks, oxygen use, major surgeries, cancer, kidney or liver disease, copd or chronic lung issues, organ or tissue transplants?

Are you a smoker?

Credibility

Go ahead and grab a pen & paper I want to make sure you get some of my information, just so you know who you're talking to. My name is Tyler Glennon & my national producer number is _____. Since I do have a license to make sure your finances are taken care of properly, I'll be asking some personal questions to make sure we find the right program for you. If I ask anything that's too probing, just let me know, but just remember we're on the same team.

I don't always give this out but I want to make sure you take down my personal cell phone number, it's _____. This way if you ever need anything in the future, after we set everything for you, you can reach me at my direct line & you never have to go call any companies and deal with any kind of robots or recording machines. We'll keep an open line of communication between the two of us.

I want you to understand this process is very simple and these companies have made the process extremely simple for us, there won't be any kind of doctors or nurses coming out to your house to do any kind of underwriting. They've made everything very easy to go over and make sure we can get for you ever since covid right here over the phone.

Understand Their Situation (Deeper)

I know previously you mentioned _____, who would be the person that would have to take care of the final expenses and deal with the home?

(These questions will differ based off their situation)

What would that look like for _____

Would they have the money to take care of the mortgage payments without your income?

What would they have to do so they didn't lose all the equity you've put into the house back to the bank?

Do you have anything now that would protect you if you have any critical, chronic or terminal illnesses?

If you were to lose your income or have extra medical bills do to health issues, would it make it more difficult to pay the mortgage?

Ballpark, about how much are your monthly expenses now?

Most the people we work with are sitting anywhere from \$1,000 - \$3,000 on income do you sit in that range as well? ... Higher or lower end?

I'm sure we can both agree it'd be better to have at least something in place rather than nothing right?

I'm sure you know the prices of these kinds of things have only gone up as time has gone on, it's much better to get at least a portion of the rates locked in rather than go all or nothing. Earlier today I spoke to a woman named Suzie, she was in just about your situation, she got a about 3 quarters of her total amount put in place because she just wanted to lock in the rates while they are what they are. She'll be coming back next month to add the rest on.

Recap, Transition To Close

Ok so I just want to make sure I have your situation understood correctly, it looks like right now (Recap the entire situation, touch on all pain points they mentioned). Do I have that about correct?

Ok well I'll plug in your information into the system so we can see some options that are available for you.

IMPORTANT

- **If they do not qualify for a term policy / they cant afford to cover the whole loan they will be getting a whole life policy if available for their age or a portion of the loan covered (Americo CBO 100 & Eagle Premier Series)**
- **We will call this "equity protection program" OR "mortgage payment protection"**
- **We will find an option that fits their budget & present the amount of months the policy will cover for them**
 - **Example: payments: \$500 / month, \$10,000 whole life policy. \$10,000 / \$500 = "20 months of payments"**

Presentation (This Is An Example For Americo CBO 100)

The company the system has brought up is Americo, have you ever heard of them? They're an A rated carrier that has been around for over 100 years and never missed any payout claims. They payout their claims 24 - 48 hours after the death claim gets submitted. I have a great relationship with Americo so anything you need, you can go through me so you never have to wait on hold with an operator ok?

Americo's program for you will be a full mortgage pay off in the event of a death
The policy comes with living benefits, critical chronic & terminal illness riders
The policy comes with a disability rider as well
If you had either critical, chronic, terminal illnesses or had to go on disability you'd get access to 90% of the money in the death benefit to keep you afloat
Hopefully you outlive the policy and you never need any of these features, but if worse comes to worse we have them here to help you keep the house.
Once you outlive the policy, you'll receive all the premiums you've paid into the policy back at a full refund. Is all of this making sense?

We'll go over 3 baseline options to make sure we find the one that makes the most sense for you and your family.

Here is (Give numbers)

Which one makes the most sense for you on a month to month bases? Got it, I'll get that pulled up here, and we'll get this started, can you verify the spelling of your first and last name for me...