

## ◆ **SECTION 1: INTRO & EXPECTATION FRAMING:**

### **If the Appointment Was Preset by an Appointment Setter:**

Hi [First Name], this is [Your Name] — I'm the mortgage protection underwriter helping **[Lender Name]** homeowners in **[County Name]** keep their home if something bad happens to you.

You spoke with my assistant earlier, and we moved your file into the priority queue for a quick review on your **[\$Mortgage Amount]** loan.

### **Before we dive in — what do you know about mortgage protection so far?**

(pause — let them answer)

Gotcha. My role is simple — show you what you qualify for and how it can pay off or cover the mortgage in case of death, disability, or serious illness like cancer, so your family can stay in the home no matter what.

Sound good?

### **If You Previously Set the Appointment Directly**

Hi [First Name], this is [Your Name] — I'm the mortgage protection underwriter helping **[Lender Name]** homeowners in **[County Name]** keep their home if something bad happens to you.

So, we moved your file into the priority queue for a quick review on your **[\$Mortgage Amount]** loan.

### **Before we dive in — what do you know about mortgage protection so far?**

(pause — let them answer)

Gotcha. My role is simple — show you what you qualify for and how it can pay off or cover the mortgage in case of death, disability, or serious illness like cancer, so your family can stay in the home no matter what.

**Sound good?**

*(pause and wait for confirmation)*

## ◆ **SECTION 2: CURRENT SITUATION:**

Just so I can tailor this to you:

- is the mortgage still around \$[Mortgage Amount]?
- And is that on a 30-year term, or shorter?
- About how much is the monthly payment with taxes and insurance?
- And are you paying it down faster, or just on the regular schedule?

Thanks — that helps.

Now, here's the part most people don't love thinking about, but it matters:

**If something happened to you — like a serious illness or unexpected passing — who would be left to handle the mortgage?**

**And do you think they could realistically keep up with it, without major sacrifices or having to sell the home?**

## ◆ **SECTION 3: EXISTING COVERAGE**

**(Identify what's already in place + gently uncover the shortfall)**

Just so I understand the full picture —

**Do you currently have any life insurance outside of work?**

**Do you have anything that would help pay off the mortgage or replace your income if something unexpected happened — like 401k or IRA funds?**

**+ If yes, affirm and gently investigate:**

If yes:

That's great — good on you for getting something in place.

**About how much coverage is it?**

(pause)

**Would that be just for income replacement, or is it set aside to pay off the mortgage too?**

(pause — let them answer)

Gotcha — and that’s exactly why a lot of families add this protection. Even with good coverage, it’s often not earmarked just for the mortgage — and this is designed specifically to make sure the home is paid off, no matter what.

**+ If no, normalize and encourage:**

Totally understandable — a lot of families in your situation haven’t gotten around to that yet.

That’s exactly why we’re talking now — to see what options are available, find what fits your goals and budget, and make sure your family wouldn’t be caught off guard if something unexpected happened.

**Does that make sense so far?**

#### **◆ SECTION 4: EMOTIONAL DRIVERS & IMPORTANCE:**

**(Reveal their real “why” — calmly, conversationally, and without pressure)**

If it’s alright with you, can I ask something a little more...personal?

**Why does having this kind of protection matter to you?**

(pause — let them respond, then affirm)

“That makes total sense.”

“I appreciate you sharing that.”

**Have you ever seen someone close to you go through something like this — where a loved one passed unexpectedly without anything in place?**

(optional follow-up)

**What kind of impact did that have on their family — financially or emotionally?**

(pause)

And that's exactly why families put something in place before they need it.

## ◆ **SECTION 5: CONSEQUENCES:**

Let's say, for a moment, something unexpected did happen to you...

**How long do you think your family could realistically keep up with the mortgage payments on their own — without your income?**

(pause — let the question land)

**If they couldn't make it work what do you think would actually happen?**

(pause — acknowledge if needed)

"I know that's tough to think about, and that's why we're having this conversation."

**What would it mean to you if they could stay in the home, never having to worry about the mortgage payments?**

Last question here:

**Why do you feel it's important to look at this now... instead of waiting another year or two?**

## ◆ **SECTION 6: UNDERWRITING**

**(Health Qualification → Carrier Matching → Hold → Customized Plan Presentation)**

Before I pull up any numbers, the next step is to go through a few quick health and lifestyle questions.

Each carrier has slightly different underwriting rules — so this helps me figure out which company is most likely to approve you, and which one will give you the best deal.

**Does that sound good?**

*(pause for confirmation)*

➤ **Health & Eligibility Questions**

*(Ask conversationally — as in previous version)*

- Any history of cancer, stroke, or heart attack?
- Diabetes? (Type, A1C, complications?)
- COPD, asthma, or inhaler use?
- Major surgeries in the last 5 years?
- Any current prescriptions for chronic pain, anxiety, or depression?
- Tobacco use in the last 12 months? (Chewing counts too — I have to ask)
- Any issues with your driver's license or legal history in the past 10 years?
- Height and weight... before lunch or dinner?
- What do you do for work, and about how much do you earn monthly...before tax?

Perfect — that gives me what I need to match you with the right carrier.

### ► **Soft Hold + Setup**

Thanks for walking through that — I appreciate it.

Based on what we've discussed, everything so far looks good for approval.

Give me about a minute to check a few companies and see which one will be the best fit for you.

**Do you have a pen and paper handy so you can write down these options and compare them side-by-side?**

I'll put you on a quick 30–45 second hold while I run the comparison — sound good?

(pause for confirmation, then hold)

### ► **Return From Hold + Present Options**

Alright — thanks for your patience.

*[If Whole Life eligibility, skip to Section 7, if not Continue here]*

I've got a few solid options here based on your health, age, and mortgage amount.

These are from top carrier called [Mutual of Omaha, Americo, Foresters...] — all designed to protect your home without putting pressure on your monthly budget.

I'll walk you through 2 or 3 quick options, and you can let me know which one feels like the best fit.

**Sounds fair?**

## ◆ **SECTION 7: CRITICAL PERIOD:**

Can I ask you something real quick?

If something happened to you... **what do you think your family — or your kids — would actually do with the house?**

Would they move in and live here, or do you think they'd probably sell it?

*(pause — let them process and respond)*

Exactly — and that's what I hear from a lot of families.

That's why **most people in your situation** don't try to cover the entire mortgage — instead, they focus on **what we call the critical period**: the first 6 to 24 months of payments.

It means you are not paying for coverage you don't need and it's enough time for your family to **grieve, get organized, and make decisions** — without feeling rushed or being forced into a fire sale just to avoid foreclosure.

**Does that make sense so far?**

*(pause — wait for agreement)*

## ◆ **SECTION 8: COMMITMENT & APPLICATION TRANSITION:**

**(Confirm alignment → invite commitment → transition into application)**

So based on what we just went over...

**Which of these options FEELS like the best fit for you — both in terms of protection and what's comfortable budget-wise?**

*(pause — let them respond)*

Great choice.

**What do you like most about that one?**

*(pause — this reinforces their buying reason in their own words)*

**If something unexpected did happen —**

**would it give you peace of mind knowing your family could stay in the home without financial stress?**

*(pause — anchor the emotional reward)*

### ► **Soft Transition Into Application**

Perfect. The next step from here is simple:

We just need to reserve the coverage with the insurance company.

It usually takes 5-10 minutes to fill it the request.

**Sounds good?**

*(pause — wait for confirmation before beginning)*

## ◆ **SECTION 9: REFERRALS:**

**(Soft close, service-first, ends with a question)**

Hey, before I let you go — I always like to ask:

**Is there anyone in your circle — maybe a sibling, friend, or coworker — who recently bought a home or has a mortgage, and might appreciate the same kind of protection we set up for you today?**

Most of the families I work with know at least one person who'd want their home protected too — especially with everything going on financially right now.

I'd be happy to reach out and walk them through the same quick review — no pressure, just the same helpful info you got.

If it's easier, I can even send you a quick message you can forward to them.

**Does anyone come to mind that you'd want me to reach out to?**