**New A Leads all types**

Hi Sally, This is \_\_\_\_\_\_\_\_\_\_ I was actually giving you a quick call regarding your mortgage over there on …

I was calling because recently you got a bunch of letters in the mail regarding the mortgage protection programs

taking care of the loan in case of death or disability… Im the field underwriter who handles this for you

and I just needed to verify a few things so we can get this information out to you….

**Older Leads All types**

Hi Sally, This is \_\_\_\_\_\_\_\_\_\_ I was actually giving you a quick call regarding your mortgage over there on…

I was calling because awhile back, and you might not remember and thats ok,

but you got a bunch of letters in the mail regarding the mortgage protection programs

taking care of the loan in case of death or disability, some of them were pink… as the manager

Im following up to try and see if one of our team members ever got in touch with you about this….

**Handling objections**

**It’s been taken care of.** - That’s exactly why I’m calling, I'm showing here you may not have been presented with all the available options, and perhaps

there’s an opportunity to save you some money or add more coverage. (start verifying info)

**No, no one ever got back to me.** – That’s exactly why I’m calling. I’m so sorry about that, we’ve been swamped with the

covid response. I’m not sure if an agent was working that area and got sick or moved away, but I would be

the one to step in and cover the options with you. (start verifying info)

**I can’t remember if anyone ever came out.** – That’s exactly why I’m calling. (start verifying info)

**I’m not interested anymore.** – That’s exactly why I’m calling, can you please tell me what changed since you inquired? (start verifying info)

**It was too expensive.** – That’s exactly why I’m calling, it’s not supposed to break the bank at all. It’s supposed to

be very flexible and there are multiple ways we can set it up. (start verifying info)

**Script Tips:**

1. Keep your voice tone low, keep your pace medium. Not too high, not too low.
2. When they respond with an objection below, **Acknowledge** (that’s exactly why I am calling), **Answer** (with a response below) then **Continue** (with the next part of your script).
3. Consider yourself a case manager, and try to resolve each family's inquiry to figure out what happened.
4. Sometimes customers think they have coverage when they don’t actually have it and are confused, so make sure to ask questions to fully understand their situations and if they do have coverage.
   1. Did someone come out to the house or do a phone conference to cover the information?
   2. Did they receive their paperwork yet?

**VERIFY INFORMATION & CONTINUE SCRIPT**

I just needed to confirm a few things before we get the information out to you.

I had your address as (verify address), and your mortgage is roughly (verify amount),

You had indicated on here that your DOB/Age is \_\_\_\_\_ and that you’re a non-smoker/ smoker, is that correct?

And your husband/wife’s DOB/Age is \_\_\_\_\_ and he/she is a non-smoker/smoker, is that correct?

Any major health issues for anyone at all, like a heart attack, stroke, cancer, or diabetes – anything like that?

**(If they say yes to the major health issues ask them what it is and what year it was diagnosed)**

Ok great, well because of Covid-19 everything we do is over the phone … typically covering the details for you and your family

takes around 15/20minutes depending on how many questions you all have.

(first name), do you work full time? Do you work from home? **(or if they are over 55 “are you retired”)**

What do you do? So, do you work a 9-5 schedule? What time are you both usually home?

Ok, we could put you today at \_\_\_\_\_ or \_\_\_\_\_ , would either of those be easier for your schedule? **(find a time for both of them)**

ok got it, I’ll will call and go over the information with you, it should only take 15-20 minutes.

That's a good time for your husband/wife as well?

\_\_\_\_\_\_\_\_, can you think of any reason why you guys wouldn’t be there at \_\_\_\_\_ ?

Great \_\_\_\_\_\_ Can you grab a pen real quick? ……. Ok If you can write down my name (your full name)

with the mortgage protection, and what time I am giving you a call? **(Make them say it)**

Perfect thanks, see you then, have a great day.

**Secret Tips**

1. Always give them options for times ex:
   1. “I have a 5pm and a 7pm, which one works best for you?”
   2. “Is morning, afternoon, or evening better for you?