

B/C Lead Phone Script:

Hey (Name)?

Name this is _____ bear with me I am not a telemarketer. I'm calling in regards to your mortgage with _____. It looks like back when you closed on your loan you submitted a form regarding the mortgage protection to pay off the house in case something happens to you? The reason for my call is that I don't have any record this was ever taken care of. Has anyone been in contact with you?

(Key for success: Do not pause until you've spoken the last line asking if someone has contacted them)

Responses/Objections:

- No. No one has called us.

-Thats what I thought. I'm the field underwriter assigned to you. We do not require a medical exam so they require me to come out and make sure you're not in a hospital bed. It takes 15 to 20 minutes and I'll be in the area _____ What works better for you, morning, afternoon, or evenings?

- Yes and we are no longer interested.

Agent: No worries. That's why I'm calling. Let me get this file closed out. The reason you're no longer interested, is it because the quotes you were given were more than you're willing to pay?

Client: (Most common response) "Yes. It just didn't make sense."

Agent: Really? That's odd because price should not be an obstacle for this. If im able to get you something well within your budget would you still be open to it?

- We've already got it taken care of

Agent: No worries. That's why I'm calling. Let me get this file closed out. About how long ago did you get your policy?

Client: (Most common response) Oh, a few months ago.

Agent: Got it. And what's your premium payment on that?

Note: If the premium is really low. Between 10 to 25/month there is a strong likelihood the client has accidental death only. In that case you want to say "Really? That's pretty low. It sounds like you have an accident only policy which would only pay if you were hit by a drunk driver or stuck

by lightning. Is that what you're looking for or did you want something to cover any death under any circumstance?"

Client: I pay _____ a month.

Agent: Really? That sounds high. Are you opposed to saving money?

Client: No.

Agent: Right lets take a look at your policy. It'll take 10 to 15 minutes and we can make sure you have the best option available. Ill be in the area _____ Which works best morning, afternoon, or evening times?

Booking the appointment:

Keys for success.

1. Have then write down the appointment time with your name. **DO NOT GIVE YOUR PHONE NUMBER.**
2. Use a minimum of 3 "tie downs" Ask your manager what tie downs are best to use.
3. When you see only one person on the lead don't assume it's just them. **ALWAYS** ask if there is a significant other and make sure they will both be present. If they push back and say they don't need to be present simply ask "Will they be the beneficiary? If so, I need to see them too."
4. **TRACK YOUR NUMBERS!**
5. Smile. You're making a lot of money right now.