



Hello can I speak to _____

This is “**appointment setter name**” from the Mortgage Protection Center. I am calling about the application request for information you filled out and sent to our office regarding the Mortgage Protection Life and Disability coverage.

Do you remember sending in that request on Mortgage Protection? **Or talking with our call response team?**

For Aged Leads

Your paperwork finally made to our desk and I wanted to apologize for it taking so long to get back to you. We are receiving about 1000 new application requests like yours every week.

For either aged or fresh leads

We did start working on your paperwork this week and I wanted to reach and go over a couple of things with you really quick. Do you have a couple seconds? ... (Confirm address). You didn't list a spouse or partner on the application are you Married? **Okay great**. Now, who did you want to make sure, if you died, who did want that mortgage debit paid off for (**Spouse/Partner if married or the kids if not**)?

Now I still have the mortgage with Lender is that right? Great – I see that amount is about Mortgage Amount is that right?

You put down here that you are Ht/Wt and Smoker or not is that right?

Okay First Name let me explain real quick how this works. Most insurances require a physical exam, they pull blood and doctors records we do not. It's much simpler than that, but we do have to see you just to be sure everything okay (Smile while you say this).

Your field underwriter his/her name is “**agent**” who has been assigned to your file to go over the insurance and he/she is scheduled to be in your area Day1 or Day2 of this week. He/she needs about 15-20 minutes of your time to go over your options.

What would be the best 15- or 20-minute window for him/her to stop by? Would Day1 or Day2 be good for you? Is morning or afternoon or evening best for you? He/she has a Time1 or Time2 available which would be better?

If you could grab a piece of paper and pen, I'll give some of his/her information.

The name of your field underwriter is “**agent**” and he/she will be by on Day between time and time + 30 min to address at _____.

Like I said, there is no physical exam but he/she will have some questions about medications okay; so if there are any medications you're taking if you could have those out when he/she gets there...that will make his/her job really easy.

Okay then that's it He/she is going to do his/her best to help make sure you have that insurance in place for beneficiary on Day .

I appreciate your time and you have a great day!



Objections:

"I can't meet tomorrow..." Great, so Saturday morning works better then? Would you like the 10 o'clock slot or the 11

"I just wanted some info..." Perfect, that's exactly what our representative will give you and it should only 15 to 20 minutes to share with you how it works, answer your questions, and give you the bottom line. He(he) can see you tomorrow between 6 and 7 or Saturday morning at 10 or 11. Which one works best for you?

"I just wanted to know the price" Okay no problem, I'm not the state licensed representative so I don't know any specifics about the program. What I can tell you is that I have seen rates anywhere from \$25 a month up to \$500 a month, depending on the individual. Our representative will be able to give you all of the specifics when he comes out. Is tomorrow or Saturday better for you?"

"Can't you just send me some information?" Well, there are at least a dozen different programs available and you're only qualified to receive information on the one you would actually be eligible for. So, He'll(She'll) will have to run through the qualifications with you, and the rest can be done through email, over the phone, or regular mail. It is not a long drawn out affair, and again it only takes about 15-20 minutes so would morning or afternoon work better for you?"