

Phone Script - Most Common Objections

1) Can you just email it or mail it to me? (Same if they're just looking for a quick quote)

RESPONSE #1: I wish I could do that, it would definitely make my job easier. But unfortunately, since our plans are non-medical, the insurance carriers make me validate your driver's license and see you in person to make sure there isn't any identity theft or fraud. Does that make sense?

2) I already have life insurance

RESPONSE #1: Perfect. This isn't life insurance. This is Mortgage Protection. Life insurance is there for your family to leave income behind. Mortgage Protection is to protect the equity and the value of your home, and to make sure if you were to pass away that your family would be able to stay in the home.

RESPONSE #2: Perfect. A majority of my clients have life insurance as well, so do I. But Mortgage Protection is very different. It's sole purpose is to protect the homeowners in case of a death or disability so that their loved ones will be able to stay in their home.

3) I won't be home

RESPONSE #1: Perfect. What time do you and your spouse normally get home during the week?

(Make them tell you their schedule for the week.... So for example.. they'll say Monday, we get home at about 630pm. Tuesday, we have bowling so we won't be home until 9. Wednesday is early day so we are normally home at 530. Thursday is date night so we block that out completely for ourselves)

****You get the point. Find out what they do during the evening and book on the time they are available AFTER they give you their schedule**

RESPONSE #2: Perfect. It's only going to take 15-20 minutes. I just need to drop the information off to you. What you do with the information is totally up to you. My job is just to deliver the information off to you

4) I'm not interested

RESPONSE #1: Perfect. My job is just to deliver the information to you. What you do with it is totally up to you. But they just pay me to drop it off to you. If you don't want it, you can sign the release of liability form.

(if you feel like adding on, sometimes I do because I get bored, then you can say...) In case you die and you're not covered, your family cannot come sue us since you didn't protect them.

RESPONSE #2: It looks like you filled this form out to protect your family and your home. You even initialed it with your own handwriting. I have the card right in front of me right here, let's make sure it's your handwriting and not someone else's. What time will you and your spouse be free?

Tips on the phone—

1) If they are OLDER leads, **DO NOT ASK** if they remember filling out the mortgage protection card, because chances are they forgot. So just keep rolling with it.

Example –

Hi _____? Hi, I'm Steven with the Mortgage Protection Center. I'm getting back to you about a card you filled out about a program that pays off your mortgage in case of death or disability.

(DO NOT PAUSE, normally you would, but go straight into verifying information)

I have here that your DOB is.... Your address is...

AND JUST ASSUME IT.

2) Some of the top phone dialers and appointment bookers (Jack, Andrew, and even Shawn said this in training) are monotonous and sometimes emotionless.

3) Ask if they are SINGLE or MARRIED. This matters because if they are MARRIED, you want both of them at the time of the appointment. You don't want ONE LEGGERS (one spouse present, one spouse absent) because then you give them the ability to say "I need to talk to my wife about it... We don't make decisions without talking to each other."

4) When you are new, and you are comfortable with the person on the phone, try and ask if they have any medical conditions (heart attack, strokes, cancer, diabetes, high blood pressure, and high cholesterol)? And also what prescriptions they are taking. This is important because you can ask your support team which plans they will QUALIFY for BEFORE you even get into the home so you know which company to write them.

5) I learned this from Tray, but it's very important. Ask if they live in a gated community or have a gate. Because sometimes they do, and if you don't get their gate code or whatever, you might get to the appointment and not get in, but they are home and not answering the phone.

6) ON MORTGAGE PROTECTION APPTS: Ask if their address is their primary residence or rental property. You'd be surprised how many times we show up to a house on the lead card to find out that they rent that home to someone else.