



## Instant Income Phone Script

Hello, \_\_\_\_\_, this is \_\_\_\_\_ with the Mortgage Protection Group, I'm calling about that letter that you or (spouse or co-borrower's name) mailed in regarding your mortgage protection on your (bank name) loan for your home at (street address).

1. You put down here that your date of birth is \_\_\_\_, your height is \_\_\_\_, weight is \_\_\_\_ and (spouse or co-borrower's name) date of birth is \_\_\_\_, their height is \_\_\_\_, and their is \_\_\_\_\_. You indicated here that neither one of you use tobacco products in any form, is that correct? Do you plan on starting to use tobacco products?
2. Do you or ( spouse or co-borrower's name) have any medical problems that I need to know about, such as H.B.P, Diabetes, Cancer, Heart Attack, High Cholesterol, or COPD?
3. Are you or (spouse or co-borrower's name) taking any medications for anything at this time? Have either of you been in the hospital for anything in the last ten years?
4. On the letter it says that the amount of the mortgage to be covered is (\$mtg. amount), is this correct?
5. If something were to happen to you for any reason, who would get your house? (Get full name and relationship of beneficiary, if other than spouse/co-borrower) Why is it important to you that (name of beneficiary) get the home?

It takes about 15 minutes to see what coverage you qualify for. I'm scheduled to be in your area \_\_\_\_\_ and I have a \_\_\_\_\_ or \_\_\_\_\_ appointment available, what is the best time for you and (spouse or co-borrower's name)?

What is the best way to get there from (nearest main intersection)? Great! I'll see you and (spouse or co-borrower's name) on (day & time), (if married, again, please make sure that your spouse or co-borrower is there also). Thanks, have a great night!

# CLIENT QUALIFICATION INFORMATION

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Birthdate: \_\_\_\_\_ Age: \_\_\_\_\_

Birthdate: \_\_\_\_\_ Age: \_\_\_\_\_

Height: \_\_\_\_\_ Weight: \_\_\_\_\_

Height: \_\_\_\_\_ Weight: \_\_\_\_\_

Smoker: \_\_\_\_\_

Smoker: \_\_\_\_\_

## MEDICAL PROBLEMS

(High Blood Pressure, Heart Attack, Stroke, Cancer, Diabetes, High Cholesterol, DUI/Substance Abuse, Any Surgeries or Diseases, Accidents in The Past 10 Years)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## MEDICATIONS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## MORTGAGE INFORMATION

Loan Amount: \_\_\_\_\_

Lender: \_\_\_\_\_

Mortgage Term: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

## MISCELLANEOUS

Occupation: \_\_\_\_\_

Occupation: \_\_\_\_\_

Schedule: \_\_\_\_\_

Schedule: \_\_\_\_\_

Beneficiary Full Name & Relationship: \_\_\_\_\_

Do you have children? Yes: \_\_\_ No: \_\_\_ If yes, their ages: \_\_\_\_\_

Appointment Date & Time: \_\_\_\_\_

Directions to Home: \_\_\_\_\_



## Rules of the Phone

1) The ONLY point of the phone call is to SET the APPOINTMENT. DO NOT TRY TO SELL ON THE PHONE! Just set the appointment. The selling, quoting, rapport, etc gets done in the home, not on the phone. Set it and forget it.

2) If you want to set appointments, FOLLOW THE SCRIPT. If it's not on the script, DON'T SAY IT. If it's on the script, DON'T EXCLUDE IT. It's a script, not a guideline. After you have made thousands of dials, you can start to "improve on it". Or counsel with your mentor if you make the next great discovery. Just make sure your SET ratio is higher than Casey's before you do! Don't mess with tried and true.

3) SLOWDOWN. No matter how slow you think you're going, you probably are still going too fast. You're reading it, the client is not. They need time to let each precious word sink in. Your tone should be low and slow. (Pretend you're the furnace repair man). Country dumb works wonders, even in the city. If you're being told "Call me back", "I'm busy", "We're not interested" or just getting hung up on, you sound like a telemarketer.

4) NEVER LEAVE A MESSAGE. Never leave a message. Never Leave A Message. Call back again, and again, and again, and again.

5) ASSUME the appointment. You're calling to fit them into your busy schedule, not to ask them if they could find it in their hearts to spare a few moments of their precious time. "I should be able to squeeze you guys in between 6 and 6:30" NOT "Do you think 6:00 on Monday night might work for you guys?" Fit them into your schedule, not vice-versa. Be pleasant, but be firm, and keep your posture. You're a mortgage protection specialist, not a slouch.



- 6) The person who is ASKING QUESTIONS has CONTROL. If they sneak one in on you, answer it as short as possible, and ask a question back. "Can you just send us something?" (response)"I can't, but I can work you up some options for you. What normally works better for you guys, mornings, afternoons, or evenings?" If you get stuck, you can always ask, "What was your main concern when you sent that in?"
- 7) Set the appointment on the FIRST CONTACT. They won't call you back to set the appointment. In fact, they probably won't answer cause now they know it's you! If they are at work, inline at the store, watching their kids basketball game, in the car, etc., just say "Well real quick" and speed up your phone script. Get the time set and let them know "if that doesn't work they can call you to reschedule, otherwise see you at 7:00 on Monday!"
- 8) DO NOT try to SET the appointment until you are ABSOLUTELY SURE they REMEMBER sending in the form. (End of first paragraph of script) "Do you remember that?" Ask 3 times if you have to. If you breeze over this, give your lead to someone who wants to set appointments.
- 9) If you set your appointments more than 72 hrs out, expect a LOT of NO SHOWS. 24-48 hrs is best. Again, control your schedule.
- 10) The BEST time to set appointments is SATURDAY MORNING, 9-12. Sun afternoon and eve is also good. 6-9pm, Mon-Thur is good, and so is anytime you get porched. Take your leads with you when you're out on the road. Make the best use of your down time. Make more dials. Or take the lead and go knock on their door.
- 11) IF YOU'RE STRUGGLING setting appointments, STOP calling the leads, and counsel with your upline. You're doing something wrong, and things will only improve when you learn what you're doing wrong. You may need to role play, listen to more MP3's, record yourself, or get more practice by making more dials. But figure it out. If you don't master this, you won't make it. Get help!
- 12) There are ONLY 3 REASONS FOR FAILURE. Not enough DIALS, not enough LEADS, or not following THESE RULES.



## OBJECTIONS

### Objection: **Don't Remember**

Remember, it was the protection that was to pay your mortgage off in the case of your death and to make your mortgage payments for you should you get sick or become disabled. Does that ring a bell? ....wait for an answer **So, which day would be best to meet with me?**

### Objection: **Not Interested**

What happened? You were concerned enough before to mail in the letter. What changed? Please understand that our plan is a custom plan designed just for your family and to fit almost any budget. Would Saturday be a good day to meet?

### Objection: **Mail Me Something**

Not really, it is important that I understand exactly what is important to you to protect your family, and to custom fit a plan that will fit your needs. You are in charge of picking out the coverage that best suits your budget. And I basically help you with the application process. **So, which day would be better for you?**

### Objection: **How Much?**

It really depends on your age, your medical condition and the benefits you choose to have in your plan. This is a custom plan and no two families are alike. If the cost does not fit your budget I either lower the coverage or any features you may not really want. So, which is Saturday a good day for us to meet?



**Objection: Both of us have to be here?**

Yes, by state law I have to physically identify both of you and get signatures for both of you. So it is important for both of you to be there.

**Objection: I don't have any money. I lost my job!**

I understand, these are tough times, but don't let this get you down. I not only can help families on almost any budget to get coverage, but I might even have a job opportunity for you. Would Saturday be a good day to meet?

**Objection: Too MANY OBJECTIONS**

Sir/Ma'am: If this is not something you are concerned about that's OK. Now if you need the coverage and you are concerned about protection for your family, then I would be glad to help you. Information can help anyone to make the right decision for them. Is a good day for you?