



SYMMETRY FINANCIAL GROUP

B.E.S.T. SYSTEM

BE BUSY. This is a simple numbers game - most successful agents make 250 or more per week.

ESTABLISH the reason why you are calling. You're calling because they sent something to you!

"Hello, _____. This is _____ from the mortgage protection center. I've got that paperwork you filled out (when you financed your home) requesting information about paying off your home if you died) and I'm the field underwriter assigned to your case and several others in your area that I'll be working on this week and I just need to quickly verify some of the information that you've already provided. (Start filling out client qualification form.) – SPEAK SLOWLY AND DO NOT PAUSE!

1. You put down that your DOB is _____, (Spouse's) DOB is _____, is that correct?
2. You indicated that neither of you use tobacco products in any form, is that correct?
3. Do you or (spouse) have any major medical problems that I need to know about like cancer, stroke, or heart attack? Any diabetes (insulin?) or COPD?
4. Does your doctor prescribe any medication for anything at this time? (for what reason?)
6. On the letter, it says the amount of the mortgage to be covered is \$ _____, is this correct?
7. Now normally this benefit would go to your spouse (if married) and vice versa if something were to happen – is that how you'd want it set up? (If single:) **Do you have a significant other or family member** you'd like the house to go to if something were to happen to you?)

SET APPOINTMENT.

"Ok, that's all the information I need to go to work on your case. They've got me helping several families in your county on _____ or _____ and it takes about 15 minutes to see what coverage you'll qualify for. Do you work outside of the home? What time do you normally get home from work on _____? Is your spouse normally home at that same time?"
"OK, I'm going to put you down for between _____. Can you grab something to write with?"

TIE DOWN.

"I need you to grab a pen and write down a few things that you'll need to have out when I arrive. This will help speed up the whole process. (WAIT until they grab a pen and paper!)"

- 1) I've got you down for (time) and you can also write down my name..
- 2) I need any medications that either of you are taking out on the kitchen table as well as your Dr.'s info.
- 3) I'll need a picture ID for both of you. A driver's license is fine.
- 4) Can you do me a favor – will you be sure to tell your spouse that I'm coming at this time so they are home and not surprised when I show up?
- 5) If I plug your address into my GPS, will it take me right to your home?
- 6) **Is there any reason that you can think of that you and (your spouse) would NOT both be at home at this time?**

Ok, great, if you could give me a 30 minute window on either side of that time since I'll be meeting with other homeowners in your area too, I'd appreciate it as I could be running early or a little late depending on traffic. See you tomorrow!"



When dialing on different types of leads, the only thing that should change is your intro – always speak LOW and SLOW

Call-In Leads Intro

Hi _____, this is _____ giving you a call back. We received the information that was generated by your recent phone call (or maybe it was your spouse) where you were inquiring about protection for your mortgage with (name of bank) for (\$ mortgage amt). I am the case worker that has been assigned to pull all of that information together for you and get it to you. Let me verify the information you have already given us...

Online Leads Intro

Hey _____, my name is _____. You went online and requested some information for life insurance. I am the field underwriter here in (city or county) assigned to help you, and I just have a couple questions....

Bonus Leads Intro

Hey _____? Hey _____, this is _____, and I'm calling you BACK from the Mortgage Protection Group through (mortgage lender)— Really quick, it was just about the form you actually gave us shortly after you financed your home requesting the information to protect your family by paying off the home if you died or make a mortgage payment for you if you became sick or injured and cannot work. I just need to verify the information you already gave us so we could work up your options for you.

Ok, you wrote down here that your date of birth is ...



FINAL EXPENSE PHONE SCRIPT

Hello_____. This is_____, and I'm calling you back about that postcard you sent in about the Life Insurance Programs for Final Expenses. I'm just the caseworker that's been assigned to your request and several others in your county. My main job is to get some options together for you, and before I can go to work on your case, I just need to verify what you indicated on the postcard.

You put down your age as ____.

And are you a non-smoker?

Okay, any major health issues I should be aware of like any cancer, heart attack or stroke?

Okay, any diabetes or COPD?

Great, sounds like you will qualify for several of our programs. I've got enough information on my end to go to work on your case. The reason I am calling you is I'm already scheduled to be out in your area on _____. I'll be taking care of several of these requests so I'm not going to have a lot of time, but it only takes about 15 minutes to go over the coverage options with you. I'd like to try and squeeze you in since I'll be out in your area anyway. What time of day typically works better for you, morning, afternoon, or evening?

[Schedule]

[Tie Down]



CLIENT QUALIFICATION FORM

GENERAL INFORMATION

Client		Spouse/Other	
Name:		Name:	
Date of Birth:	Age:	Date of Birth:	Age:
Height:	Weight:	Height:	Weight:
Tobacco use? Y or N		Tobacco use? Y or N	

MEDICAL PROBLEMS

high blood pressure | heart condition(s) | sleep apnea | stroke | cancer | diabetes (oral/insulin) | diseases

Client		Spouse/Other	

MEDICATIONS

Client		Spouse/Other	

OCCUPATIONAL INFORMATION

Client		Spouse/Other	
Occupation:		Occupation:	
Do you currently have life insurance? Y or N		Do you currently have life insurance? Y or N	
If yes, how much coverage? \$		If yes, how much coverage? \$	

PRIMARY CONCERN

What do you want this coverage to do for you? What made you want to send this form back to us?



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.

Handling Objections

(Posturing, Mindset and The Recipe)

Everyone wants to buy, but nobody wants to be sold.

Objections are just an opportunity to **turn a NO into a YES**. Most people object as a natural reflex to protect themselves, not because they actually mean “NO”. In fact it's proven that the average person says no 5 times before they actually purchase anything, It helps them Feel like they are in Control. So don't get upset when people object, just realize every objection you get is one step closer to getting that YES.

You win some; you lose some, but Don't be scared of objections. Rather, expect them, and look forward to them, because each objection you handle will bring you one step closer to handling objections fluidly, reflexively, and comfortably. In fact, that's how you know that you have studied and practiced and **been on the phones enough**, once you Stop dreading an objection, but rather look forward to it.

Remember, **your job isn't** to interest them, remind them, reanimate their desire, or convince them they still (Or ever) need the coverage. Your Job on the phones **today** is to **GET IN THE HOME**, Plain and Simple. That's where the magic happens, and it can't, if you can't get into the home!

When People Object They are used to, and therefore expecting, 1 of 2 results

1. That you will push back and try to manipulate, push, or otherwise trick or coerce them to do something they don't want to do. (They often ASSUME this) and
2. That you will give up and go away and the conversation is over. (They HOPE this)

We are going to approach it a 3rd way they aren't expecting.

3. We are going to **validate their concern**, let them know it really isn't as big of a deal as they thought, and then we walk around it with the assumption that THIS IS HAPPENING, and that's a good thing.

This derails a negative path and puts you back in control of the conversation.

So...

EVERY SINGLE OBJECTION can be handled by building **“THE PERFECT SANDWHICH”**. In our **“Perfect Sandwich”** the top and bottom pieces will remain constant for EVERY SINGLE OBJECTION, and the fillers are tailored to the objections you receive.

1. **The First piece of Bread** (and EVERY SINGLE OBJECTION) **MUST BE** responded with the exact same rebuttal, which is:

“That's exactly why I'm calling...”

2. Then comes the Fillings (How you will actually handle each objection. “Ingredients” below)

3. **Then we Finish with the Final Piece of Bread**

GO RIGHT BACK INTO THE APPOINTMENT SET UP (without pausing, (Which we call the death pause), nor hesitation, nor skipping a beat) **ASSUME THAT WHAT YOU'VE JUST SAID IS SATISFACTORY, AND YOU AREN'T THERE TO ASK PERMISSION, BUT RATHER TO ASSUME THE APPOINTMENT!!!**

Do this by saying **“...SO WHEN I STOP BY We will go over that information and I'll explain it a bit more. Are you BOTH typically together in the morning or afternoon?”**

If you haven't already asked the questions about health Go back to the script by saying “Let me just ask a few questions to make sure I am prepare with the proper paperwork when I stop by... (Health Questions)”

Handling Objections

(Rebuttals)

I'm NOT INTERESTED (or Changed my mind)

"That's exactly why I'm calling..."

Let me just take some notes and I can clear your name out of my system here.

Ok... (Prospects Name)... Is it that you aren't interested in the Coverage, or just that you're concerned about an extra Expense?

(They will respond either directly or indirectly by answering with something else. Unless they are just lying and trying to get rid of you... 0% of the time it's about interest, because who wouldn't want to protect their family? Almost 100% of the time it's just about money, or a related factor like age, health, previous quotes, (Which goes back to \$\$\$) or current coverage)

(ALL CONTINUATIONS FOR THIS REBUTAL LISTED BELOW)

CAN'T AFFORD it (\$\$ is tight)... / I'm Too OLD / Too SICK

"That's exactly why I'm calling..."

We specialize in helping people who are your exact same situation. In fact **most** of our clients are just like you and, (Have Budget Restraints / Are In the same Age Range / Have health problems they are concerned about etc...). They always find something they like and that fits well within their budgets

"...SO WHEN I STOP BY We will go over that information and I'll explain it a bit more. Are you BOTH typically together in the morning or afternoon?"

(If they push) I just don't think we can afford it:

I know that money is tight, It defeats the purpose to get coverage, if it's going to hurt your family financially to do so. I also know how important your family's well-being and protection is, **SO I PROMISE THAT WHEN I STOP BY** we will find something that fits well within your budget and **still** allows you to protect your family. If **nothing** else you'll at **least** still have the information for when you **are** ready and things are better. **Are you typically together...**

Already HAVE IT

Already SPOKE / SAT WITH SOMEONE

Already HAVE AN APPOINTMENT

"That's exactly why I'm calling..."

The Company actually asked me to go ahead follow up with you to swing by with the BETTER PRODUCT, WITH BETTER BENEFITS, AND BETTER RATES. I am really busy helping about 15 other Families this week, so we will have to make it quick and I could probably give you about 15 or so minutes...

"...SO WHEN I STOP BY We will go over that information and I'll explain it a bit more. Are you BOTH typically together in the morning or afternoon?"

I DON'T REMEMBER THAT

(I DON'T KNOW WHAT YOU'RE TALKING ABOUT)

"That's OK, That's exactly why I'm calling..."

I don't expect you to remember **everything** you filled out when you got the mortgage but it was the benefit that would help pay off your home if you died or help make a mortgage payment for you if you became sick or injured and couldn't work. I guess someone in your home just wanted to make sure your family was ok if something happened to you. I'll bring this form when I come and I'm sure when I come by you will recognize the handwriting and it'll Jog your memory.

"...SO WHEN I STOP BY We will go over that information and I'll explain it a bit more. Are you BOTH typically together in the morning or afternoon?"

I just want to know RATES / COST / PRICE

"That's exactly why I'm calling..."

That's the great thing about our program. **You get to choose your rates**, based on the **Product and Features** you want.

"...SO WHEN I STOP BY We will go over that information and I'll explain it a bit more. Are you BOTH typically together in the morning or afternoon?"

(ONLY If they push) Ya, but I just need to know ABOUT HOW MUCH:

I'm what's considered a Field Underwriter for the mortgage protection group and I'll be able to SHOP AROUND and find you the best rates based on what you qualify for. Most family's choose a program that's between \$40-\$80 a month, but it depends on what you qualify and how much coverage you want

...SO WHEN I STOP BY...

Can you just SEND / EMAIL ME SOMETHING?

"That's exactly why I'm calling..."

I wish I could, that would make my job so much easier. Since most of our programs DON'T require a physical exam to get this coverage, they send me out as a field underwriter to Personally verify your identity and of course qualification.

I'm really busy helping about 15 other Families this week, so we will have to make it quick and I could probably give you about 15 or so minutes...

"...SO WHEN I STOP BY We will go over that information and I'll explain it a bit more. Are you BOTH typically together in the morning or afternoon?"

Let me Check with My spouse

We're Too Busy

We have Opposite schedules

"That's exactly why I'm calling..."

My Job is just to get you this information, and help you out best I possibly can. So why don't we do this. I'm really busy myself, so it's got to be a quick appointment anyway. Let's set up a tentative time right now, when you feel confident will **MOST LIKELY** work for both of you. Then you can check with your spouse, and if that **doesn't** work you can call me back **within the hour** or so to give me some alternative times, and I'll do my best to squeeze you in then Sound good?

"...SO WHEN I STOP BY We will go over that information and I'll explain it a bit more. Are you BOTH typically together in the morning or afternoon?"

(Probing questions if necessary)

- When are you typically home together?
- When do you both typically leave and come back for the day?
- What's the earliest or Latest you can meet?
- When are your days off?

I could probably squeeze you in Either (Monday or Tuesday), but it'll have to be quick if that's okay with you... Which works best for both of you?

I could either do (7pm or 8 pm) which is better?

And you're pretty confident that will work? (If not, choose a later/another time) Ok, do you have a pen and piece of paper to write this down? ... (Booking Script)

Alright, make sure (your spouse) knows, and **if I don't hear back from you within the next hour or so** I will assume we are set. Sound fair? Perfect! And to speed it up when I come over make sure to have your IDs, and a list of all your meds, and doctors info. Sound good?

I've told you guys a Million Times...

STOP CALLING ME! TAKE ME OFF YOUR LIST!

"That's exactly why I'm calling..."

Dang, you know what... My guess is you were probably dealing with some telemarketers. I'm so sorry you had to deal with them. Man I can't stand them. They call you over and over and can't take a hint and don't ever seem leave you alone. I'm so sorry you've had to deal with THOSE GUYS... Dang!

No, that's not me at all. In fact I've got this form right here in front of me that you filled out asking me to reach out to you. I guess someone in your home just wanted to make sure your family was ok, if something happened to you. In fact I'll bring this form when I come and I'm sure when I come by you will recognize the handwriting (and it will jog your memory).

"...SO WHEN I STOP BY We will go over that information and I'll explain it a bit more. Are you BOTH typically together in the morning or afternoon?"

Other Less Common Objections

I DON'T HAVE TIME right now, can you **CALL ME LATER?**

Well that's exactly why I'm calling. I actually don't have any time to go into this right now either but I'm going to be in your area helping several homeowners on Monday. **...SO WHEN I STOP BY...**

Do **BOTH OF US HAVE TO BE THERE?**

OR **I MAKE ALL THE DECISIONS,** OR **MY SPOUSE DOESN'T NEED TO BE THERE.**

That's exactly why I'm calling. This benefit can cover any person on the deed or mortgage or effects the owner if something happens to them. Usually your spouse will have questions you won't think of, and will want a say in what their life will look like if something happens to you, and since they do make me identify you in person you do both need to be there, But we will make it quick. **...SO WHEN I STOP BY...**

We **SENT THIS IN A LONG TIME AGO!**

That's exactly why I'm calling it looks like we've made several attempts to get in touch with you after you requested the information. The company assigned me to be the field underwriter for your case and several others in your county that I'll be working on this week **...SO WHEN I STOP BY...**

We **ALREADY HAVE LIFE INSURANCE!**

Oh good! That's exactly why I'm calling Most of the people we sit with already have Life insurance, so that's not a problem at all. This was the benefit that would not just help pay off your home if you died but potentially make a mortgage payment for you if you became sick or injured and couldn't work, So it's much much more comprehensive and beneficial than just plain life insurance. **...SO WHEN I STOP BY...**

Do you **WORK FOR THE BANK?** (Who do you work For?)

That's exactly why I'm calling After the crash in 2008, the government stepped in and said the banks could no longer also be the insurer **AND** the lender, So now it is outsourced to companies like mine. My Job is to just get you the information. **...SO WHEN I STOP BY...**

We have, (or will have) **MOVED / SOLD / PAID OFF OUR HOME**

That's exactly why I'm calling A lot of the people we sit with have done the same. The good thing about the benefit is that not only is it Transferable to protect the family or another home, but a lot of our packages also double as estate and retirement protection & helps them pay **way** less in taxes. **...SO WHEN I STOP BY...**

Can you **CALL AND REMIND ME?**

Hey, Let's do this, since I'll be sitting with around 10 other families that day, So chances are slim That I'll even have time, let alone remember to reach out, since to be fair to them, I'll be focusing directly on the Families I'm helping at the time... So if it sounds good to you, and to make it easier on each other, Let's just both put it in our own schedules right now, and make a reminder, so that we both remember. Does that sound Fair?

Lead Dialing Costs and Expectation

Below describes The cost of the leads to the agents, the quality and age of each lead set, and What results from Dialing you could expect to get working each lead Type. You may beat the Numbers, and The Numbers may Beat you, but with a Big Enough Sample size, you should zero in on the averages with only slight variation.

A Lead (MP - Mail-In): Never Sold/Distributed Before within 1st 21 days. If not sold within 21 days, will roll to OA status	A (MP) --- 10 Leads = 7-8 Appointments (75%)
A Lead (MP-CI - Call-In): Never Sold/Distributed Before 2 Call-Ins Equals 1 Mailer in results and Standing Lead Order Allocation. CI2s are Call-In A leads where the client did not leave their phone number - it was captured through caller-	A (MP-CI) --- 10 Leads = 5 Appointments (50%)
5A Lead: Distributed once as an A lead. Starts at 5 weeks of age and can go up to 8 months	5A --- 4-5 Contacts = 1 Appointment (22.5%)
4A Lead: Distributed twice. Starts at 10 weeks of age and can go up to 10 months	4A --- 5-6 Contacts = 1 Appointment (18.3%)
3A Lead: Distributed up to 3 times. Starts at 15 weeks of age and can go up to 12 Months	3A --- 7 Contacts = 1 Appointment (14.3%)
2A Lead: Distributed up to 4 times. Starts at 20 weeks and can go to 18+ months	2A --- 10 Contacts = 1 Appointment (10%)
1A Lead: Distributed up to 5 times. 5 months to 35 months old. Exclusive for 3 months	1A --- 12 Contacts = 1 Appointment (8.3%)
50C Lead: Distributed up to 6 times. Are \$.50 cents . 8 months to 50 months old. Exclusive 3 months	\$.50 --- 15 Contacts = 1 Appointment (6.7%)

***** A Lead (MP - Mail-In): Price Depends upon contract level. Refer to Promotion Guidelines (Company Heavily supplements Cost of Leads)**

All A Leads are exclusive to agents for 5 weeks Then are resold. (May or may not be sold then)

Once an application has been submitted on a client, that lead is taken out of the inventory system. Duplicate leads are eligible for credit/reimbursement - see instructions on sfglife.com