

## **PHONE SCRIPT FOR SECOND CHANCE INVENTORY LEADS**

Hi, this is \_\_\_\_\_ with the Mortgage Protection Customer Service Department, I represent \_\_\_\_\_.

About \_\_\_\_\_ of this (last) year you purchased or refinanced your home and requested information about how to pay off your mortgage in case you died. Did you get that taken care of? (Your response will be the same no matter which way they answer except for your first words)

(If yes) respond: Great,

(If no) respond: I'm sorry

That's one of the main reasons for my call.

This is a service call at your request. I'm calling you today about the "new" program that will pay off your mortgage in case you die and protect your heirs from the mortgage debt. This program gives you back all of your money, PLUS the total protection you need to pay off your home in case you would die.

All I need to do is verify the information you sent and ask a few questions, so I can prepare a couple of illustrations for you.

(Verify mortgage amount, ages, tobacco usage and any health questions you need. This is so you do not set the appointment and find an uninsurable situation.)

Great, I have the information and need to find about ten or fifteen minutes where we can sit down and discuss your options. Is \_\_\_\_\_ or \_\_\_\_\_ the best?

**REMEMBER IF THE PROSPECT HAS NOT ALREADY PURCHASED PROTECTION, THEY MAY WANT TERM OR LOW COST PROTECTION SO WHEN YOU ARE ON THE APPOINTMENT YOU CAN SHOW TWO PRODUCTS AND GIVE THEM A CHOICE.**

**KEEP YOUR PRESENTATION SIMPLE WHILE ON THE APPOINTMENT AND DO YOUR CROSS SELLING WHEN YOU DELIVER THE POLICY.**