

SFG Phone Script

Hello _____? My name is _____ and I'm with the mortgage protection office and I'm calling about your mortgage with _____. Some time ago, and it may have been quite a while, you (or your _____) filled out a form requesting some information about our mortgage protection program, but our records show that we were unable to reach you. You do still qualify for our coverage and I was just calling to see if you had already taken care of that or if you still needed the protection?

IF ALREADY TAKEN CARE OF: If you don't mind me asking, did you get the new kind or the old kind? (Customer: I don't know/what's the difference...etc?) Well with the new kind, if you outlive the term, then you get all of your money back. With the old kind your coverage just ends and you don't get anything back. Which one do you have?

NEW KIND: Great, that is really good protection. Now because I work with all of the major insurance companies in Texas, I can usually save customers 15-20% on the premiums. Is that something you would be interested in? **IF YES GO TO APPT SET BELOW**

OLD KIND: Ok, well like I said, with the new kind, you get all of your money back at the end of the term if you do not pass away, so it is kind of like a savings account with life insurance protection included. And because I work with 30 different insurance companies I can also probably save you some money on the policy you already have. Is that something you would be interested in. **IF YES GO TO APPT SET BELOW**

IF NOT INTERESTED: If you don't mind me asking, did you already pay off your mortgage or was there another reason you don't need the protection anymore? Ok well we don't just do mortgage protection, we offer all different types of life insurance and retirement protection. Is that something you would be interested in?

****IF YES:** Ok let me verify a couple things real quick.

1. Your mortgage balance is approx.. \$_____. Is that a 15, 20, or 30 year term?
2. And how much is the monthly payment?
3. Have you used any tobacco or nicotine products in the last year?
4. IF AGE KNOWN: I have here you are _____ years old, what's your actual date of birth?
IF DOB KNOWN: And you're DOB is _____, is that correct?
5. And now I just have couple health questions, like how tall are you? And your weight, roughly?
6. Have you had any major medical issues in the past 10 years like cancer, stroke, heart attack, diabetes (if so, when was it diagnosed? Last treatment? *Gather Info*)
7. Are you receiving any type of disability payment through social security or military?
8. Are you taking or have been prescribed any medications at this time or any major ones in the past 7 years? What are they for? (If on Blood Pressure meds, ask how many. For Diabetes, oral or insulin.)

Will this policy just be on you or is there anyone else in the house you would like a quote for?

(IF YES: Ok, now I will need the same info for _____)

Ok _____(their name), I am licensed in the state of Texas, which allows me to compete the top insurance companies in the state against each other to find you the lowest rates. So instead of you shopping around and getting a bunch of different quotes from each company, I do that for you. I usually put together about 10-15 different quotes for my clients and pick the top 2-3 to present to you. The presentation takes about 20 min, I just go over the product and what it covers and the different coverage amounts you qualify for. So what time do you and your husband/wife get home from work? I have a _____ & _____ on _____. Which works best for you? (DON'T FORGET TO SET A TIME!!)

Now if you'll do me a favor real quick and grab a pen and paper. Just jot down my name _____ and our appointment is for _____ at _____. And are you SURE that time definitely works for you and _____? Ok, perfect. And is the correct address _____? And will my GPS take me right to you? Is your house number on the house or on the mailbox? Very good, I do make all of my appointments but if you will give me 30 minutes on either side, just in case I hit traffic, I'd appreciate it. And I look forward to meeting you on _____ at _____. Have a great day!