

## SWAT TEAM B LEAD PHONE SCRIPT

Hello, \_\_\_\_\_? wait for him to say this is \_\_\_\_\_, Hi \_\_\_\_\_ this is \_\_\_\_\_, I'm a Manager with the mortgage protection center here in (the city on the form), I'm looking at a form hear, with your signature on it, that just came across my desk and I am doing an investigation on it. The problem is that I have no idea when this was filled out or if it was ever even taken care of. Do you mind if I ask you a few questions? (wait for them to answer, they will say sure go ahead or what form are you talking about? Either way go right to the next section of the script)

Well (name) Sometime in the past year or two you either refinanced or purchased a new home, well shortly after that your bank mailed you out a letter that you filled out and mailed back to our office requesting information on mortgage protection in case of a death, critical illness, or a disability that your home would be paid off or your mortgage payments would be made for you, what I am trying to figure out here is, were you able to get that protection put in place for your family yet?

No I haven't yet. Well I am glad I got a hold of you then. (go right into the A lead script)

Yes we have, I already took care of that? Ok great.. Well (name) to make sure you don't continue to get hassled by other agents in our company I'm required to get resolution on every form that is mailed in to our office, so In order to do that, I just need to ask you a few simples questions, you mind helping me out real quick?

In terms of the protection you put in place, did you just get the DEATH benefit that only pays off your home in case you die, or did you also get the LIVING benefits that would allow you to have access to a portion of that money while you are still alive, tax free, lump sum, that you could use to make your mortgage payments or even pay additional medical bills in the event you became disabled or suffered a critical illness such as a heart attack, stroke, cancer, kidney failure or even an organ transplant? Do you happen to remember if you just got the death benefit or also the living benefits? I think just the Death benefit.....Ok

My second question would be, did you get the OLD coverage that if you don't die that you pretty much through your money into a black hole and the insurance company gets to keep it all or did you get the NEW coverage where if you DON't die or use the coverage that you get all your money back? No I did't even know that existed.....I don't know actually....I don't think so.....or they could say something similar

Well If I can just verify some information on this form that you sent back to us, I can at least look up whether you qualify for those options or not( go right into the A lead script)

-or-

Well if you could qualify for the living benefits and the money back option would that be something that would be important to you or you would at least want to take a look at?

-or-

Besides just protecting your family in the event that you die, do you also think it would be important to have coverage in place in case you get sick and DON'T die or even have the option of getting all your money back if you are still alive when your home is paid off or is it something where you really just don't care if you give all your money to the insurance company if you don't die or don't use the coverage?

If you continue to get resistance such as:

I'm all set thanks

We already looked at that, and its just too expensive

We decided we really don't need it.

I think we are ok and have everything set in place that we need

Can you just give me some numbers over the phone or email me some info

(refer to the audio "Overcoming Objections on the Phone" on [Agenttraining.info](http://Agenttraining.info))