



In Home Appointment Script Outline

Step #1 Kitchen Table

Step #2 Verify Information

Step #3 *The Why* – Resurrect the Emotion

Step #4 Explain Roll and Purpose

- Old Way vs. New Way – Bank is not Beneficiary & No Decreasing Term
- Broker
- My Job

Step #5 *The Think About It*

Step #6 Show Options

Step #7 Close using the Application

Step #8 Secure the Sale

Step #9 The 4 R's



In Home Appointment Script - Example

Step #1 - Direct homeowner to the kitchen table - This step should set the tone for the rest of the appointment. You are in control, you are friendly but also busy, and you have a schedule full of homeowners. Take a little time to warm up, but be sincere. On the table should be your lap top, the lead that they sent in, and the applications.

Step #2 - Verify and gather needed info - Begin verifying the info you got on the phone.

Step#3 - The Why! Resurrect the Emotion - This is a good time to slide the lead in front of them to remind them what they filled out. Be sure to keep the lead so you can use it later to write out their options on the back of it. **“The most important question is, what is our main concern here, what do we want this protection to do for you?”** AND NOW SHUT UP AND LISTEN! This is the most important step in the script. This is where you gather the information you need to put their protection together. It is also a great place to gather the homeowner’s hot buttons. People buy out of emotion, this is where you bring them back to the emotion that they first had when they filled out the lead. Now, repeat what you heard back to them, and tell them how much you respect their decision to protect themselves and their family.

Step #4 - Explain Roll and Purpose – **“Let me explain my role here. Just so you know what my job is, I’m called a field underwriter, which basically means, I will show you what your options are, and when we find the option that best suits your needs and your budget, I help you apply for it.**

I am actually a broker for mortgage protection which means I have access to several dozen top rated companies. What that means for you is that my job is to find you the best coverage that you will qualify for at the best price.

Now this is not the old kind of mortgage protection. What I mean by that is your lender will not be your beneficiary, _____ will. One of the other major differences is this is not a decreasing term. In other words if something happens to you tomorrow or 10 years from now your death benefit will stay the same. This policy is also portable, which means that if you refinance or move, you can take this coverage with you.”

Step #5 - The “Think About It” – **“I’m going to start by showing you the comprehensive coverage. I’m not doing this to talk you into spending more money than you need to, but I don’t want to assume that you don’t want the best coverage for you and your family. So if what I show you is more than you want to spend, please let me know. Sometimes homeowners will beat around the bush and say things like, “I need to think about it, sleep on it, pray about it. I have been doing this long enough to know what that means. It means the price isn’t right. So, if what I’m showing doesn’t fit the budget, please tell me. This is just the first option, and we will definitely find you something to fit your budget.”**

Step #6 - Explain Benefits and Show Options - Now explain the options that are available to them (be sure not to mention benefits that may not be available to them due to age or health). Start with option A, the loaded plan. If that option is too expensive, move to option B and then to option C, continuing only if necessary. This is just a conversation you have until you find the magic number.

Step #7 - The Close – Once you have found the right price, you're ready to close. **“Now I will need to fill out a few forms and ask you a few health questions. This will just take a few minutes and we will be finished. Now, John, what is your middle name?”** Fill out the app.

Step #8 - Secure the Sale. Explain the process and what they can expect moving forward.

- This should take around 4-6 weeks for the company to make a final decision
- Delivery
- Draft Date
- Possibility of Phone Interview
- Possibility of Declination or Changes
- Leave Business Card and Any Required Forms
- Eliminate the competition
 - Instruct the client not to respond to the notice again and also disregard any future phone calls regarding mortgage protection.

Step #9 - The Four R's