SWAT TEAM A Lead PHONE SCRIPT (Intros)

Intro: 1 Get Right Into it (This is the One Nate Auffort Uses)

Hello, _____? wait for him to say this is _____, Hi _____ this is _____, I got your letter that you mailed back into my office regarding getting some information on mortgage protection in case of a death, disability, critical illness that your home would be either be paid off or your payments would be made for you. I just need to verify some information here so I can work up some options for you and then we can chat next week. You put down your birthday is_____is that correct? -or- You wrote down that your_____years old, what is your actual birthdate?

Intro: 2 "Looks like you were inquiring about some mortgage protection"

Hello, _____? wait for him to say this is _____, Hi _____ this is _____, I'm just following up with you regarding the form that you mailed into my office, looks like you were enquiring about some mortgage protection? (If they say yeh,) You put down your birthday is_____is that correct? -or- You wrote down that your_____years old, what is your actual birthdate?go into script

(If they say what is this again or they don't remember) It looks like (name of bank) sent you out this form in case of a death, disability, critical illness that your home would be either be paid off or your payments would be made for you. I just need to verify some information here so I can see what you qualify for, and then we can get together in a couple days to go over your options. You put down your birthday is_____is that correct? -or- You wrote down that your_____years old, what is your actual birthdate?

Intro: 3 "I'm Following up with you about your mortgage with"

Hello, _____? wait for him to say this is _____, Hi _____ this is _____,I'm following up with you about your mortgage with _____ for (the amount of the mortgage) and I was just getting back to you about that letter you mailed back to my office in regards to mortgage protection, I just needed to verify some information you provided so I can work up some options for you and then we can chat next week. (do not pause here) You put down your birthday is_____is that correct? -or- You wrote down that your_____years old, what is your actual birthdate?

Intro: "For Call in Leads"

Hello, _____? wait for him to say this is _____, Hi _____ this is _____, I'm following up with you about the postcard you received in the mail regarding your mortgage with _____ for (the amount of the mortgage) You or your spouse called the number and followed the phone prompts to answer a few questions so sthat we could contact you back reagarding your mrortgage protection options. I just needed to verify some information you provided so I can work up those options for you and then we can chat next week. (do not pause here) You put down your birthday is_____is that correct? -or- You wrote down that your_____years old, what is your actual birthdate?

SCRIPT Going over the Client Qualification Form

1. If it just has their age, I say….I see here that you are ___ and your wife is ____ what is your actual birth date (name?) ok, and your wife's?

2. And your mortgage amount is _____, is this correct? Was that a purchase or refinance? Do you know what your home is worth or what it was appraised for? And was that on a 15, 20, or 30 yr term? What's your approximate monthly payment with principle, interest, taxes and insurance all together? (*PITI*)

3. And what is is that you do for work (name)? is that like an 8-5, do you work from an office, your home? Ok great and what type of income are you accustomed to on a monthly or yearly basis? (*I do NOT usually get any pushback on this but if they do, just say… Just roughly, I need to put something here in my spreadsheet, don't worry, I'm not reporting it to the IRS or anything.*) And(their spouse's name) What do they do for work? Hours, income. *(you want to know what they do for work for several reasons and if they are Retired or DISABLED or receiving any type of disability income. If they are retired and home, when they are home together etc I like to fill up my DAYS with those appointments first and meet with the ones who work 8-5 at night)* and the Life Insurance that you have, is that all with work or do you own anything personally? And how much is that for?

4. Alright, well now it's my time to go to work for you, I currently have access to over 35 A rated companies that offer mortgage protection, so when I hang up, my job is to go to work for you and shop around and negotiate on your behalf to find the company that is going to offer you the MOST amount of COVERAGE for the LEAST amount of cost. So when I come out and sit down with you guys, I will go over the options with you and allow you to customize the coverage that fits your needs and fits your budget. So with that said, I just need to ask you a few health questions to help narrow down my search.

5. What is your height and weight_____. And your spouse? (*if its female I may make a comment like, I know I'm not supposed to be assign you this, but I need to know)* So what prescriptions is the Dr. currently prescribing you (name)? Can you spell that for me? *(WRITE DOWN THE NAME OF THE PRESCRIPTIONS)* And what is that for? (*ex High Blood Pressure, Cholesterol, Diabetes etc*) Ok and when were you first diagnosed with _____ (*month and year is fine, or even the season, like summer of 2010 etc*) Any issues with Heart Attack, stroke, cancer, asthma, arthritis, COPD, Diabetes, or any major surgeries in the last 10 years or Disabilities? Any Pain meds, anxiety or depression medications you may have been given in the last handful of years? (*You can ask these questions slow and pause a little after each. If they were hospitalized, find out when and for what, if they had a surgery find out when, for*

what and if they were given any pain meds for it and if they are still on them or not) And for your wife or husband? *(go through the same questions as above.)*

6. Ok great, so what is your main concern in terms of putting this protection in place for you and your family? ~or ~ what was the main reason you filled out this form, what did you want this protection to do for you and your family? *(let them tell you their concern wether it be the death benefit, the living benefits ie: critical illness, disability, etc.)* And do you guys have any children living in the home? And what are their ages?

(LOCKING DOWN THE APPOINTMENT, VERY IMPORTANT!!!)

7. (Name) Do you have a pen and paper handy? Ok, go ahead and write this down, My name is _____ and as I mentioned before, they have me traveling all over the state of ____doing this. (pause) Ummmm…… Looks like Im going to be in your area on (you pick the day) between (10-12: 12-2: 2-4: 4-6: 6-8:30) Is there any reason that you and (their spouse) would not be home during that time? Ok, Where do you usually keep your most important appointments (Name)? Great, could you go ahead and put me in there real quick so you don't forget about me, I'll wait ? (Name) This is very important to me because I could be helping up to 8-12 families A DAY and 1 missed appointment cost me the ability to help another family just like yours. Because they have me so busy I'm not going to have tine to call and remind you or text you, so just to make sure, I will be on your door step on (DAY SCHEDULED) sometime between, ___ and ____ please don't leave me standing their like a trick or treater with the lights out and no one home OK?. (they will laugh) Great I look forward to seeing you on (say the day of the appt again) Have a great day!

Physiological Keys for Locking down the appointment

- **You are taking control here ~** Do you have a pen handy? Go ahead and write this down, My name is _____
- **Your BUSY** ~ They have me traveling all over the state of ____
- **Letting them know your important** ~ Where do you keep your MOST important appts at _____.
- **Guilting them ~** One missed appt cost me the opportunity to help another family just like yours.
- **Implanting the importance in their subconscious mind ~** Make them LAUGH to allow yourself to peg your appt in their subconscious mind. If you don't use the tricker Treater line…USE SOMETHING funny to make them laugh before you get off the phone. Nice people like nice people…..mean people like nice people too!!!!!

day!

Objections & Rebuttals

I don’t remember filling anything out:

That's ok (name), let me help you with that. When you refinanced or purchased your home, your bank mailed you out a letter and either your or your spouse filled it out and sent in a handwritten request back to our company, looking for a quote for mortgage protection in case of a death, disability, critical illness that your home would either be paid off or your payments would be made for you and I was the case worker assigned to get this quote finished. I only have about a minute of questions and I can get this taken care of for you and then we can chat next week.... you put down here that your birthday is _____.

I’m not interested ~ 1

WAIT BEFORE YOU HANG UP!!!!! When you filled out this form, there was obviously a concern for your family, what’s changed since then? Was it too expensive or did you sell the house?

-Too expensive - (99% of the time they won’t say they sold the house and if they do, move on if you can't get them interested in regular life insurance)

I understand. I hear that often. Your not super unhealthy are you? ok....I bet I know what happened, they were trying to charge you like $300-400 per month, weren't they? There's no reason you should have to pay that much, unfortunately, most of these brokers out there are commission hungry & don't always do what's best for the client or don't have access to all the products I have access to. Knock on wood (name) but so far there hasn't been a situation yet, where I couldn't find something affordable for my client that fit into their budget. Let me verify the information you wrote down here and work up some AFFORDABLE options for you and then we can talk next week. You put down here your Birthday is _____.

I’m not interested ~ 2

I can understand that, was it because you’ve priced it out already? Yes

Do you know if what they showed you was the A, B or C protection?

(I’m not sure is always the answer)

The reason I asked is because most agents only show the A protection which is the most expensive type, without showing a person the B and C options. What we do is show a person all 3 types and let them make their own mind up about what’s best for them and their family. The good news is that SO FAR I’ve never seen a time when I couldn’t help a person get protected because it wasn’t affordable.

With that in mind, I need to verify the information you sent into us and then I can work up those 3 options for you. You put down your birthday is_____.

We already took care of that

WAIT BEFORE YOU HANG UP!

That's great! I've been talking to a lot of people who have something in place lately, which is good to hear. However, I'm a field underwriter who works with 35 different carriers, so when I've been putting my client's information thru my system in most cases I've been able to find them better coverage at a better rate. So I'm sure if I could save you money or get you more benefits for the same cost your paying now you wouldn't be mad at me for it, would you? (you have to chuckle and laugh after this.) Let me go ahead and verify the information you put down here so I can work up some options and we can chat next week, you put down your birthday is _____.

I'm in the middle something, can you call me back?

I would love to but I can't. I only need a minute to verify the information you put down so I can work up your options and we can talk next week, alright? You put down here your birthday is_____.

(If they push harder about calling them back, simply say)

Listen (name) here's the issue, I can literally run 8-12 appts a day Monday through Thursday and Fridays are the ONLY time I have to get ahold of people like yourself to verify what you wrote down here. I just need 1 minute of your time to verify the information so I can work up some options over the weekend, and then we can chat next week. You put down here that your Birthday is_____.

(If they push harder about calling them back, simply say)

Listen (name) here's the issue, I can literally run 8-12 appts a day Monday through Thursday and Fridays are the ONLY time I have to get ahold of people like yourself to verify what you wrote down here. I just need 1 minute of your time to verify the information so I can work up some options over the weekend, and then we can chat next week. You put down here that your Birthday is_____.

Can you tell me how much it cost?

Absolutely, as soon as I can verify the information you put down here, I can get you those options. So it says here your Birthday is_____

Can you at least give me a ballpark?

I would love to, but the problem is I wouldn't even know where to begin! Once I can verify the information you provided us, I'm going to spend about an hour or 2 on your file, working up about 10-12 different options to see which carriers will give you the MOST amount of coverage or benefits, for the LEAST amount of cost, and when I sit down with you I will show you the best 2 or 3 options and let you customize the coverage to fit your needs and your budget. With that

said, let me go ahead and verify the information you wrote down here. It says here your birthday is _____.

Who do you represent ? What Company are you with? Are you with my Bank?

The company I represent is Symmetry Financial Group. We handle the mortgage protection in the area. (name) if you bought or refinanced a home before this one, in the las 10 or 15 years, the mortgage companies would just bundle in the mortgage protection with your mortgage payment. The thing is, banks are lending institutions, not insurance companies. Now, the state and banks require a licensed insurance agent and field underwriter to be involved with this process in order to ensure your family is getting All the options they qualify for and the best price based on your specific situation. That's where I come in. I represent you as a client and have access to over 30 different carriers and companies who offer mortgage protection. My job is to shop out those carriers and negotiate on your behalf in order to find out which ones will give you the Most amount of coverage, for the least amount of cost. So what I need to do is to verify the information you put down here so I can work up some options for you and then we can chat next week. It says here your Birthday is _____.

We decided we don't need it anymore

Really? ok, so what changed between the time you filled out this form and now that you decided that this protection for your family is no longer important to you?

I don't know anything about that, it must have been my spouse who filled that out

Ok great, can you grab them for me real quick?

(sure, and then they get them)

~or~

(They aren't here right now)

No problem, what is their cell phone number or when will they be home? Great (name) Why I have you on the phone, let me go ahead and verify the information that your spouse wrote down here about you and then I will reach out to them for the rest. Your spouse put down here that your Birthday is_____.

(Most of the time I can even go through the entire client qualification form with just the other spouse and STILL book the appt WITHOUT ever talking to the other spouse!)

Objections when Setting the Appointment

I need to check w/ my spouse to see what their schedule is like b/fore setting an appt

I Completely understand, When do you see them next? (usually, they will say that night or the next day and feel you are letting off the hook) Here's the problem. Every Friday I get between 50 - 100 of these forms on my desk and I can be running up to 8-12 appts a DAY Mon-Thursdays, so as soon as I hang up the phone I'm going to fill up my schedule with someone else and most likely it could be a month before I get back to you.

So here is what I am going to do, I'm going to put you down here for ____Day between (10-12 2-5 4-6 6:8:30 etc) Do me a HUGE favor, when you see (their spouse) tonight (whenever) if for SOME reason that does NOT work for them, please call me right away so I will have time to fill that appt with someone else ok? Then lock down the appt as usual.

I don't want anyone coming over to my house.

I can appreciate that! I don't want to come over to your house as much as you don't' want me coming over to your house. TRUST me, it would save me time, energy, money, gas, new tires every couple of months if I could just sit here in my office and email out quotes. Unfortunately, that's not how it works. Because it's mortgage protection, I'm required to come out to your house for the 1st initial visit to verify you are who you are and that you are living in the house that we are trying to protect, after that we can communicate like everyone else does in the year (what year you are in) via email, telephone, screen share or however. So like I said, I am in your area on _____ and I will be there between _____. Is there any reason that you and your Husband/Wife would not be available during that time?

(If they keep pushing)

(Name) unfortunately, as much as I would LOVE to give you this information over the phone or simply mail you something, Because our products do not require a nurse to come over and stick a needle in your arm and take blood and urine, I am required as the local field underwriter to actually see you and your driver's license and to make sure you aren't dragging an oxygen tank around the house with you. (Make sure to laugh)

We're really busy and don't have time to meet

I'm really busy too, I can be running up to 8-12 appts a day and they have me all over the state of _____. I'll be willing to make time to help your family if you are willing to make time. My part will take anywhere from 1- 2 hours preparing the information for your options and shopping out the carriers, Your part will only take ab0ut 15 -20 minutes while I explain your options to you and then you will know whether you still want to talk to me or leave the house. So which day so you think can we squeeze in some time to meet _____ or _____?

Can you tell me how much it cost?

Absolutely, as soon as I can verify the information you put down here, I can get you those options. So it says here your Birthday is_____

Can you at least give me a ballpark?

I would love to, but the problem is I wouldn't even know where to begin! Once I can verify the information you provided us, I'm going to spend about an hour or 2 on your file, working up about 10-12 different options to see which carriers will give you the MOST amount of coverage or benefits, for the LEAST amount of cost, and when I sit down with you I will show you the best 2 or 3 options and let you customize the coverage to fit your needs and your budget. With that said, let me go ahead and verify the information you wrote down here. It says here your birthday is _____.

Can you just mail me some information or send me a quote?

I wish I could! If I could do that, my life would me amazing!!! chuckle...however because its mortgage protection, I need to verify you are who you are, and that you actually live in the house that we are trying to protect, after that we can communicate like everyone else does in the 21st century via email, telephone or a screen share. Let me go ahead and verify what you put down here and then I can work up some options for you and talk next week. You put down here your Birthday is_____.

(If they keep pushing)

(Name) unfortunately, as much as I would LOVE to give you this information over the phone or simply mail you something, Because our products do not require a nurse to come over and stick a needle in your arm and take blood and urine, I am required as the local field underwriter to actually see you and your driver's license and to make sure you aren't dragging around an oxygen tank around the house with you. (Make sure to laugh)

I really just don't know if we want to do anything right now, let me talk about it with spouse and get back to you if we are still interested.

(name) There is no obligation to buy anything from me at all, in fact, you CAN'T even if you wanted to! Once I hang up the phone, shop out these carriers, & negotiate on your behalf, The bulk of what I do after that is just being an educator. I teach you how the products work. AND if it's something you think you need or are interested in, that's great!. if not, that' perfectly fine too. Within 15 minutes you will know if this is a luxury for you or a necessity! I am just happy to be able to show people their options and let them make a decision on the facts, as opposed to guessing! Let's set up a time on _____for me to drop off and go over this information with you and at least then you and your wife will actually have something to evaluate in order to make a decision on whether you want to do anything right now or not. I'm sure that makes better sense to you, doesn't it?