



R.E.A.L. SYSTEM

In Home Appointment Outline

Rapport

Emotion

Assumption

Lock it Down

Step 1: Kitchen Table

Step 2: Verify Information

Step 3: *The Why* – Resurrect the Emotion

Step 4: Explain Your Role and Purpose

- My Job
- Broker
- Old Way v. New Way – bank is not beneficiary, no decreasing benefit

Step 5: *The Think About It*

Step 6: Show Options in the Form of Years or Months of Mortgage Payments

Step 7: Application & Phone Interview

Step 8: Secure the Sale

Step 9: The Five R's

R.E.A.L. SYSTEM

In Home Appointment Script

Step 1: Direct homeowner to their kitchen table. This step should set the tone for the rest of the appointment. You're in control. You're friendly, but also very busy, and you have a schedule full of appointments with homeowners. Take a little time to warm up, but be sincere. On the table should be your laptop, the lead your client sent in, and the applications.

Step 2: Verify and gather the needed information. Begin verifying the information you collected 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. Ask: *"The most important question, and what our main concern is here, is what do you want this protection to do for you?"* 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's 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 your role and purpose.

"Let me explain my role here: I'm going to show you what your options are and when we find the option that best suits your needs and your budget, I'll help you apply for it."

"I'm actually a broker, which means I have access to several dozen top rated companies. My job is to find you the best coverage that you qualify for and at the best price."

"Now, this is not the old kind of mortgage protection. Meaning that your lender will not be your beneficiary. (Spouse/loved one) will be. One of the other major differences is that this is not a decreasing term. In other words, if something happens to you tomorrow or 10 years from now, your death benefit will remain the same. This policy is also portable, so if you refinance or move, you can take this mortgage protection 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 very best coverage available for you and your family. 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/etc.' I've been doing this long enough to know what that means. It means the price isn't right. So, if what I'm showing you 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 any benefits that are not available to your client due to their age or health.) Start with Option A, the loaded plan. If that option is too expensive, move onto Option B, or Option C, or more if necessary. This is just a conversation you continue until you find the magic number.

Step 7: *The Close.* Once you've found the right price, you're ready to close. *"Now, I need you to fill out a few forms and ask you a few health questions. This will take just a few minutes and we'll be finished."* Proceed by filling out the application.

Step 8: Secure the sale. Explain the process and what your client should expect moving forward.

- 4-6 weeks for the company to process the application
- 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 to also disregard any future calls about mortgage protection.

Step 9: The Five R's.

- Referrals
- Retirement
- Replacement
- Rugrats
- Recruit



THE FIVE R'S

Our most successful agents understand that the real money is in what comes *after* the sale is made (or even if the sale isn't made). Be sure to understand how to ask the right questions so you can uncover more money than you ever thought possible! Remember, the key is to *ask every time*. Just make asking the Five R's a part of your in home script.

1. **REFERRALS.** (See the Referral Script)
2. **RETIREMENT.** (See the E.A.S.Y. System Script) Most agents are afraid to ask the annuity questions because they don't feel like they know enough about the subject matter to effectively help their client. In other words, most agents don't ask because they're afraid of what they might find! Sounds stupid, but it's the truth. Keep it simple. All you have to learn initially is what questions to ask. Once you uncover the money and the need, we'll help you close the deal. Here are a few sample questions to ask:
 - a. *How are you saving for retirement?*
 - b. *Are you happy with the returns you're getting?*
 - c. *Do you have any retirement money still sitting with a former employer?*
 - d. *Where is your safe money?*
 - i. *What are you doing with your safe money? OR How is your retirement?*
 - ii. *Do you have any money in an old 401K?*
3. **REPLACEMENT.** Always be sure to review your client's current policies to be sure that they have what they think they have. You may be surprised at how often you'll find that your client's current policies are nearing expiration or that their benefits are not what they thought. Saving your client additional money on their existing coverage will definitely make them a client for life!
4. **RUGRATS.** Make sure your clients understand that you're there to serve their needs and the needs of their family. Show your clients how they can lock in affordable coverage on their children or grandchildren and give them a great head start in life.
 - a. *Have you enrolled your children/grandchildren in the HeadStart program yet?*
 - b. *If I could show you a way to lock in very affordable coverage for them, would you be opposed?*
5. **RECRUIT.** Most of our agents want to build an organization to create passive and permanent income. Some of our best agents were clients that we met at their kitchen tables. The question is really simple:
 - a. *Who do you know that would like to make an extra \$500-\$1,000 each month on a very part time basis?*