

## INTERNET LIFE LEAD SCRIPT 1

Life Script: Hey (Client Name)?

(Client Name), it's (Your Name) at the benefits office here in (Your County) getting back to you about the Life Insurance request you sent in a few weeks ago. It looks like you put \_\_\_\_\_ as your address and \_\_\_\_\_ as your date of birth, is that correct?

Okay, perfect. So again, my name is \_\_\_\_\_. I was just letting you know that we did get your request and that I'm actually just the field underwriter assigned to get this out to you and go through a quick eligibility.

Just like I said, it's all non-medical so there is no blood or physical, or anything like that. I just need to check your ID and make sure nobody has you strapped into a hospital bed full-time. It should only take 10-15 minutes.

Now (Client Name), are you still working full-time, or are you retired or disabled? And (Client Name), are you single, married, widowed, or divorced?

Okay (Client Name), so I'm dispatched out to you tomorrow, seeing about 15 other families. I have an opening at \_\_\_\_\_ or \_\_\_\_\_, do you have a preference? Alright perfect, just write me in for \_\_\_\_\_. Again, my name is \_\_\_\_\_, and I will see you tomorrow at \_\_\_\_\_.

### MAIN OBJECTIONS:

"I sent that in months ago."

→ Yep, we are crazy far behind. Thanks for being so patient. I'm actually the manager of the county and am in charge of making sure this gets out to you, and I'm going to be out there tomorrow. Are you still working? (Jump right back into the script)

"I didn't send this in."

→ Yeah (Client Name), this was the generic life insurance request you sent in sometime within the last few months. You put \_\_\_\_\_ as your birthday and \_\_\_\_\_ as your address. Anyway, I'm just the manager of the county in charge of getting this out to you (Jump right back into the script).

"Oh, I already did that."

→ Okay (Client Name), perfect. That will make this way easier for me, so what I'll do is put you down for tomorrow to review and make sure our guys got you set up correctly. It shouldn't even take 5 minutes. Are you still working, or retired or disabled? (Jump right back into the script)

## INTERNET LIFE SCRIPT 2

Hey john?

John it's Easton at the benefit office here in Yellowstone county gebn back to you about the life insurance request you sent In a few weeks ago, it looks like you put \_\_\_\_\_ as your address and \_\_\_\_\_ as your date of birth is that correct?

Ok perfect so again my name is Easton I was just lebng you know that we did get your request and I'm actually just the field underwriter assigned to get this out to you and go through a quick eligibility. Just like it said it's all non medical so no blood or physical or anything I just need to check your ID and make sure nobody has you strapped into a hospital bed full Bme, it should take 10-15 minutes. Now John are you sBll working full Bme or are you reBred or disabled? And John are you single, married, widowed, divorced?

Ok John so I'm dispatched out to you tomorrow seeing about 15 other families, I have an opening at 6:45am or 8am, do you have a preference? Alright perfect just write me in for 8am, again, my name is Easton see you tomorrow morning.

## MAIN OBJECTIONS:

I sent that In months ago:

Yep, we are crazy far behind. Thanks for being so paBent. I'm actually the manager of the county and am in charge of making sure this gets out to you and I'm going to be out there tomorrow, are you still working? (Jump Into remainder of script)

I didn't send this in:

Ya John this was that generic life Insurance request you sent in sometime within the last few months you put \_\_\_\_ as your birthday and \_\_\_\_ as your address, anyway I'm just the manager of the county in charge of gebng this out to you (continue script)

Oh I already did that:

Ok John perfect that will make this way easier for me so what I'll do is put you down for tomorrow to review and make sure our guys got you set up correctly shouldn't even take 5 minutes, are you working, retired, or disabled? (Finish script)

### **New Mortgage Protection Script:**

Mortgage: Client answers: (Client name)?.... Hey (Client name) this is \_\_\_\_\_, giving you a call about the request you mailed in for the mortgage protection for your house at the X address.

I was just calling to verify some information, you put that your AGE/ DOB is \_\_\_\_ and your spouses/co borrower is \_\_\_\_\_ correct? And your smoker status is \_\_\_\_\_ right?

Perfect, I'm just the field underwriter assigned to get the information over to you and see what you'd qualify for if anything.

What time are you and the spouse home from work during the week?

Ok, I have a \_\_\_\_ available, it'll take about 15-20 minutes, any reason you and the wife won't be home at \_\_\_\_ time?

Great, can you do me a favor and write this in your calendar for me?

### **Aged Mortgage Protection Script:**

(Client name)?

(Client name), this is \_\_\_\_\_, I'm giving you a call back from the mortgage protection department regarding your mortgage at (123 main street).

I am the supervisor and did a recent audit about a request you had made for the mortgage protection after you closed on your loan.

The reason I'm calling is because our records show that no one got you the information on paying off your home if you were to die or get disabled. Do you remember if anyone contacted you about that?

Their answer: Yes someone did

Your response: perfect, I'm going to go ahead and get you the updated information and make sure you are in the best possible plan (Continue booking)

Their answer: No one did

Your response: I apologize, we have been overwhelmed, your birthday you listed here is (\_\_\_\_\_) is that correct? (Continue booking)

Phone Scripts: Facebook:

Client answers: (Client name)?....

Hey (Client name) this is \_\_\_\_\_, giving you a call about the request you sent in online for the informational on the state regulated final expense insurance, you put your favorite COLOR/HOBBY as \_\_\_\_ correct?

Ok great, and your age as \_\_\_\_\_ correct? Perfect, (Client name) I'm just the field underwriter assigned to get the information to you and see what coverage you'd be eligible for.

They send me out to verify your ID and make sure you aren't Bed to a hospital bed. (Client name) are you working disabled or retired?

Ok and are you married or single?

Ok I have about 10 other families I have to see tomorrow, but I can squeeze you in at (X) time, it'll take about 15 minutes, any reason you (AND YOUR SPOUSE IF MARRIED) won't be home at that time?

Ok I will see you at (X) time, can you do me a quick favor and write down this appointment for me wherever you write your appointments at? Ok again, my name is \_\_\_\_\_ and i'll be out to see you at (X) time on (X) day.

In this example the customer's name is BOB.

RING RING

AGENT: BOB? ! IT'S (Your Name)... I am not a telemarketer, I'm just giving you a call about the letter you got relating to your (Bank Name) mortgage over on (Street Name) in (City.) You got a letter sent to you where you were asked to call an automated line, use a mortgage ID and answer some questions. Do you remember doing that? Great, I'm a field underwriter that can go over the mortgage protection information with you and to help see if you can qualify.

IN PERSON>> They have me out in your area either (tomorrow) or the (next day) and it only takes 10 to 20 minutes to get together with you. Does (tomorrow) work at \_\_\_\_\_ time?

VIRTUALLY>> Married....It says you have a spouse? Are they there with you now?

Great, I am setting up times to do a quick 10 minute Zoom appointment to give you the information. Do you have time right now, or would later today work?

VIRTUALLY>>Not Married...Great, I am setting up times to do quick 10 minute Zoom appointments to give you the information. Do you have time right now, or would later today work?

Tie down the appointment.

LIVE ANSWER SCRIPT:

With a LIVE ANSWER the customer will have the option to click a button at the end of our call to be connected directly with you.

RING RING

Hi, (BOB), my name is \_\_\_\_\_ and I am an agent that can take care of you today. So a couple quick questions, did you recently refinance or purchase your house?

Great, is there anyone else on the mortgage with you?

Ok, are you, (or both of you), available now for a Zoom, or would later today work for you?

Tie down the time, and continue your appointment.

## **HOF LEAD SCRIPT**

I'm giving you a quick call regarding your (Lender Name) mortgage over there on (Street Name) in (City).

Looks like we sent you a letter awhile back asking you to jump on an automated call using a mortgage ID number and to answer a few questions. I'm assuming you remember that?

The purpose of the call is our records indicate when you closed on your home loan you did not receive information on the mortgage protection insurance benefit plans. These are plans can include paying off your mortgage in the event of death, making mortgage payments for you if you become disabled and (name) can even provide a refund of premium if insurance is never used. So, essentially protecting your income and assets.

My job is very simple (name) I'm the field underwriter that has been assigned to go over this mortgage protection information with you. They have me dispatched in your area this week and I need about 10 to 15 minutes to get together with you to go over this information.

What time are you/spouse typically home and available to meet?