

CM PHONE SCRIPT – AUG 2018

Hello (First name)? **(Wait for response)**

This is (First and Last name), I'm calling in regards to your mortgage with (mortgage company). Back when you closed on the mortgage you mailed us a letter requesting more information about the Mortgage Protection Insurance. Basically, it pays the mortgage off in full in the event you became critically ill or passed away. The reason for my call is to verify the information you sent in, then I'll get some quotes out to you. **(Do not pause here.)**

I show your address as.....*(recite address, city, state, zip: 123 Main Street, Dallas, Tx 75093)* **(Wait for a response)**

The mortgage amount of (\$240,000) is that a 30 year mortgage or less? **(Wait for a response)** How much is that per month? **(Wait for a response)**

I show you're born (month, day, year) and you don't use tobacco, right?

(This is where we verify for spouse if they appear single)

And who's your beneficiary going to be?

My spouse – Ok, verify spouses date of birth and whether or not they smoke

Anyone else – Ok, are you married, single or engaged – then continue with the script verifying the info for both.

Your wife (or husband) is born (month, day, year) and she doesn't use tobacco either, right?

Have either of you had any major or minor surgeries in the last 10 years?

(If yes, what and when) (Double check spouse)

Do either of you have any health conditions, like heart conditions, high blood pressure, high cholesterol, diabetes, or cancer?

(if yes, What, when diagnosed, and names of meds taken for it) (double check for both)

Are either of you taking medicine for anything?

(ask why then take it and write down the medications)

About how tall are you? Approximate weight? **(Verify for spouse also)**

Ok, I have enough information to go to work on your case for you. I'll put together 10-15 proposals, and narrow it down to the best 2 to 3 that I come up with. I'll be dropping off quotes to people on Monday and Tuesday of this week. Would it be better to drop off your quotes, in the morning, afternoon or evening to show you what the two of you qualify for?

I have a 5:45 and a.....8:15 available on (Monday) do you want the 5:45 or the 8:15?

This is my LAST SPOT. I'm going to hold it for you (and your spouse). Are you POSITIVE this will work for both you and your spouse?

Do me a favor, grab a piece of paper and a pen, I want to give you a few things to write down about our meeting.

The first thing I want to write down is my name (first and last)

(Wait for a response)

The next thing is your Drivers licenses, I have to be sure you're the right person I'm giving the quotes to.

(Wait for a response)

The next thing is medications, please have those on the kitchen table for me to look at, I'd appreciate that.

(Wait for a response)

The last thing I want you to write down is the day and time we agreed to meet, we said ("day" at.....what time do you have, again?) That's what I have. Okay, I'll see you then.

If Setting Telesales or Webinar Sales Appointment

(Best to Set Within 24 Hours for Max Retention)

“Typically, we prefer to come to your home and discuss your options in person but given the current environment we ARE allowed to take care of families by phone or virtual meeting instead. We will be able to see each other on the computer and I can share my screen with you to view your options and answer any questions.”

“I have a ton of families requesting this option this weekend but let’s find a 15-20 minute window when you and (*spouse*) can be in front of a computer together in the next 24 hours. Is the [*morning/afternoon/evening*] better for you today?”

If they’re unable to use video/they are tech challenged: “Not a problem at all, we’ll just take care of you with a phone call then. Is this the best number to reach you or is there another number you would prefer?” And is the [*morning/afternoon/evening*] better for you today?”

“Okay, perfect. I’ll schedule you for _____. Do you see any reason why you and [*spouse*] would not be able to make our appointment at that time? Okay, grab a pen and paper and let me know when you are ready to write down a few things.”

Telesales/Webinar Tie Down

“Here are a few things that you’ll need to have out during our [*call/webinar*]. This will help speed up the whole process.

1. I need your Doctor’s name/address/phone # for both you (*and spouse*). (*Spouse*) will be there for the appointment, right?
2. I need to verify name and dosage of any medications that you are taking.
3. I’ll need a photo ID for both of you. A driver’s license is fine.

That should be all I need. So, we are meeting at _____, correct? Ok, if you could write down that time at the top of your paper. [*If webinar*] Give yourself a few minutes beforehand to get your computer set up.

What is the best email address for me to send the video conference link? Okay give me one second, I am going to send that link now. [*confirm that client receives email with video link*]. Five minutes before our meeting time, you’ll just click on the link and your computer will open our video conference platform. You should not have to download anything to your computer. It will automatically start.

As a reminder, I have a lot of homeowners to help this weekend and I want to make sure I get to everyone. Please give me a few minutes of wiggle room in case I am running behind. Sound good? Okay be sure to tell [*spouse*] that we’ll be meeting each other on the screen in case they want to brush their hair first! [*haha*] See you later today on the computer.

Client Qualification Information

General Information

Client

Name _____

Birthday _____ Age _____

Height _____ Weight _____

Smoker _____

Spouse/Other

Name _____

Birthday _____ Age _____

Height _____ Weight _____

Smoker _____

Medical Concerns

(High Blood Pressure, Heart Attack, Stroke, Cancer, Diabetes, High Cholesterol, DUI/Substance Abuse, Any Surgeries or Diseases, Accidents in the Past 10 Years)

Client

Spouse/Other

Medications

Spouse/Other

Mortgage Information

Loan Amount _____

Mortgage Term _____

Lender _____

Monthly Payment _____

Miscellaneous

Client

Occupation _____

Schedule _____

Beneficiary Full Name & Relationship _____

Currently have life insurance? Yes _____ No _____ If yes, how much _____

Appointment Date & Time _____

Directions to Home _____

Spouse/Other

Occupation _____

Schedule _____