



## **R.E.A.L. SYSTEM**

### **In Home/Telesale Appointment Outline**

**Rapport** - Build rapport with the client through the Mortgage protection explanation, role and purpose, and similarities, you find with you and the client

**Emotion** - Build the need by asking questions and urgency, connect the Need to the Client's Why, then Fact Find to prove logically the need is there while also understanding their budget

**Assumption** - Assume the sale, let the client know we are taking an application today and Pre-empt the Think About It

**Lock it Down** - Tie down the application, let the client know you are their "Forever Agent," and that they don't need to send in any more forms. Follow up with the client 72 hours after you take the application to let them know how the application is doing

### **Dave Lappin – Refer to Dave Lappin’s Tele-selling Script**

Step 1: What is Mortgage Protection?

Step 2: Role and Purpose

Step 3: Verify Information – Meds

Step 4: The Why – Resurrect the Emotion

- My Why – Personal story
- Their Why – Dig deep – what does that look like?

Step 5: Start Fact Finding – Needs Analysis

Step 6: Pre-empt Think About It

Step 7: Show the Quotes

Step 8: Assume the Sale

Step 9 – Secure the Sale and Complete client survey <https://www.simplysfg.com/annuity>  
(For *Quility Retirement Solutions Approach* choose “50/50 Reset” if you are just getting started)

## DAVE LAPPIN TELESELLING SCRIPT

What I'm going to do, <Name of client>, is I'm just going to go through the same process I would in terms of helping people with mortgage protection as if I was in the home, but obviously we're just doing it on the computer. So, let me start off by, I always show people this. Here's my insurance license...

### WHAT IS MORTGAGE PROTECTION?

Hey, <Name of client>, real quick let me explain what mortgage protection is.

You probably already know, but it is a life insurance policy people take out to pay off the mortgage when they pass away. Some people do a full payout if that's in the cards. Some do a half. A lot of people just do a little bit, just a little bit to help their family with the next step, okay? It all depends on someone's age and their budget as to what they can qualify for.

Now it's important to know most of the people already have life insurance. It's real common. A lot of them have it through their employer, some have 401K money, maybe a rich uncle. I'm still waiting on mine. Some have money in the bank. In other words, a nest egg, right? They all have a nest egg. And the reason people get the mortgage protection is most people don't want their family to have to use the nest egg money to pay for the debt, okay? They want that nest egg to go to the family, and they like the idea of insurance proceeds handling the debt. Does that make sense?

### ROLE & PURPOSE

Cool. So that's all it is. It's just another way people use life insurance nowadays. All I can do today is I'll show you how that program works.

- I'll answer your questions.
- If you like it and you feel it will help you, great. I'll put in an application.
- If not, that's fine. Let me know that. That's perfectly fine. I'm just here to help the people who want the help. At this stage, most people want the help.

So, we'll put in an application and then you wait.

Takes about three to five days, sometimes more, **to see if you can get even approved**. You don't have to give blood, you don't have to turn your head and cough, you don't have to go to a doctor, in other words, but they will look at you for sure. They'll look at your conditions, medications, things like that.

So, today's just kind of step one of a process I take people through who want to get the protection, okay?

## VERIFY MEDS

And just real quick, I'd mentioned that I go over the medications. You've got the ..... , (verify the medications)

## MY WHY

*Dave Lappin's Example: I learned at a real young age the importance of being properly protected. And I've got three daughters. I've got tons of insurance. They don't even live with me so they don't need my money, but they will take it when the time comes. So I just believe in what we do for folks. I think it's super duper important. But it doesn't matter what I believe, I'm more interested in what's on your mind.*

*So let me ask you a couple quick questions. Why are you looking into this, number one, okay? And number two, what are you hoping it can do for you if we can get you qualified on some?*

*(Client: You kept sending the letters)*

*God, I know what you mean, man. I just built a house, oh geez, about a year ago, my girlfriend and I, and we kept getting them and getting them and getting them, so I totally agree. So other than that, obviously, that's kind of a peripheral thing, but in all seriousness*

**Why are you looking into it and what are you hoping to get out of it if we can find you something?**

## DIG INTO CLIENT WHY

**I don't want to put words in your mouth, so you tell me, it sounds like your goal is to make sure that your family always has a roof over their head. Is that kind of what you're thinking?**

**Okay. And then <spouse> I always have to ask this question.**

**It's kind of a hard question, but it really gets to the crux of who we can help the most. If something were to happen to <your spouse> next week, could be this crazy virus, right?**

**We've got to include that, heart attack, stroke, somebody shoots you, you fall off the roof. In other words, there's more things today that can get people than ever before. If that, God forbid, were to happen, Jessica, how does your life look without John's income?**

**So, you'd have about a year. If you don't mind me asking, what's going through your mind in terms of what it would look like after a year? Do you think you could**

stay in the house? Would you have to move? Talk to me about what you think that would look like.

<END THEIR WHY>

**START FACT FINDING**  
GETTING THE EQUITY NUMBER

Do you think you'd want to stay in the house or do you think that you might sell and move on? I know that's a hard question, but what are your thoughts right now on that?

Okay. What do you think it takes to run the house on a monthly basis...So, you don't have to be perfect, but what we're talking about is your bills; obviously, mortgage, cable, water, food, car payment, car insurance, stuff for the kids. In other words, all the bills that we have to pay on a monthly basis, best guess. What do you think that number would be?

Okay. All right. So, we got that down. So, here's why I'm asking....is that if it takes (\$\$\$\$) to keep the ship running, right, keep things moving forward, if something happened to you first, okay, how much money would stop coming into the house from your side?

Okay. So about almost \_\_\_\_\_. So, things are good right now, right, with both incomes and so life is good, which I'm happy for you guys for that. *But it looks like, John, if Jessica went first, you'd probably be okay. But Jessica, if John went first, it looks like you'd be in a big old pickle. Am I reading that right?*

Okay. Here's why I'm asking, John. I would recommend we look at coverage for both of you, but I always try to focus on the one first who would have the biggest financial impact, if that makes sense.

And the reason I go through this, guys, I go through this with all the families I help, I want to see if this is a luxury or if it's a necessity. So, it looks like it's a necessity for you guys, not a luxury. Would you agree with that?

## PRE-EMPT THINK ABOUT IT

**“I’m going to start by showing you the most comprehensive coverage. I’m not doing it 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 that fits your budget.**

**How it works, when you put in an application, one of four things can happen. We put it in and they issue it as applied for, which is what we're trying for. The second option is they'll say, "Yeah, we'll take John, but we found a couple things in the underwriting so we're going to charge more money." Once in a while, they'll actually bump you down. It doesn't happen a lot, but it can happen if you're super healthy. And then the fourth option is, thanks, no thanks, too risky, we're not doing it, we're declining it. And so that's what we're obviously trying to avoid.**

**So, let me go over the quotes real quick. I just wanted to ask you and I think I know the answer based on our visit so far. But out of courtesy to you, I always want to ask. If we can find something within your budget, number one, and number two we can get you qualified for from a health perspective, I just want to double check. Do you guys like this idea and do you think it would be important to have a policy like this for when your time comes?**

**Okay. Okay. Well, real good. Real good. All right, well let me do this, John. Let me go over the quotes with you and then let me know what's comfortable and then we'll put in an application and we'll go from there, okay?! (Said with certainty, don't pause, move right into showing plans)**

Example of showing options:

*“So \$300,000. Let me give you three options, John, to jot these down. The first one is if you want to pay off the entire house because as you mentioned they're in bad shape if something happens to you, so option A is preferable if it's in the budget, okay? \$300,000 would be \$259 a month, \$250,000 would be \$\_\_\_\_, and \$100,000 whatever it is, okay? And John, we can go higher or lower, but I always just kind of start there. So you tell me of those three options which one would you be the most comfortable applying for?*

*Okay, cool. Well, hold on one sec, John. I'm going to share my screen with you. I'm going to pull up the application because I'm going to need you to help me with it, okay? So hold on one sec. John:*

*Okay. Dave:*

*Okay. And can you see that okay? John:*

*Yes, yes, I can. Dave:*

*Okay. All right. Okay, cool. So John Ziller, what is your date of birth? And off I go"*



## 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?