



(800) 388-8342 x326

SCRIPT FOR AGED MORTGAGE LIFE LEADS

Don't leave a message. Call back until you talk to someone live.

If no one picks up after three rings, hang up and repeat 3 x's

LIVE TALK NOTES: When speaking to the prospect, it's best to have the mindset of an appointment setter *and not an agent*. This will lead to more appointments and will pay off better in the end. Don't try to profile the prospect over the phone or you can lose them. The whole focus must be on getting that appointment set.

You might consider actually speaking about the representative (yourself) in the third person, leaving the impression on the prospect that you're not the one with all the answers. Sometimes, when they know they have the agent on the phone, they'll push for a quote right then or otherwise distract you from your goal, which is setting the appointment.

INTRODUCTION:

Hello, this is ____ with the Mortgage Protection Department, calling in regards to your [MTG company name] mortgage. . The reason I'm calling is that some time back you or someone in your household mailed in a reply card about getting your mortgage protected. I'm just following up to make sure someone got in touch for you and got that taken care of.

[Wait for response] Their usual response (and your reply) will be one of the following:

"Yes, someone called me and we got that taken care of." REPLY: Great, I'm glad to hear that. The reason for my call is to let you know about some new programs we have that will probably reduce your costs every month, or maybe even get you better protected.

"Yes, someone called but it was a) too expensive or b) I didn't qualify." REPLY: Well, I'm glad I got ahold of you today. We now have programs that could get you protection for as low as half what you were quoted before (or) that you could qualify for regardless of age or medical issues.

"No, no one ever called me."

REPLY: I'm sorry to hear that. My department just received your information. It's a good thing I got in touch with you today because I show you've had the mortgage for (refer to card) months and don't currently have the necessary protection in place. All I need right now is a couple of minutes to verify my information. Confirm address, mortgage amount and date of birth, etc. Offer the prospect one date and time (**within 48 hours, of course**).

If they offer no further objection except that that time does not work for them, now it is only a matter of working out the time and not having to get them to accept the appointment. Lock down the appointment using our "*confirm and reconfirm techniques*."

At this point they'll either say 'okay' and dive right into setting the appointment or they will start to ask questions.

The usual ones are 'How much does this cost?' or "Are you with my mortgage company?"

For the first, just say; "That's up to you. There are many options and it's different for every person so we schedule an in-person appointment to get the information necessary to give a qualified quote."

For the second, say; "I pick up after your mortgage company, it's now in my lap to follow up and get the necessary protection in place to protect your investment."

If they ask what the protection does for them, simply explain It does three basic things for you:

- 1). It pays off your mortgage upon your death
- 2). It makes your mortgage payment for you when you're too ill or too hurt to work
- 3). It can pay back all your premiums if you outlive your mortgage." (It pays when you die, it pays when you almost die and it pays if you don't die!).

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