

# C & D LEADS SCRIPT: VIRTUAL

Hello, *(client name)*! My name is *(your name)*. I am calling about a request you sent in on your loan with *(name of bank/financial institution)*. You may not remember, but when you took out your loan with *(bank/financial institution)*, you sent in a request to protect your family and payoff the loan in case of death or disability. Does that ring any bells for you?\*

**If they say no, just say that you understand, it was a while ago when they sent it in, and then verify the information on the form, birth dates, etc.**

The reason I am calling is we have no record that this has been taken care of. Do you recall if anyone called you about this?

**If they say yes, find out what happened. Did they take out a plan? If they answer no, say:**

Okay, well I am the representative that has been assigned to your file. We can handle this all over the phone. What time of day works best for you and *(spouse name, if applicable)*? Mornings, afternoons, or evenings? ... Is that the same for both of you?

Great, I will put you down for *(time)*, could you please get something to write on? Please write down my name, *(repeat your name to the client)*. *(Day and time of appointment)*.

Great. Now *(repeat client name)*, I need to ask you one more question. Not everyone qualifies for all of the plans that we offer because of pre-existing medical conditions. Is there anything I should know about the health of you or *(spouse's name, if applicable)* that may not allow you to qualify? Are you on any medication? Have you had any major operations in the last 20 years?

Okay, *(repeat client name)*, I will speak to you on *(day and time of appointment)*.

**\*If they say they don't remember sending in the form, ask them:**

Does this sound like something you would have been concerned about? I'm looking at the form and you filled out your birth date, height and weight, and signed your name.

**\*If they are still a little wishy-washy ask them:**

Well, let me ask you this: are you concerned that in the event that you or *(spouse's name, if applicable)* should pass away, or you should become disabled, that the house would be paid for or the payments would be made? If they say yes, continue on with the script above.