

# IVR LEADS SCRIPT: VIRTUAL

Hey (**Client first name**), this is (**your name**). I am calling in regards to your mortgage with (**name of bank/lending institution**). How are you today? (**Pause**).

Good. We sent you a letter a few days ago regarding the mortgage protection and you had to call into our automated line and answer a few questions, do you remember doing that?

The reason I'm calling is because I'm the field underwriter assigned to assist you with the loan coverage information for the property, which includes the loan being paid off if you became sick or pass away.

You had marked your age here as (**client age/date of birth**) and that you're a (**non-smoker or smoker**), is that correct? Well, perfect. I did want to ask you, you had marked no for having a co-borrower. Is it just you at the property or are you married? You are married? Great. I feel bad I only had your name on here, what is your (**wife's/husband's**) first name? Okay it's (**spouse/partner's name**)? Perfect.

Well (**Client first name**), again like I said, my job is to share information regarding the loan coverage for the property. Now normally I would have to send an agent from my office to come see you in person, but to keep things simple I can do everything over the phone.

Now are you and (**spouse/partner**) still working full time or are you both retired? Okay, both of you are still working full time. What time will you both be home from work today and settled? I don't want to get you right when you get home, but I do have an opening in my schedule where I can call you between (**4:00-4:30**) or between (**5:00-5:30**). What time would work best for you? Okay, great.

I will be calling you back from this same number between (**5:00-5:30**). Just make sure to put my number in your phone. Again, my name is (**your first and last name - spelled out**). I look forward to speaking with you later on today. I hope you are having a great day. Goodbye.

## REMEMBER TO VERIFY:

- Does the client have an understanding of what mortgage protection is?
- Will the client's spouse be present for the call? (*if applicable*)
- What is the loan amount?
- What is the client's smoking status?
- Does the client have a history of heart attack, stroke, or cancer?