

BASIC PHONE SCRIPT: VIRTUAL

TIPS FOR GETTING STARTED:

*The key to making this work is your tonality and posture. Remain **low and slow**. Pretend you are a plumber or furnace repair guy and think about what they sound like when they call you to fix your problem... **MENTALITY:** This isn't expensive, I'm not going to take much of your time, and I don't care if you get it or not. It's just my job to review with you.*

Hello **(client name)**, this is **(your name)**. I am calling about the request you sent in to us on your loan with **(name of bank/financial institution)**. It's about the mortgage life and disability coverage.

The reason I am calling is I am the person that goes over the information and options with you. My company has me working your territory the next few days. This only takes about 20 to 30 minutes and we can do it all over the phone. What time of day works best for you and **(spouse's name, if applicable)**, mornings, afternoons, or evenings? Is that the same time 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, **(your name)**, to go over your mortgage protection options on **(date and time)**.

Great, now **(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 then, I will speak to you on **(date and time of appointment)**.

DIALING OBJECTIONS



“I AM NOT INTERESTED.”

No problem at all (*client name*). I just have to close this file out by going through your options with you. What time will you be home from work for me to give you a quick call? It should only take us about 10-15 minutes.



“I DIDN'T KNOW WHAT THIS WAS ABOUT.”

This is regarding the loan coverage for your house, which ensures your mortgage is paid off should you pass away or become sick.



“I ALREADY TOOK OUT THE COVERAGE.”

Perfect. I just have to get this file closed up. What was the name of the agent you met with or what was the name of the insurance company you went through? Was that the only option they offered to you? Well (*insurance company name*) is one of the more expensive companies that we use. Do you have a lot of health issues? I just want to make sure you aren't overpaying on your coverage before you commit to this for the next few decades. What time will you be home from work today for me to double check on this for you?



“DO YOU WORK FOR MY BANK/LENDER?”

No, I am licensed by the state. I deal with the insurance companies who provide the mortgage coverage options to you.

PLEASE NOTE: You should notify the Lead Department at leads@equisfinancial.com if a client requests that their information be removed from Equis' system.