

IN-HOME PRESENTATION SCRIPT

BUILD RAPPORT

Ask your client conversational questions in order to make a connection and get to know them as people. When possible, encourage your client to sit at a table - business is done at the table, not on a couch.

"Where are you from? What do you do for a living? Where did you two meet?"

REVIEW FORM

Present your client(s) with the mailer form they've filled out and go through that form with them. Ask about the lead and why they sent it in. **Pay attention, this will be their "why" and how you close them in the end.**

"If you are like most of my clients, you requested information to have your home loan paid off or help with the loan payments. Tell me a little bit more about why you requested the information."

"Are you familiar with mortgage protection? Ok, what I am going to do is break it down for you and then we will find a marriage between your concerns and your budget. Once we do that, we need to send in an application to the insurance company for approval. Sound good?"

IN-HOME PRESENTATION

INTRO:

"I'm a field underwriter representing 21 insurance companies. Your lending company does not offer mortgage protection, so that is why I am here to help you find coverage."

CARRIER LOGOS:

"These are all the companies we work with and the benefit of having access to all these companies is that we can find the best plan based on your medical history and we can shop around and compare prices on your behalf."

THE PROCESS:

"My primary job today is to determine which plans you qualify for and then find an option that fits into your budget. To get started, I will need to ask you a few health, finance and legal background questions that the insurance companies need to know. This will help us narrow down and see what you qualify for."



"Once we find a good program, I will explain how it works and what it covers. Then, we will run the numbers. Budget is very important to me and I work closely with you to make sure these fit your budget."

"Once we find the right coverage that fits in your budget, we will submit a request for coverage to see what we can qualify you for."

Refer to the mailer form and presentation as you present options to you client(s).

DEATH BENEFITS:

"The first part of this form covers the death benefit. Simply speaking, the death benefit ensures your mortgage will be paid off in the event of your death."

"Now, you can choose to either protect the bank/lending institution or you can protect your family. Which one will you choose to protect? What this means is you choose your beneficiary, which is your family, not the bank."

"Basically, this makes your plan, your protection, portable, so if you sell or refinance your mortgage, it goes with you and not the bank or lender. It stays level and does not decrease. It's what's called level/level (premium and death benefit). However, we also have the kind where the death benefit decreases with your loan. It is full coverage and covers any type of death from accidents to health-related death."

LIVING BENEFITS:

"If you qualify, there is also coverage if you don't die that will cover you for stroke, heart attack, cancer, and diseases like ALS. It's called the living benefit. Most companies do not cover this, but we have several companies that do."

DISABILITY:

"Next is disability. The entire design of this plan is to make certain you don't lose your home in the event of a disability. There are two options, one is for accident and the other is for health-related disabilities like cancer, stroke, heart attack, and Alzheimer's. I will break it down for you in a minute. It is much more difficult to qualify for than the death and living benefit, so I need to see if it is something we can even offer you."

RETURN OF PREMIUM (ROP) - CASH BACK OPTION (CBO):

"If you qualify for this option, it does exactly what it says it does: returns all of your premium at the end of the term if you don't die. There is an extra charge for this benefit. It works like this: you have your cost for your policy over here and you have an extra charge for the return of premium over here. If you outlive your plan you will get both back. Does that make sense?"

“Are you, or have you considered, paying off your mortgage early? This option was designed to help you do just that. If you have a 30-year loan, you could select the 20-year ROP and at the end of 20 years, take the tax-free ROP and apply it toward your loan. I will need some more information to see if you qualify.”

QUALIFYING STEPS:

“We are able to complete an application today. Once it's submitted to the insurance company, they do electronic underwriting for the final approval, which will include reviewing your prescription history and medical information. They will also review my field underwriting report and as long as everything matches up, they offer coverage without a medical exam, so there is no blood work, needles, or urine samples required.”

“The underwriter will look at these three things: your prescription history, your MIB (Medical Information Bureau), and your driving history. They access these reports with your social security number and driver's license we submit to them. Once you are approved, I will let you know. You will have immediate coverage and THEN the payment will be due.”

NEEDS ANALYSIS:

Complete the Needs Analysis form. Text or call your manager if you need guidance on placement and underwriting.

*“Let me ask you a question, (**wife's name**). What type of financial situation would you be in if (**husband's name**) died tomorrow? How much of his income could you keep?”*

*“(**Husband's name**), let me ask you the same question. What type of financial situation would you be in if (**wife's name**) died tomorrow? How much of her income could you keep?”*

This is the point where you really need to find out how bad their situation would be if either one passed away, ask them what would they do if it happened tomorrow? Then ask them what would happen if they were out of work for an extended period of time because of an illness like cancer, stroke, or heart attack? Again, dig deep to find out if they have any type of plan in place.

“Which benefits are of the most concern to you and your family?”

Get detailed information on their health and occupation, then check your underwriting guides to determine what company to quote. You need to see what the underwriter sees, so you need to ask them to bring you all of their medication bottles. All the underwriter has to go by is what you have written on the application and what they see on the report from the MIB, script check, and the Department of Motor Vehicle history.

PRESENT OPTIONS

Once you know what they qualify for, explain the program. Talk about the company briefly and what they offer. Ask if this is the type of coverage and program they are looking for. If they qualify for a living benefits policy you can show them the living benefits video and review the living benefits grid for the product you are recommending. Ask them to choose which plan fits the best. Encourage them to choose and reinforce their choice by affirming them.

"I think that is a great choice and a great place to start! Now, I know you'll want to take time to think about this and make sure it fits. All we can do today is submit it to see if we can even qualify you. That takes about a week so you will have plenty of time to think about it and make sure this is comfortable."

Let your client know that the plan is flexible and can be customized to fit their budget. Remind them that **SOMETHING** is better than **NOTHING**.

Example: "If I had a heart attack tomorrow, \$50,000 would go a lot further than \$0. So let's find what fits for today because we can always adjust it later."

CLOSE

Finish the quote and determine if the rate is comfortable.

"Which option fits into your budget?"

If not, ask what they want taken out to make it comfortable.

Once the premium (price) is agreed on, remind them that we need to send in their applications to see if they qualify. Then, fill out the application and acquire the banking information.

Finish by leaving product information and your information with the client. Leave a CRM brochure and ask them if they are happy with their investments and retirement planning right now.

"I am your agent and I will be here to help you in any way I can. Please contact me with any questions or needs you have in the future."