Direct Mail Tele-Sales

Part A - Introduction

Hi, ______John?... (Let them respond), Hey this is ___________(Your first name), _________________/(First & Last Name)____________

I'm calling about your ____________(Bank Name) loan for $_____________Thousand Dollars for your home there on,

_____________(123 Main Street) **here in** _________________(city or town)……**LET THEM RESPOND** and the reason for my call is you

sent back the form for your mortgage protection when you took out the loan and it's my job to verify the information you wrote down so I can

work up some options. **(Don't pause)** You put your **Age**/or **date of birth**/down as,_____________(if another **date of birth/age** present, confirm)

and I see you put another birthday down as, ________________? (is that your spouse? The form didn't have his/her first name?)

Part B - Health & Financial Questions

Okay, let's see health wise are you a **smoker** or **non-smoker**?

Are there any recent medical conditions I need to know about like **heart attack**, **cancer** or **Stroke**?

Have you ever been diagnosed with COVID 19?

Ok, anything you need to control like **High blood pressure** or **diabetes**? Ok any other medications or conditions?

Now this mortgage is this a 15, 20 or 30-year? What's your monthly payment …. Just a ballpark is fine?

Well last but not least, I guess the most important thing what your main concern as is far as the coverage goes, what do you want the coverage to do for you**?** **Let them respond ……** **(if no spouse listed)** If you were to pass away who would get the home?

Part C - Appointment Confirmation

Okay, ________I'm a broker, so I'm not married to one particular carrier, that's why your bank referred me to you.

I can tell you, you most likely qualify for what we call Simplified Issue, which basically means non-medical, so we don't have to send a nurse out to do an exam and prick you with a needle or ask you a bunch of crazy health questions. They do require me to verify you are who you say you are. (If they are going to pay your mortgage they want me to be sure I'm not offering coverage to someone that's dragging an oxygen tank around haha..) I can give you about 10 minutes to go over options. During the week are you two available together in the Afternoon, Evenings, Mornings?... **(Let Them Respond)** We are able to meet with you remotely, Are you familiar with Zoom video conferencing? **(Let Them Respond)** On (Monday)__________Would a 6 pm or would a 7:15 work better?

What is the best email to send the zoom link to?

Part D - Lockdown

I'm looking for a time to meet with you that you can really COMMIT TO! Right now I have a lot of other families that I'm helping, I typically help 10 to 15 families a week. I put this time in researching your case so I'd love to meet in a time that really works for you and your spouse. Are you sure 4 O'clock is good? (let them respond)

Best Practices (Best to Set Within 24 Hours for Max Retention)

If they're unable to use video/they are tech challenged : "Not a problem at all, we'll just take care of you with a phone call or face time call then. Is this the best number to reach you or is there another number you would prefer?" And is the *[morning/afternoon/evening]* better for you today?

Best Practices **(Ask for a second and alternate number.)**

Best Practices **(Be sure both can be present, if they are not with each other, you can send multiple emails or to the wife's phone)**

"Okay, perfect. I'll schedule you for _________. Do you see any reason why you and *[spouse]* would not be able to make our appointment at that time?