

B-LEAD SCRIPT

Hello, _____ (call by first name), this is _____ (your name) with Legacy Life(or Legacy Life Insurance Solutions)

I'm just getting back to you on this request you sent in for information on Mortgage Protection on your \$250k home loan through _____ (bank/mortgage company name)

Now you actually sent this in quite awhile ago and I assume you've already gotten this taken care of, right?

YES

Great, That's actually why I'm giving you a call today. For my notes, did you happen to go with the OLD program that only protects you in the event of a death, or the NEW program that protects you not only if you die, but if you live as well? You see, we have found that a number of people are losing their homes not if they die, but instead if they survive -- meaning if you have heart attack, stroke, or cancer and survive -- because of all the time off from work and the medical bills, people are losing their homes.

Now... you're a step ahead of the game because you already know the importance of Mortgage Protection. The reason for my call is I am going to be right down the street from you on Monday and Tuesday evening, and need to set up a time to drop off this updated information and answer any questions you may have. Which day works best for you/the both of you?

NO

That's OK and actually why I'm calling you today. There have been some changes to Mortgage Protection coverage and with the economy being as tough as it has been lately, a lot of these insurance companies have come up with programs that are much more affordable. I just need about 15 minutes of your time to show you how this works and I am going to be right down the street from you on Tuesday and Wednesday evening, seeing other good folks like yourself. Which night works best for you/the both of you?

or

OK. Did you meet with any representatives and at least get the pricing for these plans? (I'm thinking if they did and didn't buy, it's because they were "over quoted.") Well, that's actually why I'm calling you today.

(continued)

There have been a few agents going around and over quoting these plans and I need to set up a time to get together with you to go over these newer options and how they protect your home and family and save you money. I just need about 15 minutes of your time and I will be right down the street from you on Tuesday and Wednesday evening, seeing other good folks like yourself. Which night works best for you/the both of you?

HANDLING OBJECTIONS

“Tuesday or Wednesday doesn’t work for me/us”

You need to know what day does work for them.

“Oh, I’m sorry about that, which evening during the week normally works best for you guys?”

When they answer, either tell them you have that evening open this week and will plug them in or set it for next week on that particular evening and build additional appointments around it in that area. This is a good approach for producers who love to travel or have multiple areas in different directions.

“Evenings don’t work”

This should be easy, right...you say “afternoons or mornings better” and set from there.

“Neither of those times (5:15, or 6:15 or whatever two times you presented to them) work for me”

You respond with “Oh, I’m sorry, is there a time that usually works better say 7:15 or 9:15?”

The goal here is to get a time from them and then plug them into that time and let them know that the person you did have scheduled in that time slot is an existing client who is very flexible and can be moved to accommodate you (usually there is no one in that time slot yet.)