Hello \_\_\_\_\_\_\_\_\_\_, My name is \_\_\_\_\_\_, I’m giving you a call back from the Mortgage Protection Center right here in \_\_\_\_\_\_\_\_\_ County. You probably won’t remember this, I would be surprised if you did, back when you financed your mortgage, you filled out a request, signed it and sent it in to the office. Looks like you wanted information on a plan that pays off your mortgage in the event of a death or makes the payments if you became disabled. We went through a recent audit and realized you never received the information you requested for you and your family. So as a manager here, I’ve been reassigned your case to get the information out there for you, I just need to verify the information you put down here to make sure it’s still correct ok **(prospect name),**?

Ok, we have your age/mortgage amount as: \_\_\_\_\_\_\_ is that correct? And we have you address here as \_\_\_\_\_, is that correct?
And I don’t see it here but are you single, married, widowed, or divorced?
And are you smokers or non-smokers?And any medical concerns like COPD, Diabetes, or anything like that?

Okay, now **(prospect name),** most families that fill out the request and get it back to the office it’s either to make sure that when they die the mortgage is paid for so there is no financial hardship or loss of income. The second, is more for disability if they get sick, or hurt, the payments are made. For you and your wife which is more important or were they kind of both important? Wait for a response.

Ok, perfect. **(prospect name),** I’ll put together the options and information for you here at the office. The way the plans work they are non-medical meaning no blood, no urine, no needles, no doctors appointments. They just make me come see you for 15-20 minutes to make sure that #1) you are who you say you are and that nobody is trying to get insurance in your name, and #2) tp verify that you are alive and breathing.

As far as our schedule **(prospect name),** we’ve been several weeks behind so as manager I’m kind of helping out and I’m going to put some notes down here for you guys.

Your schedule **(prospect name),** are you working full-time? Wait for a response.

What time are you typically back in the door from work Monday thru Friday? Wait for a response.

What about for your wife? Does she work as well? Wait for a response.

Looking at my schedule, it does look like they have me booked pretty solid in your area for the next couple of days. I’ll be in the \_\_\_\_\_ area seeing about 15-20 families so I won’t have a lot of time, like I said only 15-20 minutes. But, it does look like I will be dispatched out by you on \_\_\_\_\_\_ and I’ve got some availability at \_\_\_\_\_ or \_\_\_\_\_. Which one works better for you?
Okay great.

The only thing that I do ask because of my schedule and how behind we are, is that you give me a window between \_\_\_\_ and \_\_\_\_\_\_\_ would that be okay? Wait for response. Ok great.

And the GPS won’t have any trouble finding the home? And what color is the home? And are there any big dogs or gates I’ll need to jump over to get to the front door? And are the numbers on the house or the mailbox? Okay great.

Okay, \_\_\_\_\_, do me a favor and grab a pen and paper, I just need to give you a quick confirmation code…
First write down my name which is \_\_\_\_\_\_. Then write down our appointment time which is on \_\_\_\_\_\_ @ \_\_\_\_\_\_\_. Okay and the confirmation code when you’re ready. \_\_\_\_\_\_\_\_. Perfect. And this is in regards to the mortgage protection coverage.
And the last thing is if you can let your spouse know that I’ll be dropping by to get the information to you guys. Perfect

Ok. **(prospect name),** the only thing that I do ask and expect because of the schedule and how behind we are is that you definitely make sure you and the wife are there tomorrow between \_\_\_\_\_ and \_\_\_\_ is that fair enough? Wait for a response.

Okay \_\_\_\_\_\_ I’ll see you \_\_\_\_\_ @ \_\_\_\_\_.

I look forward to meeting you and helping you.

(Prospect Name)? This is Josh getting back with you about the life insurance request that you submitted to my office. I’m actually the medical field underwriter that’s been assigned to get this information out to you, I just need to confirm the information you put down. It looks like our current or old **address** is \_\_\_\_\_\_\_\_\_\_\_, is that correct?

Okay Great, I’ll have you off the phone in 30 seconds.

Now I don’t see it here, but are you a **smoker or a non-smoker**?

Okay, got it. And **single, married, widowed, or divorced**?

(If married) Okay, and **what’s your wifes/husbands first name**?

Okay, perfect! And are you guys **working, retired, or disabled**?

Now (prospect name), let me ask you this - what was the reason you went ahead and filled this out, were you looking to cover the final expenses like burial or cremation, or were you looking to leave something behind for the family if something were to happen?

Absolutely, that makes perfect sense. That’s why most people go ahead and fill these out so that.

So the good news (prospect name), is that there’s about a dozen options you may qualify for, and they are all non-medical, and what that means is that nobodies gonna be poking you with needles, no blood samples, no urine samples, no doctors appointments or nurses coming out. Instead, what they do, they just send me out there for about 15 minutes just to confirm that you are who you say you are and that nobodies trying to get insurance in your name, make sure that you didn’t escape from prison or something, and really just to confirm that you’re not hospitalized or bedridden. Now it does look like they’ve got me dispatched out to your area over the next couple of days, I’ll be seeing about 15-20 families, so I’m not gonna have alot of time, only about 10-15 minutes to go over the information with ya and show ya what you qualify for. Now you mentioned you are (working/retired/disabled), what time are you usually home?

It looks like they’ve got me dispatched right down the street from you guys seeing about 10 families, and I think I can squeeze you in about (day) (morning/evening). It looks like I’ve got either a (**time slot 1**) or (**time slot 2**), which one would work better for you?

And the GPS won’t have any trouble finding the home? And what color is the home? And are there any big dogs or gates I’ll need to jump over to get to the front door? And are the numbers on the house or the mailbox? Okay great.

Okay, \_\_\_\_\_, do me a favor and grab a pen and paper, I just need to give you a quick confirmation code…
First write down my name which is \_\_\_\_\_\_. Then write down our appointment time which is on \_\_\_\_\_\_ @ \_\_\_\_\_\_\_. Okay and the confirmation code when you’re ready. \_\_\_\_\_\_\_\_. Perfect. And this is in regards to the mortgage protection coverage.
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Ok. **(prospect name),** the only thing that I do ask and expect because of the schedule and how behind we are is that you definitely make sure you and the wife are there tomorrow between \_\_\_\_\_ and \_\_\_\_ is that fair enough? Wait for a response.

Okay \_\_\_\_\_\_ I’ll see you \_\_\_\_\_ @ \_\_\_\_\_.

I look forward to meeting you and helping you.