

## **If you see something highlighted blue**

- **“NAME” = substitute clients name**
- **“State” substitute states name client is located in!**

### **General Rebuttals Version 1**

**Any leads that only give you an age it is advised to say the following:**

**NAME** It says here you are 42 years young is that correct? **NAME** when is your birthday?

#### **How to check for Spouse or Significant other**

If a person appears to be single on the lead slip verify this by verifying there info first then ask in your own words.

Are you single, married, engaged, widowed, or divorced?

So, you're going to leave home to spouse, fiancé, etc. Now roll into getting spouses name, DOB, etc.

If they plan on leaving the home to anyone else such as children. Get childs name & inquire whether they are living at the home and if they contribute to the mortgage. Leave it at that.

(You can offer mortgage protection to a child in the home especially if they contribute to the bills and they are over 25.

Any younger parents usually get into protection mode when you ask questions about children.)

#### **Objections after the first paragraph:**

##### **I'm not interested**

I understand & I'll be more than happy to take you off the list but one last question to close the file out have you been shown pricing before for mortgage protection? **Most say Yes. Response:** Rates change weekly and I underwrite for 50 different carriers in the state of **“YOUR STATE”**. You were most likely visited by a captive agent whom only had rates available for 1 or 2 different carriers and with that in mind I just need to verify the information on the form to get you the true rates you were looking for.

##### **We've already taken care of it**

Let me update your record here, do you recall the carrier you selected? Are you aware there have been rate reductions with that carrier and many others carriers? So, if I had the ability to save you up to 50% off your current premium would that interest you? With that in mind I just need to verify the information in your file.

##### **I'm busy can you call me back:**

I only have about 15 seconds worth of questions to verify and then I can get some quotes out to you. You said your date of birth is...

##### **Isn't that just life insurance:**

Some of the biggest differences between Life Insurance & Mortgage Protection is Mortgage Protection does not require a physical exam where life insurance typically does. Mortgage Protection is specifically designed to protect the mortgages. It also has the ability to return all the premiums if a person outlives their policy and also provide income in the event of a medical disability causing a person to lose time at work. Those are just some of the things mortgage protection does & life insurance does not. With that in mind I need to verify the information you sent in then I can get some quotes out to you, ok?

**How much does it Cost?**

Everyone is different but I can honestly say I've never seen a time I couldn't help a person get protection because it wasn't affordable.

*If before you verify:* Let me verify what you listed and I can do my homework to find the most affordable options to get you the best protection. You said your date of birth is...

*If while trying to set appointment:* My role is to educate people on what their options are, your job is to make sure it fits your need and of course your budget. I have over 30 carriers that I work with, so EVERY client has options- even those with a lot of health issues, like cancer or heart attack. Protecting your family is important and never a waste of time, right? Based on when I'm in your area I've got (Day) or (Day) with some openings- which is best for you?

**Can you email me some quotes?**

**NAME** id love to sit around in my pajamas all day email everyone however these days underwriters are tasked to come out and verify that healthy people are in fact not hooked up to oxygen tanks...

**Objections after you offer an appointment time:****Can you send me something in the mail/email?**

I wish I could but the insurance carriers require that I can guarantee your insurability, the only way I can do that is to see you, but don't misunderstand what I'm doing. I'll be seeing about 12-15 people that day so I'll only have about 15 minutes to show you those quotes. With that in mind would it be better to drop your quotes off in the morning afternoon or the evening?

**I can't make it within 48 hours:**

Is that because of your work schedule? *Yes*

Is that a 9-5 schedule? *Yes*

I have Mon at 6 and 8 do you want the 6 or the 8?

In addition to the above I tend to assume folks 66 and older are retired and offer them daytime appoints where as my 65 and younger crowd I reserve for late afternoon & evening appointments.

**My spouse doesn't need to be there:**

Is she going to be your beneficiary? *Yes*

And you'll be her beneficiary? *Yes*

Because this pertains to both of you I'd rather meet with you together because both husband and wife usually have questions. Best to get them out of the way all together. With that in mind I'll be seeing 15 families the day we meet so I'll only have about 15 minutes to go over the quotes with you. So, will mornings, afternoons or evenings be best for the 2 of you?

**We're busy....**

I'm really busy too, I'll be seeing about 12-15 people the day I see you. I'm only going to have about 15 minutes to explain the quotes to you. So, will you have 15 minutes in the morning, afternoon or evening?

## Overcoming Objections on the Phone

### Role Play

**Mike:** We're not interested anymore

**Sarah:** That's exactly why I'm calling—I don't have any notes here in our system that you've received the information you were looking for about the benefit that would pay off your home if you died or make a mortgage payment for you if you become sick or injured. I'm the field underwriter who's been assigned to your case and several others that I'll be working on this week.... (and go right back into your script)

**Mike:** We already got some coverage

**Sarah:** That's exactly why I'm calling—they've got me auditing your original request for coverage b/c there are some new plans out there—many of which can save you thousands over the length of your contract, and I'm the field underwriter who has been assigned to your case and several others in your area.... (go right back into script)

**Mike:** We sent that in months ago

**Sarah:** That's exactly why I'm calling—it looks like we've made several attempts to get in touch with you after you requested the information. I'm the field underwriter who has been assigned to your case and several others in your county that I'll be working on this week.... (go right back into script)

**Mike:** I don't know what you're talking about

**Sarah:** That's exactly why I'm calling. Looks like shortly after you financed you're home with Chase Bank for \$150,000, you requested the information about the benefit that would pay off your home if you died or make a mortgage payment for you if you became sick or injured and couldn't work. I'm the field underwriter who has been assigned to your case and several others in the county that I'm working on this week. You indicated here your date of birth is 8/28/79 is that correct?

**Mike:** Can you just send us something?

**Sarah:** That's exactly why I'm calling. Most of our programs do not require a physical exam to get this coverage, but they do send me out as a field underwriter to best determine what you qualify for. I'm taking care of several of these in your area and would just need a 15-minute window to go over the coverage options with you and see if we've even got something that would help you. I'm in your area Monday and Tuesday—what time do you get home from work generally?

**Mike:** I need to know how much this is going to be before I let you come over

**Sarah:** That's exactly why I'm calling. I'm what's considered a Field Underwriter for the mortgage protection group and I'll be able to SHOP AROUND and find you the best rates based on what you qualify for. Most families choose a program that's between \$40-\$80 a month, but it depends on what you qualify and how much coverage you want. I'm taking care of several homeowners in your area on Monday and would just need a 15-minute window—what time are you usually home from work?

**Mike:** Do both of us have to be here?

**Sarah:** That's exactly why I'm calling. This benefit can cover any person on the deed or mortgage and they do make me identify you with a photo ID. Would your wife be the beneficiary?

**Mike:** I already saw several people and it's too expensive

**Sarah:** That's exactly why I'm calling. The mortgage protection group is a broker and we can SHOP AROUND for the best program for your budget. I'm going to be in your area on Monday night helping several homeowners and would need about a 15-minute window to see if we even have anything that would help you.

**Mike:** I don't qualify because of my health

**Sarah:** That's exactly why I'm calling. Unless you are over the age of 85, we have programs for everybody. What is the health issue you are dealing with?

**Mike:** I don't have time right now; can you call me on Monday?

**Sarah:** Well that's exactly why I'm calling. I don't have time to go into this right now either and I'm going to be in your area helping several homeowners on Monday. When do you normally get home from work on Monday?

## General Rebuttals Version 2

### **How to check for Spouse or Significant other**

If a person appears to be single on the lead slip you qualify to be sure there is no spouse or significant other. I have your date of birth as July 13<sup>th</sup>, 1973 and I show you don't smoke, is that correct?

And who would your beneficiary going to be?

*My spouse* – Ok, verify spouses date of birth and whether they smoke

Anyone else – Ok, are you married, single or engaged – then continue with the script verifying the info for both.

### **Objections after the first paragraph:**

#### **I'm not interested**

I can understand that, was it because you've priced it already?

*Yes*

Do you know if what they showed you was the A, B or C protection?

*I'm not sure* is always the answer

The reason I asked is because most agents only show the A protection which is the most expensive type, without showing a person the B and C options. What we do is show a person all 3 types and let them make their own mind up about what's best for them. I've never seen a time when I couldn't help a person get protected because it wasn't affordable.

With that in mind I need to verify the information you sent in to us and then I'll get some quotes out to you, ok?

#### **Isn't that just life insurance:**

It is life insurance designed specifically to protect the mortgage. It also has the ability to return all the premiums if a person outlives their policy and provide income in the event of a medical disability causing a person to lose time at work. Those are some of the things mortgage protection can do. With that in mind I need to verify the information you sent in then I can get some quotes out to you, ok?

#### **We already got it taken care of:**

That's always a good thing to hear. Let me ask you, if I can help you save \$15-30 per month compared to what you are paying for the same protection, is that something you would want to see? Let me verify the information you sent in and then I'll get some quotes out to you, ok?

#### **I'm busy can you call me back:**

I only have about 15 seconds worth of questions to verify and then I can get some quotes out to you. Do you have 15 seconds worth of time?

#### **How much does it Cost?**

Everyone is different. I can honestly say I've never seen a time I couldn't help a person get protection because it wasn't affordable.

#### **Can you email me some quotes?:**

This is exactly the reason I'm calling I need to verify the information you sent in and then I'll get some quotes out to you, ok?

## **Objections after you offer an appointment time:**

### **Can you send me something in the mail/email?:**

I wish I could however the insurance carriers require that I can guarantee your insurability, the only way I can do that is to see you, but don't misunderstand what I'm doing. I'll be seeing about 12-15 people that day so I'll only have about 15 minutes to show you those quotes. With that in mind would it be better to drop your quotes off in the morning afternoon or the evening?

### **I can't make it within 48 hours:**

Is that because of your work schedule? *Yes*

Is that a 9-5 schedule? *Yes*

I have Mon at 6 and 8 do you want the 6 or the 8?

### **My spouse doesn't need to be there:**

Is she going to be your beneficiary? *Yes*

And you'll be her beneficiary? *Yes*

Because this pertains to both of you I'd rather meet with you together and don't misunderstand what we're doing, I'll be seeing 15 people the day we meet so I'll only have about 15 minutes to go over the quotes with you.

So, will mornings, afternoons or evenings be best for the 2 of you?

### **We're busy....**

I'm really busy too, I'll be seeing about 12-15 people the day I see you. I'm only going to have about 15 minutes to explain the quotes to you. So, will you have 15 minutes in the morning, afternoon or evening?

## Sarah Pappas On the Phone

### “That’s Exactly Why I’m Calling...”

Objection 1:

We’re Not Interested Anymore

Well **NAME**, that’s exactly why I’m calling. I don’t have any notes here in our system saying that you’ve received the information you were looking for about the benefit that would pay off your home if you died or make a mortgage payment if you were to become sick or injured and couldn’t work. I’m the field underwriter who’s been assigned to your case & several others that I’ll be working on this week.

BACK TO SCRIPT

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Objection 2:

We Already Got Some Coverage

Well **NAME**, that’s exactly why I’m calling. They have me auditing your original request for coverage because there are some new plans out there many of which can save you thousands over the length of your contract. I’m the field underwriter who’s been assigned to your request and several others in your area...

BACK TO SCRIPT

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Objection 3:

We Sent That In Months Ago, Why Am I Just Now Hearing From You?

Well **NAME**, that’s exactly why I’m calling. It does look like we have made several attempts to get in contact with you after you requested the information I’m the field underwriter who’s been assigned to your case and several others in your area that I’ll be working on this week.

BACK TO SCRIPT

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Objection 4:

I Don't Even Know What You're Talking About...

Well **NAME**, that's exactly why I'm calling. Looks like shortly after you financed your home with \_\_\_\_\_ bank for \$\_\_\_\_\_, you requested the information about the benefit that would pay off your home if you became disabled, died or make the mortgage payment if you were to become sick or injured and couldn't work. I'm the field underwriter who has been assigned to your request and several others in neighborhood, you indicated that your date of birth is \_\_\_\_\_...

BACK TO SCRIPT

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Objection 5:

Can You Just Send Us Something?

Well **NAME**, that's exactly why I'm calling. I would love to do that but most of our programs do not require a physical exam to get this coverage. They do send me out as a field underwriter to best determine what you qualify for. I'm taking care of several of these in your area and would just need a 15-minute window to go over the coverage options with you and see if we even have something that would help you. I'm in your area on **DAY and DAY** what time do you get home from work generally?

BACK TO SCRIPT

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Objection 6:

I'm Gonna Need to Know How Much This is Gonna Be Before I Let You Come Over to My House

Well **NAME**, that's exactly why I'm calling. I'm what's considered a field underwriter for the mortgage protection group and I'll be able to shop around and find you the best rates based on what you qualify for. Most families choose a program that is somewhere between \$40 & \$80 per month but it really depends on what you qualify for and how much coverage YOU want. I'm taking care of several homeowners in your area on **DAY and DAY** and would just need a 15-minute window. What time do you usually get home from work?

BACK TO SCRIPT

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Objection 7:

Do Both of Us Need to Be Here?

Well **NAME**, that's exactly why I'm calling. This benefit CAN cover any person on the deed or mortgage and they do make me identify you with a photo ID. Would your husband/wife be the beneficiary?

BACK TO SCRIPT

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Objection 8:

I Already Saw Several People and We're Not Interested Because It's Just Too Expensive

Well **NAME**, that's exactly why I'm calling. The Mortgage Protection Group is a broker and we can shop around for the best program for your budget. I'm gonna be in your area on **DAY** night helping several homeowners and would need about a 15-minute window to see if we even have anything that would help you.

BACK TO SCRIPT

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Objection 9:

I Don't Qualify Because of My Health

Well **NAME**, that's exactly why I'm calling. Unless you're over the age of 85 we have programs for everybody, what exactly is the health issue that you're dealing with?

BACK TO SCRIPT

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Objection 10:

I Don't Really Have Time to Talk Right Now, Can You Call Me Back Another Time?

Well **NAME**, that's exactly why I'm calling. I really don't have time to go into this right now either and I'm gonna be in your area helping several homeowners on **DAY** when do you normally get home from work on **DAY**.

BACK TO SCRIPT

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## **Sarah Pappas On the Phone**

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“That’s Exactly Why I’m Calling...”

Objection 1:

We’re Not Interested Anymore

Well \_\_\_\_\_, that’s exactly why I’m calling. I don’t have any notes here in our system saying that you’ve received the information you were looking for about the benefit that would pay off your home if you died or make a mortgage payment if you were to become sick or injured and couldn’t work. I’m the field underwriter who’s been assigned to your case & several others that I’ll be working on this week.

**BACK TO SCRIPT**

Objection 2:

We Already Got Some Coverage

Well \_\_\_\_\_, that’s exactly why I’m calling. They have me auditing your original request for coverage because there are some new plans out there many of which can save you thousands over the length of your contract. I’m the field underwriter who’s been assigned to your request and several others in your area...

**BACK TO SCRIPT**

Objection 3:

We Sent That In Months Ago, Why Am I Just Now Hearing From You?

Friday, November 17, 2017

Well \_\_\_\_\_, that's exactly why I'm calling. It does look like we have made several attempts to get in contact with you after you requested the information I'm actually the field underwriter who's been assigned to your case and several others in your area that I'll be working on this week.

BACK TO SCRIPT

Objection 4:

I Don't Even Know What You're Talking About..

Well \_\_\_\_\_, that's exactly why I'm calling. Looks like shortly after you financed your home with \_\_\_\_\_ bank for \$ \_\_\_\_\_, you requested the information about the benefit that would pay off your home if you died or make the mortgage payment if you were to become sick or injured and couldn't work. I'm the field underwriter who has been assigned to your request and several others in the county that I'm working on in your county, you indicated that your date of birth is \_\_\_\_\_...

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Can You Just Send Us Something?

Well \_\_\_\_\_, that's exactly why I'm calling. I would actually love to do that but most of our programs do not require a physical exam to get this coverage. They do send me out as a field underwriter to best determine what you qualify for. I'm taking care of several of these in your area and would just need a 15 minute window to go over the coverage options with you and see if we even have something that would help you. I'm in your area on \_\_\_\_\_ and \_\_\_\_\_ what time do you get home from work generally?

BACK TO SCRIPT

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I'm Gonna Need to Know How Much This is Gonna Be Before I Let You Come Over to My House

Well \_\_\_\_\_, that's exactly why I'm calling. I'm what's considered a field underwriter for the mortgage protection group and I'll be able to shop around and find you the best rates based on what you qualify for. Most families choose a program that is somewhere between \$40 & \$80 per month but it really depends on what you qualify for and how much coverage YOU want. I'm taking care of several homeowners in your area on \_\_\_\_\_ and \_\_\_\_\_ and would just need a 15 minute window. What time do you usually get home from work?

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Do Both of Us Need to Be Here?

Well \_\_\_\_\_, that's exactly why I'm calling. This benefit CAN cover any person on the deed or mortgage and they do make me identify you with a photo ID. Would your husband/wife be the beneficiary?

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I Don't Really Have Time to Talk Right Now, Can You Call Me Back Another Time?

Well \_\_\_\_\_, that's exactly why I'm calling. I really don't have time to go into this right now either and I'm gonna be in your area helping several homeowners on \_\_\_\_\_ when do you normally get home from work on\_\_\_\_\_.

BACK TO SCRIPT