**Section 1: RAPPORT/ROLE & PURPOSE**

**RAPPORT**

Agent builds Rapport for a few minutes - try to connect with them and find commonality - Possible topics: Compliment them on connecting if appropriate for example:

Are you in the computer business (lol)? if not... What do you do for a living? New home or refinance?  
How long in the area?  
Moved in from elsewhere?

How are you managing COVID? If they have kids: doing home schooling?   Are they working for home?

Any family nearby? Everyone safe?

**TRANSITION TO PRESENTATION**

So, let me start off by by sharing my screen... Here’s my insurance license and drivers license (and business card). I’ll leave that up for a second, feel free to take a picture of that, I want you to have that. And just a little bit about me, here’s a picture of my family...    
*this makes you a credible person.*

*Show the lead sharing your screen. If it is a Call In or Internet lead, only show the consumer information and not the Symmetry script.*

Well, that’s enough about me... we’re really here to talk about you. Let me show you the in- formation you folks provided about your mortgage.

*(Confirm Name, Address, Mortgage are correct.)*

This form is how I was assigned as your caseworker to help take care of you. I’ll be asking a few questions to find out what the best options are to protect your mortgage, and in a few minutes we’ll have a roadmap, that you yourself would create, if you had my background and experience.

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It’s important to understand <Client> that I am not the insurance company, I can’t sell you a policy, and even if you wanted to you’re not able to buy insurance from me. I’m licensed by the state of \_\_\_\_\_\_\_\_\_ to send in an application to what’s called an underwriter, and the un- derwriter is the one that will decide if you qualify for the mortgage protection.

Does that make sense?

*(get response from both - they need to be engaged - use their names - keep them ac- countable to your questions early and that will carry throughout your presentation. When you ask a question, get a reply.)*

**WHAT IS MORTGAGE PROTECTION?**

OK, <Name of client>, real quick let me explain what mortgage protection is:

* As you probably know, it’s an insurance policy people take out to pay the mortgage when they pass away.
* Mortgage protection can be done a couple of different ways; it really depends on two things. First, it depends on budget; everyone’s got a budget *(smile)*. And second it de- pends on what you qualify for in terms of your age and health history, make sense?   (*wait for response - they need to be engaged - call them by name to bring them in if needed)*
* Some people do the entire mortgage, if that’s in the cards, some people do half, and others do just a smaller part. A smaller part to help their family with the transition to the next step when someone passes away, okay?
* Now, this is not the old kind of mortgage protection. Meaning that your lender will not be your beneficiary. So <name> who would be your beneficiary be when you pass away?    
  ***(Write down the name of their beneficiary)***

So <beneficiary> will receive the insurance money, not the bank, OK? One of the other major differences from the old kind is that this is not a decreasing term. In other words, if something happens to you tomorrow or 10 years from now, your death benefit will remain the same and never go down. And finally this policy is portable, which means if you refinance or move, you can take this mortgage protection with you without having to start over, OK?

* Now, it's important to know most people already have life insurance. It's really common. Some have it through work and some have their own policy. Some people have 401K money, and some families have money in the bank. In other words, we all work to build up a nest egg, right?
* Well the reason why people get mortgage protection separately, is they don't want their family to have to use the nest egg money to pay for the mortgage. They want the nest egg to stay with the family, and they want the insurance company to pay the mortgage debt. Does that make sense?

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**ROLE & PURPOSE**

My role in this is what they call a “field underwriter”. Each week I work with 12-15 families in your area who have all requested this type of insurance. I’m also a broker, so I have access to all the top rated companies that offer this coverage and so I am able to shop around for you. My job is to find you the best coverage you qualify for at the best price, OK?

So there are a few things we’ll do today;

1. First I’m going to verify your health information. Some carriers are super picky about prescriptions and health issues, others are not. So your health history is important because when they do their underwriting they will see any prescriptions you’ve filled.

2. Next I’ll ask you a few quick questions to understand how you’re set up at home from a risk point of view so I can make the best recommendations for you.

3. Third I’ll show you the options I think you have the best chance of getting approved by the underwriter and

4. Then you’ll choose the option that best fits comfortably inside of your budget and I’ll help you send in an application today.    
   
***if you get pushback on sending an application today, tell them:***

At this point the underwriter doesn’t care which product or amount you apply for, they just want to see your health and medications to see what you qualify for. Be- cause of how quickly situations change, especially with Covid, you can be healthy today and in the hospital tomorrow. What’s important at this step in the process is to get the application in the hands of the underwriter while you’re healthy and can qualify. So my advice at this point is to send in an application to begin the process.

So, we put in an application and we wait.

* It can take a couple of days, and sometimes a little more, to see if you can even get ap- proved.
* Now, you don't have to see a nurse, no needles for blood or urine samples, and you don't have to get an EKG, or anything like that in other words.
* But they will look at all your health details for sure.

So we work together, and today is just the first step of a process I take people through who want to get the protection, okay?