

🔥 DFL Reset Playbook 🔥

1. As part of your Mortgage Protection client presentation do your Fact Finding. Do not use the Baseball mentioned in the script. Instead bring the Financial Information Form up on the shared scree.
2. Ask about the Equity they have in their home, and while asking about the mortgage, ask if they are making over-payments to pay the mortgage early
3. Ask what other resources they would have to fall back on (what assets would go to the beneficiary/how much would your family receive) if someone were to pass away, such as:
 - I. Checking/Savings - the “emergency money”
 - II. Existing Insurance (work, temporary, permanent)
 - III. IRA/401(k) - the “forever money”
 - IV. Annuity
 - V. For each resource, inquire as to its purpose. Everything must be purposed to minimize a “think about it”. Put the purpose in the FIF so they see it.
4. Referring to the FIF, ask about Monthly expenses to run the ship (mortgage, utilities, auto, student loans, credit cards, etc.)
5. Ask about Monthly take-home for each breadwinner in the household (work, social security, pension, etc)
6. Ask what debts that would left behind AND if they are making overpayments (ex. mortgage, credit cards, car loans, personal loans, student loans, any other debts)
7. Record your answers using the [Financial Information Form](#). The form is intended to be shared on screen - it is official business and shows the client what needs to be completed.
8. At the end of the appointment, whether you close the sale or not, if they are making over-payments, or if they have a mortgage and 3 debts or no mortgage and 5 debts, transition to your qualifying questions:

Transition: “Oh <client> I forgot to ask, I remember we talked about the resources your family have to fall back on, and the debts that would be left behind, let me ask you:

1. Do you feel like your debt (credit card, student loan, mortgage) is preventing you from contributing to retirement?
2. If your mortgage was paid off, would retirement be more comfortable?
3. If you had no debt, do you think you could retire sooner?

Any Yes, will lead to the reset script.

9. **Debt Free Life Reset Script:**

“We have a division whose primary focus is debt payoff. They can educate you on how you could potentially pay off all your debt, and build wealth, without spending any additional money.

Their goal is for you to have a more comfortable retirement by helping you pay off your mortgage and other debts. They will get you the information and you can do with it whatever you want. If I said same time in two days, that would work for the two of you right (head nodding up and down 😊)?”

10. *** If your client is in the following states:

AL, AZ, CA, CO, CT, DE, FL, GA, IA, IN, KY, LA, MA, MD, MI, MO, MS, NC, ND, NE, NM, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI, WV

Schedule the DFL meeting by [clicking HERE](#)

Schedule the meeting on Zoom over phone call if possible.

*** Change Time Zone to the time the client is in****

Then [CLICK HERE](#) to upload your FIF or **enter notes on their assets and debts**, accelerated payments, etc when booking the appointment to help the DFL agent prepare.

11. **If your Reset is not in one of those states** (the list will grow) then email your request to fifresets@quility.com attn to Mike Resma and copy mike.resma@quility.com on the email and Resma will make sure your request is taken care of.
12. Best for conversion you, the agent, want be on the next appointment to hand off the relationship.
13. Here are links to the [Financial Information Form](#) and [Client Survey](#) on HQ for reference.