A drawing of a person

Description automatically generatedTELESALES OBJECTIONS 2021

Introduction

SOLUTION TO ALMOST ANY OBJECTION – WMPD “What Mortgage Protection Does”   
What mortgage protection does is if there were an illness, disability or if you were to die, then your family would not lose their home (\**\*\*if they are single*, “your mortgage would be covered”)

OBJECTIONS TYPICALLY FOUND IN THE FIRST PARAGRAPH

Deflection:

* That’s exactly why I’m calling….*(No pause…Right back to script)*
* That’s a great question, I’ll get to that in a minute….*(No pause…Right back to script)*

1. PHONE OBJECTIONS CAN YOU CALL ME BACK?   
I only have about 15 seconds worth of questions to verify and then I can get these out to you….

2. I DON’T REMEMBER DOING THAT…. (CALL IN LEAD)  
No worries, I forget doing stuff like this all the time, but at one time either you or your spouse asked for help to understand mortgage protection (WMPD) What mortgage protection does - if there’s an illness, disability or if you were to die, then your family would not lose their home So, *<Back to Script>*

3. ALREADY LOOKED INTO IT / TOO EXPENSIVE.   
(WMPD) What mortgage protection does - if there’s an illness, disability or if you were to die, then your family would not lose their home… When I put your information in my computer, I can often find twice as much coverage for the same monthly payment. With that in mind I just need to verify the information you sent in so I can find best options for you. So, *<Back to Script>*  
*(if hesitation)*   
A lot of times, new agents only have access to a handful of companies and often don’t have the best rates. I have access to ALL of them and save my clients money all the time! Would you like to find out more?

4. I ALREADY HAVE COVERAGE   
That’s great! Do you remember what type of coverage you have? When I put your information in my computer, 8 out of 10 times I can find twice as much coverage for the same monthly payment. With that in mind I just need to verify the information you sent in so I can find best options for you. So, *<Back to Script>*

5. NOT INTERESTED ANYMORE   
Perfect. I want to make sure nobody else calls you so let me update your file. (pause) (WMPD) Just to be clear that we are on the same page, what mortgage protection does - if there’s an illness, disability or if you were to die, then your family would not lose their home. A lot of times people are not interested because they think it’s too expensive or they already have a policy in place. Which box should I mark for you? *<Get reply and use appropriate rebuttal… #3 or #4 or #6>*

6. 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. So, *<Back to Script>*

7. CAN YOU EMAIL ME SOME QUOTES… (at beginning of script)   
That’s exactly why I’m calling I have about 15 seconds of questions before I can get your options out to you…

8. WHO DO YOU REPRESENT? ARE YOU WITH MY MORTGAGE COMPANY?   
I’m licensed by the state of \_\_\_\_ to help the residents of (county). There are over 100 insurance companies. It’s my job to sift through them all to find the best programs and coverage. So, I really work for you. I only work with A rated carriers that have been around for over 100 years. Have you heard of Mutual of Omaha, John Hancock, Transamerica or Gerber? So, <Back to script>

9. IS THIS JUST LIFE INSURANCE?   
Not really. It’s a new kind of insurance where you don’t have to die to use the coverage. (WMPD) What mortgage protection does - if there’s an illness, disability or if you were to die, then your family would not lose their home. So, <Back to script>

10. WE’RE SELLING THE HOME/MOVING   
That’s great, are you purchasing a new home?   
If yes  
(WMPD) What mortgage protection does - if there’s an illness, disability or if you were to die, then your family would not lose the home. It doesn’t matter if it’s this home you're selling, or the new home you’re about to purchase, because *you* own the coverage - it stays with you.

If no  
That’s okay. I am a life insurance broker, and there are a lot of programs that will help you not fall behind on your bills, like if you were to have a health challenge. They pay out for illness, disability or if you were to die, so your family would still be able to pay the bills… With that in mind I just need to verify the information you sent in so I can find best options for you. <Back to script>

11. \*\*WE DON’T HAVE A MORTGAGE ANYMORE & DON’T NEED IT \*\*\* *Takeaway*  
That's great to hear! Congratulations! Now, most importantly if something were to happen to you and you couldn’t earn an income anymore, would your family be ok? I ask because I am a life insurance broker, and

I actually do a lot more than just mortgage protection. I specialize in critical illness, disability, final expense, children grow up plans etc. really what I'm doing now is getting some information to see what you could qualify for and then we can see if it makes sense to help….<Back to Script>

OBJECTIONS TYPICALLY FOUND IN THE APPOINTMENT SETTING PART OF THE SCRIPT

1. I HAVE TO CHECK WITH MY SPOUSE SCHEDULE  
   Absolutely! I’d like for you to check with your spouse as well. And as I mentioned I only have a couple of openings, so can I make a recommendation? (Yes) Let’s do this; since this is my last spot, let’s go ahead and find a time that you know works with your schedule and you *think* works with his/her schedule, and when we hang up you can simply text him/her to make sure it's good. Easy enough right? (Yes)  
     
   (After the appointment is set) Why don’t you grab a pen and a piece of paper and I’m going to give you my cell phone number. (give name, number, day, and time of appointment) so you can text him/her to make sure \_\_\_\_\_ is good and give me a call back in the next hour to let me know, OK?

*(It is NOT an appointment until it is solidified with BOTH spouses)*

13. I AM NOT SURE IF THIS TIME IS GOOD/ TRY TO MAKE IT / IF NOTHING COMES UP   
Well, do you think you can make it or are you sure you can make it? The reason I ask is I have very limited spots available and I’m super busy. So, are you “sure” this is going to work for you (and spouse)?   
14. IF SOMEONE SAYS THEY ARE “PRETTY SURE” WHEN BOOKING.   
I don’t mind holding a spot for you but I need to know if you *think* you can make it or if you are *sure* you can make it? The reason I ask is I have over 100 forms on my desk and I’ve never been so busy. So, is \_\_\_\_\_ definitely good for both of you?

15. DOES MY SPOUSE HAVE TO BE THERE?   
Is your spouse going to be your beneficiary? *Yes*   
And you’ll be their beneficiary? *Yes*   
Because this pertains to both of you, and each of you will have questions, yes , both you and your spouse need to be there together. Is it best to catch you in the morning, afternoon or evening when both of you can be in front of a computer together?

16. CAN YOU EMAIL ME SOME QUOTES? (when during scheduling part of script) I wish I could, that would make it easier on me, but the state of \_\_\_\_ requires that I see you and verify your driver’s license and verify that you are the mortgage holder.

or

NO. Actually, that’s not how it works. The state requires that I verify homeownership and that we meet. The good news is that all you need is to be in front of a computer for a 15 minute virtual meeting. Does that make sense?

17. I AM SOOOO BUSY! NOT SURE I CAN BOOK ANYTHING RIGHT NOW.   
Busy doing anything exciting? Wow, I can understand because of (INSERT/REPEAT EXACTLY WHAT CLIENT SAID. I am crazy busy as well. Again, what mortgage protection does is if there were an illness, disability or if you were to die, then your family would not lose their home is that important to you? If you would like to protect your family, I am happy to find a time for you, perhaps over the weekend or early in the morning before your day starts. I only have a few spots left…. Right now I have \_\_\_\_\_\_ & might be able to squeeze you in at \_\_\_\_\_\_\_\_\_. Which one would be best when you (and spouse will both) be home (together?)

Message to leave for A, CI and 5A leads