A drawing of a person

Description automatically generated

ENHANCED BEST SCRIPT 3.2.1

Introduction

Hi (First)?

This is (First and Last Name), I’m licensed by the State of \_\_\_\_\_\_\_\_ and I’m following up with you regarding the mortgage for your home on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Street and Town) and your file came cross my desk as unresolved and…

Several letters were mailed to your home regarding mortgage protection (W.M.P.D.) and what

mortgage protection does …is if there were an illness, disability or if you were to die your family would not lose their home, now …Either you or your spouse responded back requesting information on these programs and I'm the case manager that was assigned to research your options. I was about… halfway through and realized I had about 10 seconds of questions before I can get this out to you, now…. it looks like you wrote down your birthday (age) as \_\_\_\_\_\_. Is that correct?

I also have your spouse’s birthday (or age) written down as \_\_\_\_? Is that correct?   
And what is their first name?

*Alternate Birthday Question for older leads*  
When you requested this information you wrote your age as \_\_\_. What is your age today? And your spouse’s age was written down as \_\_\_. What is their current age?   
And what’s their first name?

*(\*\*If no one else listed on the lead, ask)*   
God forbid if something happened to you, who would your beneficiary be?   
*If it’s not a spouse or significant other, also ask* “Ok, so no spouse or significant other?”

Health Info

1. Now, have you (or <spouse name>) used any tobacco or nicotine products In the last 12 months?  
   No- “Ok good, and you aren’t planning on starting any time soon are you?”   
   (Give a chuckle, Get a laugh)  
   YES- “Are there any plans that you might quit any time soon?” – “Well how about I give you some extra points for honesty?” (Get a laugh)
2. OK, now there’s no need to get on a scale, but what would you guess your approximate height and weight to be? How about your spouse’s height and weight? just approximate.
3. And finally, have (you or <spouse name>) EVER had anything major like, cancer, stroke, or heart attack?   
   - When was that diagnosed? or When did that take place? (need to know how many year(s); help them narrow it down) What medications does (or did) the doctor have you taking for that?  
     
   \*\*If cancer: When was the last treatment done or medication taken?
4. What about more minor conditions? like high blood pressure... diabetes... cholesterol… anxiety or depression?

\*\*If diabetes: How old were you when you were diagnosed? And does the doctor have you on a pill or insulin? (if insulin: “At what age did you start insulin?”) And any complications, like Neuropathy or anything else? (Pain in the feet)  
  
\*\*If blood pressure: Do you manage that with medication? Which ones?   
(find out if they are taking 1, 2, or 3+ meds)

1. Anything on the breathing side? like asthma...COPD...Sleep Apnea   
   (if using a CPAP machine, ask if they are using Oxygen)
2. Any surgeries (for either of you) in the last 10 years?
3. Any other conditions, past or present, or any other medications you’ve taken in the last 7 years?

Ok. I see here in your file that your Mortgage at closing was $\_\_\_\_\_ is it still close to that today? And including property taxes and insurance, what’s the monthly payment? And is that a 30-year mortgage or shorter?

Transition to Appointment

OK, that’s basically all I need. Again, my name again is (First) and I’m your Case Manager so the next thing I’ll do is research the market and find the best options that you qualify for at the best rates. Now the state requires two things of me. First, I am required to verify home ownership by checking your driver's license or state ID, and secondly they require me to meet with you (and your spouse) but the *good* news is I don't have to come to your home anymore. Instead we just schedule a quick online meeting together. Everyone finds that to be much more convenient.

I don’t have a computer/smart phone: “That’s ok, we’ll do it by a smartphone/phone call then, that’s no problem”

Scheduling

Now each day I help around 15 families in a row, so with everything going on in the world out there I am busier than ever. That’s why I usually only have about 15-20 minutes to show your options, answer any questions you have, and show you how to send in an application so you can protect your family.

Is it best to do that in the morning, afternoon, or evening when you and <spouse’s name> are home together?

When you say morning/afternoon do you mean (1:00 or more like 3:00)

If they say evening: What time do you guys usually get home from work and get settled in?

Slow way down here:

Let me see here. I’m looking at my schedule... Long pause. Give me just a second.

Wow I’m going a little bit crazy over here there’s over a hundred of these forms on my desk, and I've got to get through all of them between now and next week.

Okay, I do not have <time they stated> tomorrow, but I could squeeze you in tomorrow at \_\_\_\_\_\_ or at \_\_\_\_\_\_. So would \_\_\_\_\_\_ be good or would \_\_\_\_\_\_ be better for you (and <spouse name> when you’re together)?

“OK, perfect. Let me hold that spot for you. Since that is one of my LAST spots for (day) are you POSITIVE this will work for you (and <Spouse’s Name>, together)?

*(if you get weak language, like “that should work” or “probably” then ask: “I just need to know that you’re 100% positive that's going to work for you and <spouse name>, OK?) (wait for reply)*

I appreciate that, because one missed appointment takes me away from being able to help another family during that time slot.

So what I’ll do next is Email you “Hi from <agent first name> …See you at <chosen time> <chosen day>”…. That way you will have my Credentials… What’s the best email for you?

Excellent, do you have an iPhone or Android?

Awesome. I’m also going to txt you…. Okay, so when you get my contact info, you can add me in your phone right away. That way when I call you, I’m not a stranger.

On the bottom of the email and TXT there will be a Logo…If you click the logo you will see the companies I work with…All Top A Rated 100-150 years old companies. Ones that I’m sure your will recognize!

One last thing… can you grab a paper and a pen or pencil for me?

Ok Write down….. I’m <agent first name> <spell out last name slowly> and my number is <agent phone number> (real slow)

How do you keep track of your appointments…Do you write them down in a paper calendar or digital device …like your cell phone?

If Paper Calendar: Ok is your calendar in front of you? Can you put me on it? That way I know you have me in your schedule!

Digital Device: Ok as soon as we get off the phone put me in your cell…Ok also so I know I sent it to the correct number do me a favor and reply to my txt with a thumbs up or Got it……That way I know you have me in your schedule Ok?

Well it sounds like you’re pretty good about keeping your appointments (this is a rhetorical statement). That’s super, see you <day of appointment and time>.

Bye for now!

BEST PRACTICES:

 1.     As soon as you set an appointment send this text:

“Hi\_\_\_\_\_,  
It’s (Your First & Last Name), your case manager for mortgage protection. Please save my contact information in your phone right away.

I have you down for (day) at (time) to go over your options.  
Text me an “OK or a (thumbs up) so I know you’ve got my information.  
Thanks and stay safe,  
First Last  
Case Manager  
Lic #xxxxxxxx  
(Cell number)  
Email  
link to www.Sfglife.com”

2. If they do not respond by the end of the day:

“Did you get my text earlier?” No response here indicates a no show.

3. The morning of the appointment, send the following text:

“This is (Your First and Last) confirming our appointment at (time) to go over your mortgage protection options on zoom (gotomeeting, phone, etc.)

4. Email link 30 minutes before the beginning of your appointment:

“Hi from (agent first name). Here is the link for our appointment at \_\_ am/pm today.”

5. Text 15 minutes prior to appointment:

“Hi, from (agent first name).   
Getting ready for our appointment in 15 minutes.   
I sent you the link in your email. You can login early to make sure there are no technical difficulties.

See you soon.

First.”

<https://www.sfglife.com/>pasted-image.tiff

Booking Outside of 48 Hours:

I really need to take care of this in the next 24-48 hours. So what works best, morning afternoon or evening? (back to posture and booking script)

If they can’t do it within 48 hours:

Here’s the thing, because of the huge number of cases, I’ve been asked to get this taken care of within 48 hours at the latest. So, if I’m going to make this exception for you on (whatever day), I just need to know that you will absolutely be there. So can I count on you to be there on (that day)?

Voicemail Reminder Message for Appt Booked Outside of 48 hours:

“Hello this is First, your Mortgage Protection Case Worker. I worked on your options for a few hours and have here the best plans. I am looking forward to meeting with you \_\_\_ at 3pm. I just wanted to send you a friendly reminder. See you then! I’ll give you a buzz back just to make sure you got the message.” (If you do not reach book a floater on top of this time)