Hey (their name). (wait for answer - WFA)

Hey (their name), this is (your name). I’m getting back to you about the ***form*** that you sent in requesting the ***Information*** on the ***Mortgage Protection.***

My simple job is to get the information that you requested out to you, and I wasn’t sure, ***what*** time do you ***normally*** get home from work ***tomorrow*** and (next day). Is there ***any reason*** that you wouldn’t be home tomorrow about (time) so I could get this information ***out*** to you? (WFA)

Ok, what I’ll do is, I’ll go ahead and put you in for (time) for about 20 minutes.

Now (their name), you didn’t put down a ***spouse*** or a ***co-borrower***, is there a spouse or a co-borrower? (WFA)

Is your house easy to find with a GPS? (WFA) Is the number easy to see from the street? (WFA) And what color is the house? (WFA)

Ok, Awesome. Well, write that down so that you don’t forget about me and I’ll see you (day) close to about (time).

Bye.

**A Few Highlights on the Script**

* Slow down when you say your first name The Italics are for emphasis.
* If two people are on the Lead ask – what time do you and your spouse normally get home from work If they are older still ask what time they get home from work (they might laugh which is good).

**For Older Leads**

* Add in the first line – “about the form that you sent in ***a while back***, requesting . . .”
* You can add the following: “I’m a supervisor with the mortgage protection department and you probably don’t remember this but when you got your mortgage with the bank and you were signing all those documents shoved in front of you, you probably don’t remember filling out a form having to do with paying off your mortgage in the event of death or disability. Does that sound familiar or is that completely ridiculous? (WFA)”

**When Calling FX leads**

* Change the first line only – “Hey this is (your name) from the Senior Benefits Center getting back to you about the postcard that you sent in requesting the information on the state life insurance program. (Slow down for FX)

**When Calling CALL IN (CIL) or Telemarketing (TML) Leads**

* Say you’re getting back to them because it looks like you spoke with someone from our office and provided the code word of so you would recognize us when we called.

**When Calling Internet (WEB) or Speed (SPD) Leads**

* Say you’re getting back to them about the information they requested on-line.

**Handling Objections**

* Always end talking with a question – This is how you control the conversation.
* When handling objections, the goal is to redirect and then get back to the script using a transition statement.
* All of these revert back to: “Anyway, my simple job is just to get the information out to you, what time did you say you worked tomorrow and (next day)?”
* The important part is getting back to the script to book the appointment.
* The longer you can keep them talking, the higher the chance of booking the appointment.

**These are a few of the lines you could use in these situations:**

**We don’t remember**

* “This is (their name) right? Over on (address)? (WFA) You put down . . .” (verify information on the form they filled out to get some credibility that you are reading what they filled out).”

**Busy, or work real late**

* “What is the latest you could possibly be home tomorrow & (next day)?”

**Already took care of that**

* “Awesome, who ended up helping you out with that? (WFA) That’s exactly why I’m calling, I’m the person who is supposed to come out there and review everything with you. Anyway . . .”

**Not Interested anymore**

* “Awesome, that makes my job very simple, I’m just the person who gets the information . . .”

**Do you have to come to the house?**

* “Yes, I have to verify that you’re upright and breathing. Anyway . . .”

**Other Points**

* When dialing the phone, if you talk to 3 people without booking an appointment – call somebody and ask for coaching so you don’t continue to make the same mistake over and over.
* Call and let it ring 4 times, hang up, wait 4 seconds hit redial. Call each number 3 times each. Do NOT leave messages.
* Schedule blocks of time to make calls ---- Min. 35 Dials/hr. But take advantage of the scraps of time you have here and there; whether it’s a spare 15 minutes here or 10 minutes there.
* Make sure you track your Activity – Dials, Contacts, and Appts Set. Don’t Quit and YOU WILL SUCCEED!

**Another way to handle objections to keep the client on the phone**

* This is the “most people” method where you give them two choices
* Then whatever they say you proceed to book the appointment

**Already took care of that**

* That’s why I’m calling. Take me back to when you filled this form out. Most people fill out multiple forms because they are shopping for the best product and the best price. Is that what you wanted or were you looking for something completely different?
  + (yes to shopping) Perfect, we have 15 different companies that we can use to find something that might be better. If we can find something better for you, then you win. If we can’t, then you win too. This will only take about 15-20 minutes . . . (book it)
  + (yes to completely different), okay, what exactly were you looking for? WFA (then continue to drill down to what they need and then book it).

**I’m not interested**

* Absolutely, but take me back to when you sent this form in. Most people that took the time to fill out this form were looking for some kind of insurance that would eliminate the financial stress to their families should they pass away. Is that what you had in mind or were you looking for something completely different? WFA
  + (yes) That’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)
  + (completely different) that’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)

**I’m too busy/ don’t have time/ etc. etc. etc.**

* Yeah, that’s why I’m calling, I’m really busy too. Take me back to when you sent this form in. Most people that took the time to fill out this form were looking for some kind of insurance that would eliminate the financial stress to their families should they pass away. Is that what you had in mind or were you looking for something completely different? WFA
  + (yes) That’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)
  + (completely different) that’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)