

# **Simple Process**

- **Build rapport**
  
- **Get to business**
  - **OK let's talk about this (tapping on lead)**
  
  - **I do mortgage protection, life insurance and retirement planning, so I'm going to ask you a bunch of questions to figure out your situation and best plan for you guys and what you qualify for, OK?**
  
  - **Which of you guys would hurt worse,, financially,, if the other dies tomorrow? (if couple)**
  
  - **Who is responsible if you die tomorrow? Meaning who would have to deal with this place when you die? (Single live alone)**
  
- **Dig deep on the need,, their why.. Ask several questions so you understand what happens when they die.. Meaning will they lose the house, how fast,, where do they go etc..**

**Sample Questions, if wife says she would be in trouble.**

**1. MARY, I assume if BOB dies, you can't pay the mortgage and all the bills, correct?**

**Correct, I could not.**

**2. So you'd lose the house?**

**Yes**

**3. How quick? (They usually just kind of think here and I say "As fast as they can do the paperwork?")**

**Yes**

**4. Where would you have to go?**

**Allow HER to answer**

**5. I assume you understand that the bank would keep all the equity as well, correct?**

**Yes**

**6. Bob, I'm guessing you want to prevent all that, correct?**

**His only option is to say YES..**

- Explain the process (EXTREMELY IMPORTANT)**
  - o Ok here's what we have to do.. I have to ask you some medical questions to figure out what, if anything, you qualify for. Once I**

**know that I'll pull up some pricing on the computer, show you the different options,, you'll pick a plan that fits your needs and budget. Then we'll fill out some paperwork to send to underwriting with a void check and in a couple days to a week or so, they'll tell us yes or no, make sense?**

- **If you get objections, STOP here and deal with them, before showing pricing etc. Go back to the why.**
- **Now DO what you just told them you'd do.**
  - **Figure out if they qual medically**
  - **If so, show 3 prices (100k, 75k, 25k etc)**
  - **Explain different coverage amounts and pricing, cash back etc..**
  - **When complete,, slide them the paper and say, ok you think about these for a minute, I need your drivers license (99% of them will get it if done right)**
  - **Fill out paperwork**
  - **Find out which plan they want**
  - **Get void check**
  - **Leave with apps!**