

## AGED LEAD CONVERSATION

Hi Clients Name, its Your Name, Just wanted to touch base with you OR spouses name (if available) real quick. They've got me updating some records and doing some quality control this afternoon, Im calling in reference to your \_\_\_\_\_ BANK Mortgage on " \_\_\_\_\_ STREET"

Back when you guys closed on the mortgage you actually sent a request into our office about the coverage that would pay off this mortgage when ya die or get diagnosed with a serious illness.

We have NO RECORD that you received the info requested, Like I said my name is \_\_\_\_\_ and I'm the field underwriter assigned to your file, (client Name) ,

My job is to do the Preliminary Underwriting, basically just get everything that you would need on our end OVER TO YOU before the deadline, In case you DID decide to set the coverage up and It will HAVE TO BE IN YOUR HANDS FROM THERE,

REAL QUICK BEFORE I LET YOU GO..

Im ALMOST done Just wanted to make sure I have everything correct that YOU sent us & Ill get it over to you,

I have your DOB or current age as \_\_\_\_  
ht/ wt if available \_\_\_\_\_

Says your a NON smoker is that correct \_\_\_\_\_  
verify whatever you do have/ property address...

(YES YES YES)

Ok (client Name), Thats all I need I'll be doing some research for you this evening,

What time do you guys get off of work during the week? \_\_\_\_\_

Ok they have assigned me to your file, But THEY've also assigned me to ALL OF \_\_\_\_\_ COUNTY!

(FACE TO FACE APPT)

So just trying to get a gamelan here,  
Im stretched pretty thin but they are DISPATCHING me out tomorrow and I have many deliveries and other families waiting on me so just trying to figure out when the best time to drop this stuff by to you guys will be while I'm over there. I have a \_\_\_\_\_ or a \_\_\_\_\_ Which time would be better for me to drop everything by?

Have them write down your name and time of appt and tell them what kind of car your driving so they know its you.

(VIRTUAL APPT)

So just trying to get a gamelan here,  
Im stretched pretty thin What's the best time tomorrow for you both to be home and settled / able to grab pen n paper, I can call you back at \_\_\_\_ or I still have a \_\_\_\_

Okay Ill be calling from this number ON this number bt \_:15/ \_:30 Tomorrow,  
So pop me in your phone calendar, Look forward to speaking with you then.

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### TIPS

#### DOS:

SPEAK CONFIDENTLY EVERYTHING YOU SAY IS A MATTER OF FACT  
PRONOUNCE YOUR NAME CLEARLY

**\*\*Don't stop speaking and let them talk until you are verifying Age and INFO\*\***

Verify whatever 3 things you have, age HT/WT property address, mortgage amount etc the point is to have them Audibly say YES 3 times and program them to answer your questions so when you ask them what time they get off work they will just answer you.

Write down the times they get off work so you know when to stop by if need be later.

ALWAYS ASK IF THEY ARE MARRIED OR IF THERE IS ANYONE ELSE LIVING IN THE HOUSE THEY WANT US TO DO SOME RESEARCH FOR TOO.

This will keep you from being surprised later from a spouse not being home and having to reschedule

SAY THEIR NAME A LOT! USE SPOUSES NAME IF AVAILABLE!

#### DONTS:

Dont ASK to speak with the person always assume its them answering

Dont sound bubbly or overly happy. Be nice Be direct Be professional

NEVER BOOK A "1 LEGGED APPT" (No spouse present)

DONT BOOK APPTS OVER 48 HRS OUT OR YOU WILL GET NO SHOWED.

ITS JUST A CONVERSATION IF YOU GET STUMBLER UP ALWAYS

JUST JUMP TO THE APPT TIMES "IVE GOT TO DROP SOME THINGS BY TO YOU I HAVE A \_\_\_\_ OR A \_\_\_\_ WHICH ONE IS BETTER.

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### VIRTUAL APPTS

MINDSET is Everything

Maybe the only good thing that came from Covid is the ability to add Virtual Appts to our tool box. However it is just that, it is a tool. No one tool is good for every job. So keep that in mind.

Meeting with people in person and building the relationship operating with all functions of communication will always be the MOST effective way to do business from a APPT to Application written aspect . However it is not always the most efficient from a TIME aspect.

Most agents that you see successful that mainly run appts virtually were first successful running face to face appointments and were able to learn from all the different situations meeting with people face to face. They are now comfortable helping people over the screen.

If you choose to strictly run virtual appointments its important to understand that you are CHOOSING and accepting the fact that you will have to book MANY MORE appointments to get through your learning curve and to put yourself in position to have all those experiences that will make you comfortable in all situations.

But either way once your skill set is built then no-one can ever take it away and you will always have a skillset to be able to control your immediate income.