

C & D Older Lead Script - Virtual

Hello, (client name)! My name is (your name). I am calling about a request you sent in on your loan with (name of bank/financial institution). You may not remember*, but when you took out your loan with (bank/financial institution), you sent in a request to protect your family and pay off the loan in case of death or disability. Does that ring any bells for you? (If they say no, just say that you understand, it was a while ago when they sent it in, and then verify the information on the form, birth dates, etc.)

The reason I am calling is we have no record that this has been taken care of. Do you recall if anyone called you about this?

If they say yes, find out what happened. Did they take out a plan? If they answer no, say:

I would like to set up a phone consultation to go over the information with you. I am the representative that has been assigned to your file. What time of day works best for you and (spouse name, if applicable)? Mornings, afternoons, or evenings? Now, when you say evenings are you saying closer to 5:30 PM or 8:00 PM? Is that the same for both of you?

Great, I will put you down for 7:30 PM, could you please get something to write on? Please write down my name, (repeat your name to the client). Thursday evening at 7:30 PM. I will be calling from this exact phone number so do me a favor and pick up for me otherwise they will send out a door knocker to see you! lol

Before I let you go (client name), Have You (or either of you) had any hospital confinements surgeries or been diagnosed with any heart conditions, diabetes, cancer or stroke?

Ok, (repeat client name) what time did we say on Thursday? I will talk to you on Thursday at 7:30 PM!

****If they say they don't remember sending in the form, ask them:***

Does this sound like something you would have been concerned about? I'm looking at the form and you filled out your birthdate, height and weight, and signed your name.

If they are still a little wishy-washy ask them:

Well, let me ask you this: are you concerned that if you or (spouse's name, if applicable) should pass away, or you should become disabled, that the house would be paid for or the payments would be made? If they say yes, continue with the script above.

The key to making this work is your tonality and posture. Remain LOW AND SLOW. Pretend you are a plumber or furnace repair guy and think about what they sound like when they call you to fix your problem.