Subject Line : Mortgage Protection Coverage Follow Up From Misty we spoke earlier

Hello again ( Name)

I hope you are having a great start to your day!  I am reaching out to you about the Mortgage Protection insurance coverage you requested a free quote on.  I am a multi-state licensed broker who works with several carriers like Mutual of Omaha, John Hancock, Americo, SBLI, Foresters, Banner, Legal & General and many more.

A person lying on a bed

Description automatically generated

A yellow house with a blue background

Description automatically generated...

This is an important benefit to have in place to protect your loved ones if something were to happen to you. It pays off the mortgage in the event something was to happen to either of you.  I have helped protect thousands of families from financial strain in the event of sudden death.

I worked up 3 Options for you.

You had requested $350,000 for the property.

Option 1 is a Full Payoff

If we do a full payoff and have you both covered for $350k each it's $230 a month combined for you both.   
  
  
We can also bring the cost down a little by doing a $250k level ( meaning any kind of death pays out the $250K ) with a $100k accidental death rider ( means if it's an accidental death or related to accident within 90 days it pays EXTRA $100k ) to total $350k for only $186 a month combined for both of you.  
  
Option 2 is a Half Payoff

We can also do a half payoff option since you would each have $175k and are making sure you can pay off the house for the kids. If God forbid you were both killed the kids still get the $350k since you each have $175k and this would be only $126 a month combined for you both.

Option 3 is a Critical Period Payoff or 2 Years worth of Mortgage Payments

This one will make sure the payments are made for at least 2 years so your spouse or the kids have plenty of time to properly grieve as well as decide whether they would like to stay in the home or sell it. Either way this will protect the equity you have in the home and allow your loved one the proper time to make an educational choice about what the future holds rather than having to react in one of the most emotional times of their life. I can’t tell you how many families I was able to keep in their home with this protection.

They tend to come in about 50% lower than our other 37 carriers. It also has a 50% living benefit if you get a terminal illness. They also have a waiver of premium rider free in case you get disabled or laid off. It pays your premiums for a certain amount of time to keep your policy active for you. Lastly, they also write your Will free. I have this very same plan for both me and my husband.

This plan is simplified underwriting meaning we do it online and no medical exam required. They give us an instant answer whether you would qualify for this one then emails the policy right over upon signing.  The premium cannot increase on you.

It also has a 50% living benefit so if you get a terminal illness and have the $350k plan it pays you $175k in a lump sum while alive so you can have a source of income while you are alive as well.

**Let me know what questions you have, and I can help you with enrollment**

Here is the information I will need to do the enrollment. For this plan

Legal name as it reads on your ID.

Address

Email

Phone

Height and weight

Driver’s License #

State you were born in

Annual income (estimated is ok)

Social Security #

Beneficiary legal name and their birthday (You can have more than one)

Primary Dr. Name and City

Last Visit to the Dr?

Any Prescriptions you are on and reason. (If you have the dosage that helps as well)

Then we add your bank information (Bank name, routing and account).

Then you will sign for the plan via email so we can submit it to the carrier to qualify for this protection.

Please let me know when you are free for me to help you get enrolled. Tomorrow is never promised so my job is to help you prepare for the inevitable today so that the ones you love don’t lose more than just you when you pass.

Looking forward to working with you.

Misty

Misty Cintron

Field Underwriter Graham Agency

352-942-5313 Cell

[Mistycintron.sfg@gmail.com](mailto:Mistycintron.sfg@gmail.com)