

Phone scripts for mortgage protection conversation

EXISTING CLIENT

Good (Morning/Afternoon), may I speak with (Name) please?

Hello (Name), this is (Agent) with AIG. How have you been?

I'm calling today to talk to you about a concern that every home owner faces. As you are probably aware, mortgage payments can have a significant impact on a family's finances. This financial responsibility can get out of control when the family is faced with a sudden death, or illness of a primary wage earner.

I would like to speak to you about affordable protection that we can tailor to your specific needs. Our QoL Flex Term offers you the protection of life insurance, and also the option to accelerate the death benefit so you can access money in the event you suffer a chronic, critical, or terminal illness.

We can even tailor the policy for the exact amount of time you need, so you don't pay for anything extra. If your needs should change over time, we can even convert this policy to a permanent one down the road.

I would like to schedule some time to meet with you so we can discuss getting prepared for your mortgage and your family's home protection. How about (Day and Date)?

REFERRAL

Good (Morning/Afternoon), may I speak with (Name) please?

Hello (Name), this is (Agent) with AIG. (First Name, Last Name) gave me you name and number and suggested I give you a call.

The reason I'm calling today is to talk to you about a concern that every home owner faces. As you are probably aware, mortgage payments can have a significant impact on a family's finances. This financial responsibility can get out of control when the family is faced with a sudden death, or illness of a primary wage earner.

I would like to speak to you about affordable protection that we can tailor to your specific needs. Our QoL Flex Term offers you the protection of life insurance, and also the option to accelerate the death benefit so you can access money in the event you suffer a chronic, critical, or terminal illness.

We can even tailor the policy for the exact amount of time you need, so you don't pay for anything extra. If your needs should change over time, we can even convert this policy to a permanent one down the road.

I would like to schedule some time to meet with you so we can discuss getting prepared for your mortgage and your family's home protection. How about (Day and Date)?

MAILED A LETTER TO BUT HAVEN'T RECEIVED A RESPONSE

Good **(Morning/Afternoon)**, may I speak with **(Name)** please?

Hello **(Name)**, this is **(Agent)** with AIG. I'm calling today to follow up on a letter I sent you about protecting your mortgage.

I would like to speak to you about a concern that every home owner faces. As you are probably aware, mortgage payments can have a significant impact on a family's finances. This financial responsibility can get out of control when the family is faced with a sudden death, or illness of a primary wage earner.

I can offer you affordable protection that we can tailor to your specific needs. Our QoL Flex Term offers you the protection of life insurance, and also the option to accelerate the death benefit so you can access money in the event you suffer a chronic, critical, or terminal illness.

We can even tailor the policy for the exact amount of time you need, so you don't pay for anything extra. If your needs should change over time, we can even convert this policy to a permanent one down the road.

I would like to schedule some time to meet with you so we can discuss getting prepared for your mortgage and your family's home protection. How about **(Day and Date)**?

COLD CALL

Good (Morning/Afternoon), may I speak with (Name) please?

Hello (Name), this is (Agent) with AIG.

I would like to speak to you about a concern that every home owner faces. As you are probably aware, mortgage payments can have a significant impact on a family's finances. This financial responsibility can get out of control when the family is faced with a sudden death, or illness of a primary wage earner.

I can offer you affordable protection that we can tailor to your specific needs. Our QoL Flex Term offers you the protection of life insurance, and also the option to accelerate the death benefit so you can access money in the event you suffer a chronic, critical, or terminal illness.

We can even tailor the policy for the exact amount of time you need, so you don't pay for anything extra. If your needs should change over time, we can even convert this policy to a permanent one down the road.

I would like to schedule some time to meet with you so we can discuss getting prepared for your mortgage and your family's home protection. How about (Day and Date)?