



Mortgage Protection Training Series



Quoting & Closing Cheat Sheet

Turning.Options.into.Applications.– .Without.Pressure

✓ 1. Present with Purpose

- Quote **3 options** every time — low, middle, high
- Always lead with:

“Let me show you a few programs you qualify for based on what you shared with me...”

- Tie the benefit to the outcome:

“This would give your family \$X per month for the next __ years, so they can stay in the home.”



2. Read the Room

- **Watch body language** closely when quoting:
 - Are they leaning in or pulling back?
 - Nodding or silent?
 - Asking questions or shutting down?
 - Speak slowly. Don't assume they understand numbers on their own.
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3. Closing Language That Works

Use calm, confident transitions like:

“Of these three, which one makes the most sense to you?”

“Most families go with this middle option — it balances protection and budget really well.”

“If we can get you approved for this, is that something you’d be comfortable starting today?”



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4. Walk Through the App Naturally

Start with the **beneficiary section** to avoid pressure.

“Who would you want this to go to if something happened to you?”

Once they answer, the tone changes — they’ve made a decision emotionally, and you can continue filling out the app.

Tip: Don't ask if they're ready to apply. Just guide them through it.

5. Handle Payment Gently

If they hesitate on the bank draft:

“No problem — all I need today is the first month’s premium. Most of our clients prefer a simple EFT to keep things easy and automatic.”

“Try it for a few months. If you ever want to switch to billing, we can always adjust it later.”

6. Don't Over-Talk the Close

Once they choose an option:

Zip it. Start writing.

Over-explaining after they’ve agreed can cause doubt.

Final Tip:

You’re not selling life insurance.

You’re helping them protect the home they love.

Speak with care. Guide with confidence. Fill out the application.

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