

Mortgage Protection Presentation Walkthrough

Step-by-Step Coaching for In-Home Appointments

1. Scheduling & Arrival

Appointment Setting:

- Scheduling is 50% of the job when working direct mail.
- Use the script provided in the manual or on the MP Field Help tool — it's the same one I use.
- Key tip: *Practice until it sounds natural. Never sound like you're reading.*
- Use a different name when calling to help defer objections to the “field underwriter.”
- Keep the script open — I've scheduled thousands of appointments and *still* use it.
- Smile when calling — people can hear energy and enthusiasm over the phone.

Day-of Preparation:

- Carry a hard portfolio (yellow pad, leads, schedule).
- Pack a messenger bag with:
 - Paper apps for each carrier
 - Brochures
 - Business cards
 - Laptop
 - Pens
- Use your phone as a hotspot for your laptop.
- Confidence and preparedness make a huge difference in the home.

Arrival Tips:

- You are *on stage* the moment you drive up.
- Dress sharp but simple — jeans and an ironed oxford shirt is fine.

- If you smoke, air out the car and freshen your breath.
 - Silence your phone.
 - Greet with confidence and introduce yourself.
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✓ 2. In-House Presentation

Settle In:

- Sit at the kitchen table if possible — fewer distractions.
- Spark 2–5 minutes of friendly conversation.
- Don't set anything up yet — just build rapport.

Begin the Presentation:

- Show them the lead they sent in:
 - “John, here’s the form you sent back. Most folks I work with are looking to pay off or protect the mortgage if something happens. Is that why you sent this in?”

Explain Mortgage Protection:

- It’s funded through life insurance.
- Compare to:
 - Final Expense: For burial/cremation.
 - Job Coverage: Temporary income protection.
 - Mortgage Protection: Protects the *roof over their head*.

Soft Transition to Field Underwriting:

- “As the field underwriter, I just need to confirm a few things and ask some health questions. Sound good?”

- Begin asking:
 - Mortgage amount, term, payment
 - Date of birth, smoker status
 - Health history and medications
 - Last A1C or BP readings
 - Inhalers (always ask)

Take neat notes on the lead form. Capture all key info.

✓ 3. Quoting & Closing

Scenario 1: Does *not* qualify for term

- Focus becomes *payment protection* — 2 to 5 years of mortgage payments.
- Use the Legacy Quoter or carrier quoting tools.
- Write down options on the lead — keep it neat and easy to understand.
- Tell a story to connect emotionally:
 - “My mother-in-law had a policy to protect her home’s payments for 2 years after she passed...”

Present the Options:

- “Here are the programs we qualify for. This one covers X years, this one Y...”
- Use the good/better/best model when appropriate.
- Then ask: “So John, which one of these makes the most sense to you?”

Scenario 2: Qualifies for term + more options

- Present simplified issue term options (e.g., 20 or 30 years for \$100k+).
- Include SmartUL or ROP options if available.

- Explain:
 - Term = living benefits, convertible
 - Whole Life = locked-in premium/benefit
 - UL = potential return of premium, flexibility

Ask again: “John, which program works best for you?”

Then stop talking.

Wrap-Up & Application:

- Begin the app casually:
 - “What’s your full legal name?”
 - “Who would you list as the beneficiary?”
- Snap a photo of their driver’s license — underwriting may ask for it later.
- Leave behind a product brochure and your business card.
- Let them know underwriting will review and you’ll follow up.

Before You Leave:

- Ask: “Any other questions I can answer for you?”
- Reassure them you’ll be in touch.

Follow-Up Option:

- “If you ever want help with another case or just want to role-play a presentation, feel free to schedule time with us through the Executive Team page.”