



Mortgage Protection Remote Sales



Overview

As an overview of guiding you as the agent in Mortgage Protection telesales, especially when working with leads, it's crucial to convey effective strategies for a successful sale. Let's go the script that integrates these key strategies:

1. **Understanding the Market:** Recognize the specific needs and preferences of the mortgage protection market.
2. **Lead Types and Approach:** Differentiate strategies for fresh new leads versus aged leads, tailoring the approach to the lead's familiarity and engagement level.
3. **Building Rapport:** Establish a connection early in the call with a conversational tone and genuine interest in the client's needs.
4. **Handling Objections:** Be prepared to address common concerns and objections effectively.
5. **Product Presentation:** Present product options clearly and concisely, focusing on the client's specific needs.
6. **Pricing and Affordability:** Discuss pricing openly, ensuring it aligns with the client's financial capabilities and coverage requirements.
7. **Closing Techniques:** Employ effective closing strategies that are assertive but not overbearing.
8. **Follow-Up:** Essential for ensuring application completion and addressing any post-sale queries or concerns.

Remember, these strategies are not rigid steps but guidelines that should be adapted to each unique call. The key is to make the prospect feel heard and understood while confidently guiding them towards the benefits of the Mortgage Protection insurance. Make sure you, the agent, tailor your approach to each prospect's situation and needs for successful outcomes.

Concept

Here's a comprehensive script for Final Expense telesales, taking an agent from dialing the number to closing the sale, based on various expert sources:

Initial Contact

- **Start with a friendly introduction and reference the prospect's interest in mortgage protection:**
 - "Hi, [Customer Name]. This is [Agent Name] with [Company Name]. I'm following up regarding the mortgage protection information you requested [lead source]. How are you doing today?"

Building Rapport:

- **Spend 10-15 minutes building rapport. Ask about their home, family, and lifestyle to understand their living situation better. For example:**
 - "What area do you live in? How long have you been in your current home? Do you have family or dependents who rely on your income?"

Pre-Qualifying the Prospect:

- **Ask specific questions to gauge their need for mortgage protection. Questions should address their concerns about mortgage repayment, the financial stability of dependents, and their budget. For example:**
 - "Have you considered how your mortgage would be managed in case of unforeseen events? What is your budget for protecting your home?"

Ask Disturbing Questions:

- **Lead with questions that get to the core of what matters to the prospect, making them think about their mortgage and family's financial security. For example:**
 - "How would your family cope with mortgage payments if something unexpected were to happen to you?"

Frame the Presentation Around Hot Buttons:

- **Use the information from pre-qualifying to address the prospect's specific concerns. Emphasize aspects like financial security and protecting the family's home. For example:**
 - "Our plans are designed to ensure that your family's home is secure, no matter what life throws your way."

Sales Presentation:

- **Overcome potential objections in your presentation. Address common concerns like budget limitations early in the conversation. For example:**
 - "If we find a plan that fits your needs, would a monthly budget of [X amount] be manageable for you?"

Closing Technique:

- **Use a simple but effective closing technique. Present three options within their budget and ask which one they prefer. For example:**
 - "Based on what you've told me, these three plans could be a great fit. Which one do you feel most comfortable with?"

Handling Objections:

- **Build internal tension rather than applying external pressure. Revisit the hot buttons and emphasize the importance of immediate coverage. For example:**
 - "Considering the unpredictability of life, securing your mortgage now could provide essential stability for your family."

Cool Down:

- **After closing the deal, engage in a cool-down conversation to reduce buyer's remorse. Talk about non-sale related topics to leave the client with a positive feeling about the interaction. For example:**
 - "I really enjoyed our conversation about [topic]. It's great to hear someone so passionate about [their interest]."

This script amalgamates various expert strategies and should be adapted to suit each individual call, ensuring a smooth journey from the initial contact to the successful close of the sale.

The Script

[Agent dials the number]

Agent: "Hi, [Customer's First Name]. This is [Agent's Name] from [Company Name]. I'm reaching out about the mortgage protection plan you inquired about. Is this a good time to talk?"

[Assuming customer agrees]

Agent: "Great! I understand you're looking for a mortgage protection plan. Before we dive in, may I ask a few questions to better understand your needs?"

[Customer agrees; Agent asks about their home, family, and what they are looking for in a mortgage protection plan]

Agent: "Thank you for sharing that, [Customer's First Name]. Based on what you've told me, I believe we have some excellent options that can offer you security and peace of mind. Our plans are designed to ensure that your mortgage is covered in case of any unforeseen events. Let me explain a couple of options that would suit your needs..."

[Agent presents 2-3 tailored options, highlighting the benefits and suitability for the customer's situation]

Agent: "Each of these plans offers unique benefits. For instance, Plan A provides [benefit], while Plan B is great for [another benefit]. Based on our conversation, which of these plans do you feel aligns best with your needs?"

[Customer responds, possibly with questions or objections]

Agent: "I understand your concerns regarding [specific objection]. Let's address that. [Provide clear explanation or solution]. Our goal is to find the best fit for you without any compromises on your requirements."

[If the customer is leaning towards a particular option]

Agent: "It sounds like [Chosen Plan] is a good match for you. We can start the process to get you protected right away. I'll need to confirm some details with you."

[Agent confirms details and starts the application process]

Agent: "You've made a great choice with [Chosen Plan]. It will provide you and your family with the security you need. Is there anything else you'd like to know or discuss about this plan?"

[If the customer has no further questions]

Agent: "Excellent. I'll get everything set up on my end and send you the details. You can expect a follow-up call from me once everything is processed. Thank you for choosing [Company Name], and congratulations on taking this important step towards protecting your home."

[After closing the sale]

Agent: "By the way, [Customer's First Name], I noticed you mentioned [a personal interest or hobby]. That's really interesting. Tell me more about it."

[Agent engages in a brief, friendly conversation to establish a more personal connection and ensure a positive end to the call]

Agent: "It's been a pleasure talking with you. I'll make sure all the details are taken care of and will keep you updated. Have a great day, [Customer's First Name]!"

This script is designed to be a guide and should be adapted based on the specific interaction with each customer. It covers building rapport, understanding customer needs, presenting options, handling objections, closing the sale, and ensuring a positive end to the conversation to reduce buyer's remorse.