



Virtual Mortgage Protection Sales Process

For Independent Agents with Legacy

Welcome to the Legacy virtual sales playbook. Whether you're running appointments from your home office or on the road, this guide walks you through how to confidently present Mortgage Protection over Zoom — from setup to application and follow-up. It's built specifically for independent agents like you, with flexibility and professionalism in mind.

1. Practice Before You Present

eApp Familiarity

Before your first call, make sure you can log into each carrier's portal and complete a sample eApp. Know where everything is — from health questions to submission.

Quoting Tool Prep

Login to your quoting tool (like Insurance Tool Kits or FEX Quotes) ahead of time and run a few mock quotes. Have the tool open and ready before every appointment.

2. Set Up Your Equipment

- **Dual Monitors:** One screen for the PowerPoint presentation, one for quoting and taking notes.
 - **Headset:** Use a noise-canceling headset or earbuds with mic for clear communication.
 - **Webcam:** Use a decent HD webcam — clients want to see who they're working with.
 - **Lighting:** Position yourself near natural light or use a ring light. Avoid dark or cluttered backgrounds.
 - **Internet:** Wired connection if possible. At minimum, strong Wi-Fi with no interruptions.
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3. 🖥️ Your Virtual Workstation

- **Presentation Screen:** Open your Legacy PowerPoint or PDF presentation. This is what you'll share on Zoom.
 - **Control Screen:** Use your second screen for the script, quote engine, eApp login, and fact-finder.
 - **Background:** Keep it clean. Neutral wall or a professional virtual background works best.
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4. 🙋 Starting the Appointment

- **Turn off notifications** on your computer and phone.
- Open Zoom, double-check audio and screen share settings.
- When the client joins, introduce yourself clearly and set expectations:

“Thanks again for hopping on today. I’m going to walk you through a few simple options for protecting your mortgage, and we’ll make sure everything fits your goals and budget.”

5. 🗨️ Presenting the Mortgage Protection PowerPoint

Use the presentation to guide the conversation. Keep it conversational, not scripted. Focus on:

- What Mortgage Protection is
- Why it matters
- How it works
- What makes it affordable and flexible

Switch back to your control screen as needed to check notes or enter info in the quote engine.

6. 🔍 Transitioning Into the Fact-Finder

After you build value and explain how plans work, say:

“Okay — now that you’ve got the big picture, I’d like to ask just a few questions to see which carriers and plans you might qualify for.”

Then open your Fact-Finder and begin with:

- Basic contact details
- Health questions (medications, diagnoses, lifestyle)
- Mortgage balance and coverage goals

Tip: Keep the tone easy — this part should feel helpful, not clinical.

7. Quoting and Options

Once you complete the Fact-Finder:

- Run 3 tailored quotes: good, better, best
- Share your screen so they can see the options
- Highlight: locked-in rates, coverage never drops, flexibility of terms

“Here are three solid options — you pick whichever one fits your budget and your peace of mind.”

Let them choose. Don’t oversell.

8. Starting the eApplication

Once they say “Let’s do it”:

- Log into the carrier portal
- Open the eApp
- Walk them through each question
- Keep confirming: “This is what you said, right?”
- Submit with confidence and confirm next steps

“You’re all set. We’ll wait on approval now — sometimes it’s instant, sometimes it takes a day or two. Either way, I’ll keep you posted.”

9. 🧠 Keep It Personal

Even in a virtual meeting:

- Make eye contact with the camera
- Ask how they feel about the options
- Check for concerns or hesitations
- Stay calm and confident

Tip: Don't rush the silence — it gives them space to say yes.

10. 🙋 Wrap-Up & Referrals

After submitting:

“Congrats — your policy is officially in motion. Your family’s protected, and your rate is locked in.”

Then ask for a referral:

“Is there anyone else in your life — maybe a sibling, coworker, or friend — who would benefit from a plan like this? I’d be happy to reach out and help them too.”

11. 📩 Follow-Up

- Send a thank-you email or text
- Remind them what to expect from the carrier
- Schedule a 3–5 day follow-up
- Later, reintroduce the Fact-Finder if you haven't yet explored retirement planning or income protection