



Presenter Notes

Mortgage Protection Virtual Presentation

Trust-Building Script to Open the Call (Before Sharing Your Screen)

You can customize the pacing, but the flow works like this:

Start with a warm welcome and micro-disarm:

“Hey [Name], I really appreciate you making the time today. I know life’s busy, and this kind of stuff isn’t always the first thing on anyone’s list — so I’ll make sure this is super easy and worth your while.”

Transition into personal context-building questions:

“Before we get into anything formal, I just like to understand where people are coming from. Let me ask you...”

- *“How long have you been in the home?”*
 - *“Was this your first home purchase, or have you done this before?”*
 - *“What made this the right time to buy or refinance?”*
-

Listen. Smile. Nod. Be human. Then gently set the tone:

Page 1

Presenter Notes:

“Thanks for sharing that with me — it really helps me understand where you’re coming from. Most of the families I talk to are in a similar place — they’ve made a big move or big

decision, and they just want to make sure their home is protected no matter what happens.”

“So let’s walk through this, and by the end, we’ll find the right option for your family — something that fits and gives you real peace of mind.”

“Mortgage Protection isn’t just about covering a loan — it’s about protecting everything that loan represents: your home, your security, and your future.”

“I’ll keep it simple and to the point, and if something makes sense, we’ll talk about next steps. Sound good?”

Page 2

Presenter Notes:

“Let me give you a quick idea of what we do and why it matters. We focus on helping families protect what’s most important — their home and their financial security. Every family is different, so we tailor plans to fit real needs and real budgets. And by the time we wrap up today, I think you’ll feel confident that this was time well spent.”

Page 3

Presenter Notes:

"What we’re really talking about is making sure your family can stay right where they are — with no disruption, no scramble, no uncertainty. This is about giving them space to grieve, to adjust, and to move forward — without the added weight of a mortgage they can’t handle alone."

Page 4

Presenter Notes:

"So let’s talk about what Mortgage Protection really can do — because it’s more than just a payout if someone passes away.

The right plan can step in while you're still living — if you're diagnosed with a serious illness or lose your job unexpectedly.

Some plans can help you stay on track for retirement, and even convert into permanent coverage down the road if your needs change.

This isn't a one-size-fits-all solution. It's about giving you peace of mind at every stage of life — not just at the worst moment.

Out of these areas — living benefits, unemployment help, retirement, or flexibility over time — is there one you've already been thinking about?

That'll help me get a feel for what matters most to you, so we can focus on the kind of protection that really fits."

Page 5

Presenter Notes:

"We know life already throws a lot at us. And if you've ever lost someone, you know how heavy that grief can feel. Now imagine dealing with all that — and on top of it, being told you have to leave your home. Pack up. Move your kids. Start over.

That's what mortgage protection is really about — keeping your family right where they are, when everything else feels uncertain. It helps your kids stay in the same school, your family stay close to your support system, and your life stay grounded when it matters most.

It's not just about covering a loan — it's about protecting a sense of normal when everything else has changed."

Page 6

Presenter Notes:

"Mortgage protection is actually funded through a life insurance plan. And most people get life insurance for three main reasons.

The first is for final expenses. Let's face it — none of us are getting out of here alive. At some point, every one of us is going to pass away, and that kind of planning helps ease the burden for the family left behind.

The second is for income replacement. I tell everyone I meet — get as much life insurance from your job as you can. That coverage is there to protect your income if something happens. But here's the catch — it usually only lasts a year or two, and you can't take it with you when you change jobs or retire.

And lastly — the third reason — is to cover your mortgage. Which is exactly why we're here today. We're making sure that if life throws a curveball, your family still has a roof over their head and a home to come back to.

Now, if we put all three of these in place — final expenses, income protection, and mortgage coverage — we've just given our surviving family enough money to bury us, replace our income for a year or two, and either pay off or pay down the mortgage.

That puts them in the best possible financial position. They're not scrambling to figure out how to keep the lights on or stay in the house. It gives them the one thing they need most in that moment — time to grieve — when they've just lost their partner, their rock, and in a lot of cases, their very best friend.”

Page 7

Presenter Notes:

“With that being said, the next step is figuring out which plan makes the most sense for you — and to do that, I just need to make sure which program you qualify for.

This part is super simple. I'm just going to ask a few quick health questions — nothing crazy.

We ask because it helps us match you with the most affordable option you'll actually qualify for. We're not looking for perfection — just enough info to find the right fit.

And the best part? Almost all of the plans we work with are what I call 'effortless applications' — no medical exams, no needles, no lab work. Super easy.”

So let me ask — how's your health doing? Do you use any nicotine? Have you ever had a heart attack, stroke, or cancer? And what medications are you currently taking?”

Page 8

Presenter Notes:

“Let's find the plan that fits your life — and protects the people you love.

I'm going to pull up a few coverage options that you qualify for based on the answers you just gave. These are simple, affordable life insurance plans — and they're designed to take the stress off your family if something ever happens.”

“These plans come with fixed monthly payments, tax-free benefits, and no surprise cancellations. The coverage starts right away — so your family is protected from day one.”

(pause to show quotes)

“Here’s what I was able to find. Which one do you feel gives you the peace of mind you’re looking for?”

(after they choose)

“Great choice. Let’s go ahead and take the final steps to put this plan in place and protect everything you’ve worked so hard to build.”

Page 9

Presenter Notes:

Complete the application -

“Alright, we’ve got everything submitted — and your plan is officially in motion.”

“Here’s what that means: Your monthly rate is locked in for the entire term. The coverage starts immediately, and it can’t be taken away just because of age or health changes.”

“Even better — if something serious happens while you’re still living, your plan could provide support during that time too. That’s what we mean by real protection — not just for the ‘what if,’ but for the ‘what now.’”

“The big picture? You’ve done something powerful here. You’ve created a way for your family to stay in the home you’ve built — no matter what life throws at you.”

Page 10

Presenter Notes:

"Before we finish up, I like to ask a quick question about the bigger picture — just something to keep in mind for the future."

"Have you started thinking at all about retirement — or what that might look like down the road? Maybe some financial goals or concerns that pop up from time to time?"

"A lot of families I work with start by covering immediate risks — like the mortgage — but over time, they realize they want a full plan that evolves with them."

"So if you're open to it, I'd be happy to check in later and help you look at the bigger picture. We can revisit things like retirement income, savings goals, even building wealth for your family."

"It's optional, of course — but I bring it up now because sometimes these little steps turn into something bigger later on."

Page 11

Presenter Notes:

"While we're wrapping up — let me ask you something real quick. Most of the people I help are referred by someone who's already worked with me. Can you think of one person — a friend, family member, coworker — who might want to see what we did here today?"

"If someone comes to mind, I'd be happy to give them a quick call or text, just to introduce myself. What's their name and the best number to reach them at?"

(Pause and wait — don't rush to fill the silence.)

Page 12

Presenter Notes:

"Before I let you go, here's how you can reach me directly — grab a pen real quick if you'd like:"

"My name is [Agent Name], and the best number for me is [Phone]. You can also reach me at [Email]. And of course, our main website is [LegacySecure.com](https://www.LegacySecure.com) if you ever want to check out more info or refer someone over."