

MP In Home Road Map

Brief Rapport – Show Them the Lead – Explain Your Job – Fact-Finding – Senior Underwriter
Present the Options – Close – Application – Emergency Contacts – Wrap Up – Opportunity

Rapport

A simple compliment about the home.

Was this a new purchase or a refinance?

New - were you already in this area or did you move from out of town?

Refi - how long have you lived here now?

Show The Lead

Get right down to business

Place the lead form on the table facing the clients

This is the form I received from you – that is your signature? (voice or online form, no signature)

Briefly reconfirm personal data

I'm assuming, if you guys are like most of the people I sit down with every day, if something were to happen to either one of you you just simply want the house paid off, is that your main concern?

My Job

James and Cora, I am a field underwriter.

The reason they send me to your home is to be sure we provide the right options for you.

I'm required to observe that you're in good health, since they are not going to send a nurse out to draw blood or any of that stuff.

I am going to ask you a bunch of questions, not to be nosy, simply to determine your best options.

My commitment to you, James and Cora, is if I don't think this makes sense for you, I'm going to tell you not to do anything – Is that fair enough?

Fact-finding

On the client data sheet, quickly/confidently confirm the basic details

Gather the financial details:

Identify any equity in the home. Individual after tax monthly incomes. Work through shortage scenarios.

Identify the pain point: *! see why you have me here!*

Unequal incomes: if something happens to James, Cora you're going to be in a real pickle

Equal incomes: if something happens to either of you, half of the income is gone, the other is going to be in a real pickle

In that event, will you want to stay here in this house or would you probably sell it and move somewhere else?

Are you guys savers? Are you consistently saving some money aside each month? Reason I ask this is there will be an option that will return all of the money you put into this plan at the end, which means it kind of creates a savings plan for you. Is that something that would be appealing to you?

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Senior Underwriter Protocol

Text picture of the fact-finding/financial sheets to assigned senior underwriter

Share Living Benefits video while waiting for response

Receive call from Senior Underwriter:

“Thanks for getting back to me quickly, I’m sitting here with Mr. and Mrs. Smith, they’ve purchased a really nice home here and we need some good options for them to protect the mortgage and equity.”

Senior underwriter will confirm some details and provide options for you to write out.

Place call on speaker for senior underwriter to monitor as you present the options.

Senior underwriter can provide clarifications and assist in any explanations.

Present The Options

Start with the primary breadwinner.

Explain each option as follows, beginning with the lowest premium option:

This will protect the full mortgage value for a period of 20 years, meaning if something happens and James passes away, Cora will receive a tax free check for \$180,000. In addition, if James would suffer a major illness like heart attack stroke or cancer, and survive, you will have access to up to about 90% of the value to help with medical bills, income loss etc. The monthly cost for this option is just \$41.01.

After explaining the three options on the primary breadwinner, go to the close. Once a choice is made on this person, present the options on the second person in the same manner.

The Close

James and Cora, based on the budget and the protection which of these options makes the most sense for you?

Whichever one they choose, say: that’s exactly what I was thinking, that makes sense.

Explain options on second person.

Considering we’re doing this on James, which of these options is going to make sense on Cora?

That’s what I was thinking, too... so between the two, your total monthly investment is going to be just under \$80. Is that going to be truly comfortable for you guys?

Very good. In order to see if we can get you approved for these plans, I just need to grab your identification, and your banking information for me.

The Application

Carefully complete the correct eApp or paper app (Notability) for the chosen plan(s)

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Emergency Contacts

James & Cora, the next step is an important one. In the event, not only of your death, but also a serious illness, it is important that I am notified quickly, so that I can enforce your benefits in a timely manner. Because a grieving spouse, or a concerned spouse during an illness, may experience some confusion or distraction and overlook making the call to me, it is important to have an emergency contact list on file.

Pass the Emergency Contacts form and pen to the client: James & Cora, who are the friends and family who will be the first ones aware if something happens - the ones who will come to see you right away?

Wrap-up

Cora, James, I am glad to have this opportunity to serve your family. Let me ask, Do you feel good about getting this taken care of? Cora, Does it make you feel safer to have this plan in place?

I'm glad we're able to get this done for you.

You, know, the whole time we were sitting here, I've been wanting to ask you about that... *photo by the window - where was that taken, it's a beautiful scene...*

Opportunity

Everything is packed up to head to the car. Stand up, and as you're moving to the door, pause...

James & Cora, let me mention something to you, and I know you won't personally be interested, but, my company is currently hiring for part-time positions... would you know someone who could sit and explain things to families, as I have done with you? Someone who could use an extra couple thousand dollars monthly and can work 10-15 hours per week?