

TEAM AWESOME

"CERTIFIED AWESOME" PHONE SCRIPT 2025

*FIRST PARAGRAPH: Pause on the yellow highlights so you don't pause at the end of a sentence.

*OLDER LEADS: "It might have been some time ago" can be used for older leads and removed for new leads.

"Hi (First)? Hi (First), This is (your name), I'm licensed by the state of _____ and I am following up on the mortgage on your home on (street and town) and (it might have been some time ago), you requested mortgage protection, so that when there is an illness, disability or if you were to **DIE** your family will not lose their home and I need to quickly verify some of the information you provided so we can get those options out to you now it looks like I have your (birthday/age) as ____ is that correct?"

NO ONE ELSE ON LEAD:

"(First) are you single, engaged or married?"

"Heaven forbid you pass away, please confirm who your beneficiary will be: ____"

- What is their name and birthday?"

1. Now, have you (or <spouse name>) used any tobacco or nicotine products in the last 12 months?

NO- "Ok, good, and you aren't planning on starting this weekend, are you?" (Give a chuckle, get a laugh)

YES- "Are there any plans that you might quit any time soon?" – "Well, how about I give you some extra points for honesty?" (Get a laugh)

2. OK, now there's no need to get on a scale, but what would you guess your approximate height and weight to be? How about your spouse's height and weight, just approximate?

3. And have you (or <spouse name>) EVER had anything major like, cancer, stroke, or heart attack?

- When was that diagnosed? When did that take place?
- What medications does/did the doctor have you taking?

(We need to know time frames of diagnosis)

- o **CANCER:** When was the last treatment done or medication taken?

4. What about more minor conditions like high blood pressure, diabetes, cholesterol, anxiety, or depression? Even breathing issues, like asthma, COPD, anything like that?

1. **DIABETES** How old were you when you were diagnosed? And does the doctor have you on a pill or insulin? (**INSULIN?** "At what age did you start insulin?") And any complications, like Neuropathy or anything else? (Pain in the feet)"

2. **BLOOD PRESSURE:** "How many medications? Do you know the names?"

3. **BREATHING ISSUES:** "Have you been prescribed oxygen or any steroid inhalers?"

5. Are there other conditions, past or present, or any other medications you've taken in the last 10 years that you can think of?

6. How about hospital stays, ambulance rides, or major surgeries for you in the past 10 years or so?

7. What do you do for work, Anything dangerous, like a stunt man/rodeo clown? [Get a laugh] What does your work schedule look like? (M-F 9-5?) What about your spouse? (Make sure **no disability**, if disabled, find out why.... Back issue only? What reason?)
8. To confirm, your mortgage at closing was \$____. is it still close to that today? What's the **monthly payment**, including property taxes and insurance? (Range is fine)
9. Lastly and most importantly, when you sent in the form, what was your main concern? Was it mostly for coverage on you (spouse), or both?" [Repeat back what you hear.]

Ok, that makes a lot of sense. Again, my name is _____ I'm your assigned underwriter. What I'll do next is spend a couple hours researching over 60-top rated carriers, like Mutual of Omaha and TransAmerica. Once I get the best options narrowed down, we will connect on a quick call and talk it through. Your job will be to pick out a plan that fits your needs and budget.

SET APPOINTMENT

I have been slammed. This week, I have at least 300 calls to make and can only meet with 10 families. But I just had a few things move around for today. It will take me about 30 minutes to an hour to do your research, and I think I can **squeeze** you in. Will you be free in about an hour for a quick 7-minute call to close your case?"

IF NO: "Ok, let me see. I know I was full later, but let me see... I see a small window later today at ____ or ____ if you're sure that would work for you (and your spouse). So, would ____ be good, or ____ be better (for you both, when you'll be together)?"

⇒ **IF NO:** (Keep giving two choices, sounding busy) "Let me see... looking at my schedule. (Long Pause).. Give me a second. It's crazy right now, let me see what I can do... (Long Pause).. It looks like I could **squeeze** you in tomorrow at ____ or at _____. So, would _____ be good or would _____ be better for you (and <spouse name> when you're together)?"

TIE DOWN

"OK, perfect, let me hold that spot for you (both). Since this is one of my **LAST** spots, are you **POSITIVE** this will work for you (and your spouse, **TOGETHER?**)"

MAYBE/SHOULD: "Do you think you can make it, or are you sure you can make it? The reason I ask is I have very limited spots available and I'm super busy. So, outside of an emergency, are you **sure** this is going to work for you (and your spouse)?"

⇒ **STILL NOT SURE:** Go back to date and time progression: "If you're not sure, let's go ahead and find another time you are sure about. Right now, I have ____ or _____. Would _____ be good, or _____ be better?"

"I appreciate that, because one missed appointment takes me away from being able to help another family during that time slot, and I am **very limited** at the moment.

Okay, grab a pen and paper and let me know when you're ready. I am going to give you my information and a few things to have ready for our appointment."

- My name is _____, and what time did we say again? (Have them repeat) Okay perfect. Please have your identification, doctor's info, and Medication names. Ok? Perfect!

I'm also going to text you from my personal cell that way you have my information.

Do me a favor, though—when you get my text, just do me a favor and respond back with a thumbs up or an OK, this way I know I sent it to the right place. Fair enough?

One last thing... How do you keep track of your appointments? Do you write them down on a calendar or put them in your phone? *(Get a yes)*

Ok great! So, can I count on you to put me down on your schedule as soon as we hang up, so you don't forget about me???

Also, sometimes the families that I am working with need a little extra time with me. Please give me a 15–30-minute window, and I will make sure I give you the time you need as well. If I am running more than 30 minutes behind, I will give you a text.

I'm looking forward to meeting you (both) on <day of appointment and time>.

BEST PRACTICES:

1. **As soon as you set an appointment send this text:**

"Hi_____,

It's (Your First & Last Name), your case manager for mortgage protection. Please save my contact information in your phone right away.

I have you down for (day) at (time) to go over your options.

Text me an "OK" or a thumbs up so I know you've got my information.

Thanks and stay safe,

First Last, Field Underwriter

License #xxxxxxx

(Cell number)

Email

2. **If they do not respond by the end of the day:**

"Just checking in. Did you get my text earlier?" No response here indicates a no show.

3. The morning of the appointment, send the following text:

"This is (Your First and Last) reminding you of your appointment at (time) for your mortgage protection. I have worked up the best options thru our 60+ carriers. Look forward to meeting with you!"

4. Email link 30 minutes before the beginning of your appointment:

"Hi from (agent first name). Here is the link for our appointment at ___ am/pm today."

5. Text 15 minutes prior to appointment:

"Hi, from (agent first name).

Getting ready for our appointment in 15 minutes.

I sent you the link in your email. You can login early to make sure there are no technical difficulties.

See you soon."

If they can't book within 48 hours:

"Here's the thing, because of the huge number of cases, I've been asked to get this taken care of within 48 hours at the latest. So, if I'm going to make this exception for you on (whatever day), I just need to know that you will absolutely be there. So, can I count on you to be there on (that day)?"

Voicemail Reminder Message for Appt Booked Outside of 48 hours:

"Hello this is First, your Licensed Field Underwriter. I worked on your options for a few hours and have here the best plans. I am looking forward to meeting with you ___ at 3pm. I just wanted to send you a friendly reminder. See you then!"

If I don't hear back, I may give you a buzz to make sure you got this message."

(If you do not reach book a floater on top of this time)

No Show: Triple dial then text

"Hello, its (Miranda) your state certified licensed underwriter. I just called. I am ready for our Mortgage Protection appt. Give me a shout back or I'll call you in about 15 mins. "

If still no show:

"Hi (First name) It looks like we missed each other. I spent quite a bit of time going thru our 60 carriers to make sure your home is protected for when you get sick or pass away.

Where do we go from here?"