

ZOOM MORTGAGE PROTECTION SCRIPT

BEFORE YOU START TO SCREEN SHARE.

CHIT CHAT FOR A FEW MINUTES> BE FRIENDLY

AGENT: Did you recently refinance or purchase?

Great, the way these programs work is Banks used to offer them but our products are better and have more options, so basically we get your info, then set up a quick zoom to see what your options are. Also, this is a free service and no obligation to start a policy, we are just supposed to go through what your options are.

Sound Fair?

Great, Ok I am going to share my screen, let me know when you can see it ok.

First slide opens. Start here.

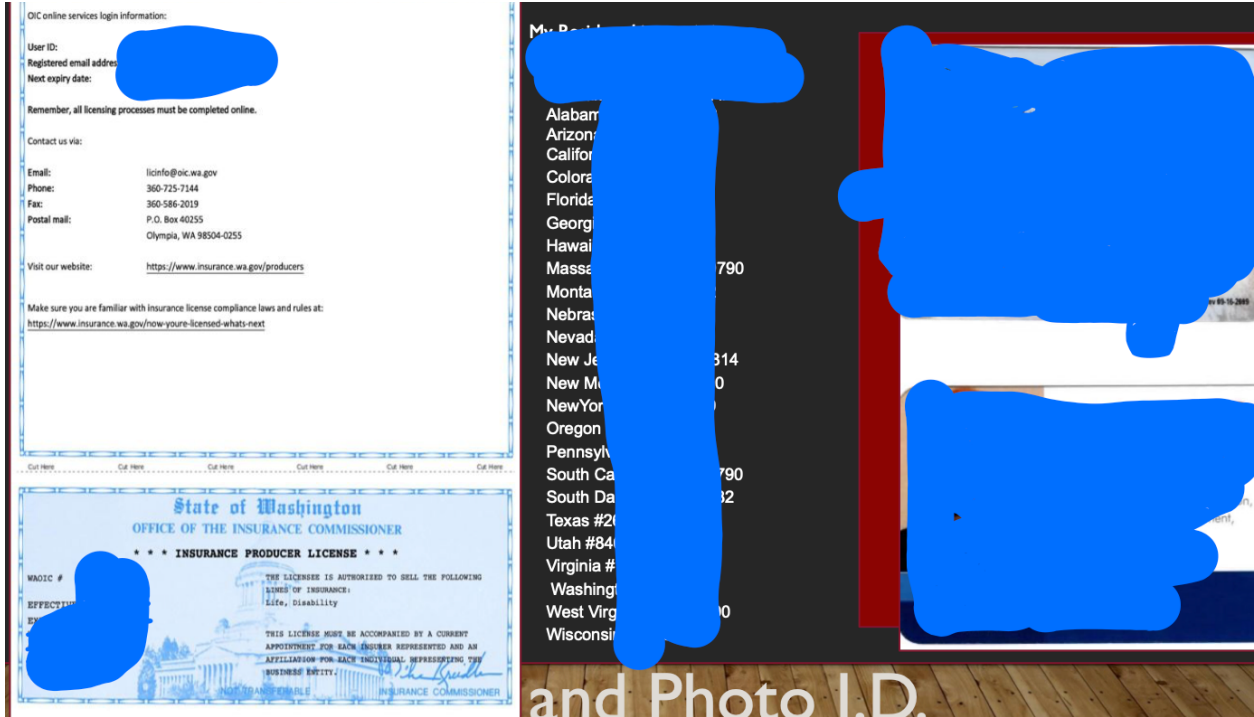
**MORTGAGE
PROTECTION**



PROTECT YOUR MOST IMPORTANT ASSET: YOUR HOME

Agent: So I do Mortgage Protection, here is my national Producer number and my name.

NEXT SLIDE



AGENT: Here is my State License, and my Drivers License and business card, so you can see I am a real person. (I also mention I am licensed in about 22 other states.)

NEXT SLIDE

WHAT I DO

Life

- Mortgage Protection
- Term, Universal and Whole
- Final/Burial Expenses

Health

- Accidental Coverage
- Critical Illness

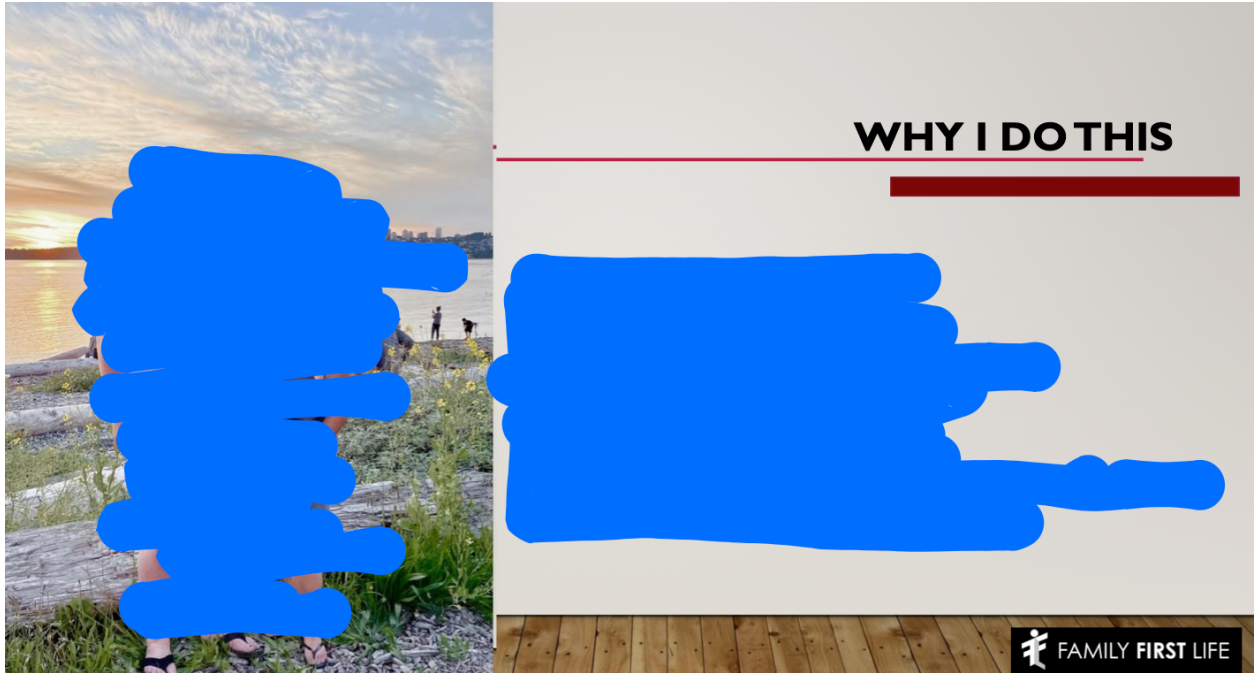
Asset Strategies

- Annuities
- Indexed Universal Life
- Fixed Index Annuities



AGENT: I do more than just Mortgage protection so I can also answer questions about IUL's, Annuities, Final Expense, Accidental policies, and anything other questions you might have about insurances.

NEXT SLIDE



AGENT: I always like to show this, this is my family, and (say a little bit about why you do this and yourself) KEEP IT KINDA QUICK. Very quick if they are looking impatient, longer if they sound interested.

NEXT SLIDE

What are you hoping to accomplish with this coverage?

WHAT WE WILL DO

- Go Through The Health Information
- Review Financial Need
- Find Options Available
- Help Apply With The Carrier

AGENT: So I am just going to ask a couple health questions.

Review your financial needs and see if this is even something you need.

Then, look and see what options might be available for you.

and finally help you with an application if it looks like we might be able to get you approved for something. If it doesn't look like we can help you or you don't need it we will close your file so you don't get any more calls from us.

Sound Fair?

NEXT SLIDE



PROSPERITY™



AGENT: So I represent most of the companies available in the state of _____.

The way insurance works is a company like Mutual of Omaha is not allowed to charge different prices based on where you get your policy. So, if you go through me to get it, or directly to Mutual of Omaha, or through any other agent it will always be the same price.

So the benefit of going through someone like me is I can shop everyone at once instead of you having to talk to 20 different agents to see what is out there.

NEXT SLIDE

10 Leading Causes of Death by Age Group, United States – 2018

Rank	Age Groups										Total
	<1	1-4	5-9	10-14	15-24	25-34	35-44	45-54	55-64	65+	
1	Congenital Anomalies 4,473	Unintentional Injury 1,226	Unintentional Injury 734	Unintentional Injury 692	Unintentional Injury 12,044	Unintentional Injury 24,614	Unintentional Injury 22,667	Malignant Neoplasms 37,301	Malignant Neoplasms 113,947	Heart Disease 526,509	Heart Disease 655,381
2	Short Gestation 3,679	Congenital Anomalies 384	Malignant Neoplasms 393	Suicide 596	Suicide 6,211	Suicide 8,020	Malignant Neoplasms 10,640	Heart Disease 32,220	Heart Disease 81,042	Malignant Neoplasms 431,102	Malignant Neoplasms 599,274
3	Maternal Pregnancy Comp. 1,358	Homicide 353	Congenital Anomalies 201	Malignant Neoplasms 450	Homicide 4,607	Homicide 5,234	Heart Disease 10,532	Unintentional Injury 23,056	Unintentional Injury 23,693	Chronic Low. Respiratory Disease 135,560	Unintentional Injury 167,127
4	SIDS 1,334	Malignant Neoplasms 326	Homicide 121	Congenital Anomalies 172	Malignant Neoplasms 1,371	Malignant Neoplasms 3,684	Suicide 7,521	Suicide 8,345	Chronic Low. Respiratory Disease 18,804	Cerebrovascular 127,244	Chronic Low. Respiratory Disease 159,486
5	Unintentional Injury 1,168	Influenza & Pneumonia 122	Influenza & Pneumonia 71	Homicide 168	Heart Disease 905	Heart Disease 3,561	Homicide 3,304	Liver Disease 8,157	Diabetes Mellitus 14,941	Alzheimer's Disease 120,658	Cerebrovascular 147,810
6	Placenta Cord. Membranes 724	Heart Disease 115	Chronic Low. Respiratory Disease 68	Heart Disease 101	Congenital Anomalies 354	Liver Disease 1,008	Liver Disease 3,108	Diabetes Mellitus 6,414	Liver Disease 13,945	Diabetes Mellitus 60,182	Alzheimer's Disease 122,019
7	Bacterial Sepsis 579	Perinatal Period 62	Heart Disease 68	Chronic Low Respiratory Disease 64	Diabetes Mellitus 246	Diabetes Mellitus 837	Diabetes Mellitus 2,282	Cerebrovascular 5,128	Cerebrovascular 12,789	Unintentional Injury 57,213	Diabetes Mellitus 84,946
8	Circulatory System Disease 428	Septicemia 54	Cerebrovascular 34	Cerebrovascular 54	Influenza & Pneumonia 200	Cerebrovascular 567	Cerebrovascular 1,704	Chronic Low. Respiratory Disease 3,807	Suicide 8,540	Influenza & Pneumonia 48,888	Influenza & Pneumonia 59,120
9	Respiratory Distress 390	Chronic Low. Respiratory Disease 50	Septicemia 34	Influenza & Pneumonia 51	Chronic Low. Respiratory Disease 165	HIV 482	Influenza & Pneumonia 956	Septicemia 2,380	Septicemia 5,956	Nephritis 42,232	Nephritis 51,386
10	Neonatal Hemorrhage 375	Cerebrovascular 43	Benign Neoplasms 19	Benign Neoplasms 30	Complicated Pregnancy 151	Influenza & Pneumonia 457	Septicemia 829	Influenza & Pneumonia 2,339	Influenza & Pneumonia 5,858	Parkinson's Disease 32,988	Suicide 48,344

Data Source: National Vital Statistics System, National Center for Health Statistics, CDC.
Produced by: National Center for Injury Prevention and Control, CDC using WISQARS™.



I think this is interesting, this is the top ten causes of death by age group, so if you are under the age of 45 it is almost always some sort of accident. If you are over age 45 it's cancers, heart issues, etc. So we want to always protect for the most likely cause of something bad happening.

NEXT SLIDE



HEIGHT AND WEIGHT?

TOBACCO/NON-TOBACCO?

DIABETES?

(DIAGNOSIS DATE, MEDS, INSULIN, COMPLICATIONS)

CANCER?

(DIAGNOSIS DATE, MEDS, LAST TAKEN)

HIGH BLOOD PRESSURE?

(HOW MANY MEDS, HOSPITALIZED)

HEART ISSUES?

(BLOOD THINNERS, STENT, A-FIB, HEART ATTACK)

LUNG ISSUES?

(COPD, CHRONIC ASTHMA, MEDS)

STROKE?

(DIAGNOSIS DATE AND MEDS)

SLEEP APNEA?

(FOR SNORING, ON OXYGEN)

AGENT: So my first question for you, how old are you? Great and your spouse* if applicable. WRITE THEIR ANSWERS DOWN WHILE THEY TALK< SO THEY CAN SEE YOU ARE LISTENING>

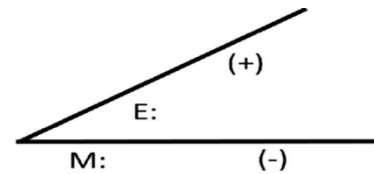
And do either of you have any of the issues on this list. (makes them read it and look at the screen, also you can find out if they are paying attention.)

Make checks next to what they have.

NEXT SLIDE

Financial Needs

Home Value:
Mortgage Amount:
Equity:



Income:		Bills: Mortgage- Utilities- Cell Phone- TV/Internet- Car Payment- Auto Insurance- Food- Credit Cards- Fuel- Misc.- Total:
Name: Social Sec- included Pension- Job- Other-	Name: Social Sec- Pension- Job- Other-	
Retirements: Savings- 401K- IRA- Annuities-		
Insurances: Group-		



AGENT: And what do you owe on your Mortgage? WRITE DOWN THE ANSWERS

What could you sell it for if you had to sell it tomorrow?

*Compliment them on their equity if they have some.

*Comment that banks will foreclose a lot quicker if you have lots of equity like you guys do, so it's really important to protect that.

AGENT: What do you do for work? What is your NET INCOME after taxes each month. (ASK FOR ALL PARTIES). WRITE DOWN THE ANSWERS

What is the total of your monthly bills per month?

Great that leaves X amount left over each month does that go into savings?

Great how much is in savings about?

Great, do you have anything else like 401k, IRA etc available so in the event of something bad happening you could access it.

Great, do you have any kids or dependents relying on you each month? What's the youngest ones age? GET ALL THE AGES< AND NAMES>

Great, well this gives me a good picture.

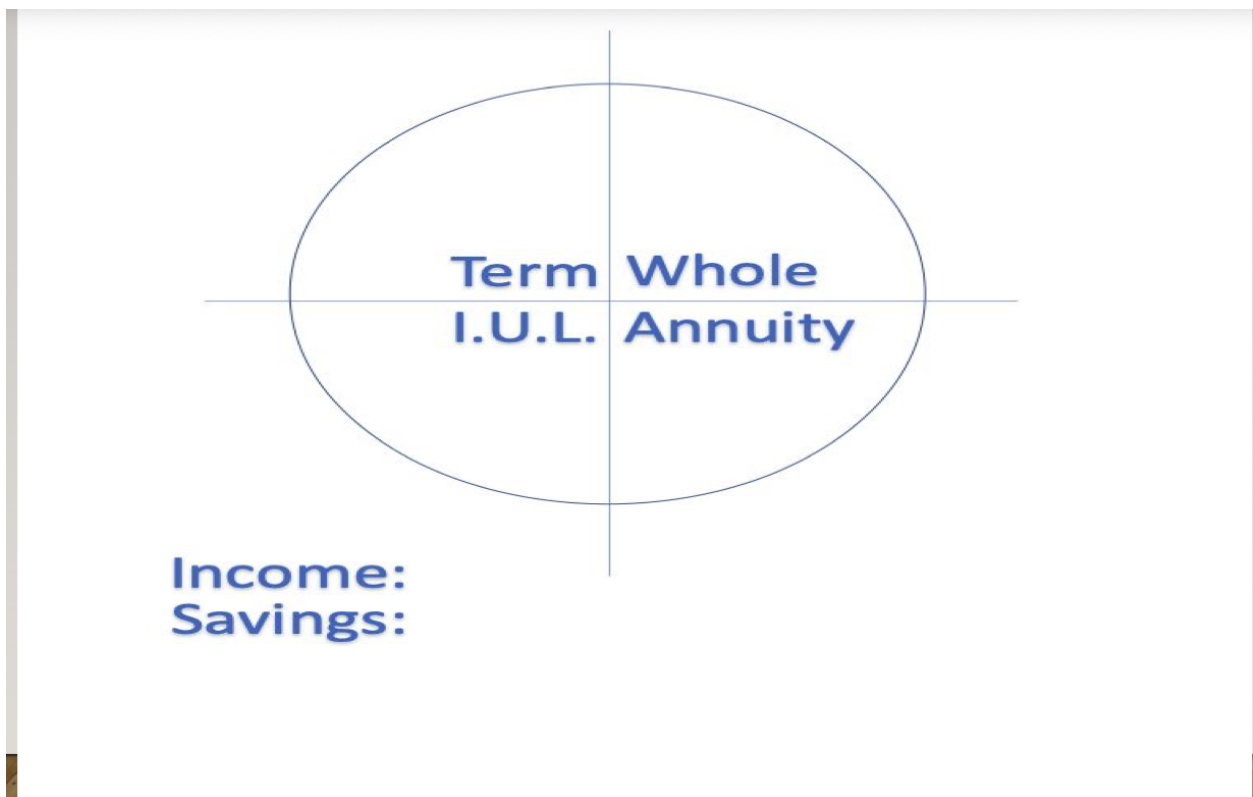
SUMMARIZE THEIR SITUATION>

AGENT: So, it looks like if BOB were to pass away tonight unexpectedly, Mary and your two kids Mary Sue, and BOBETTE would be in pretty bad shape wouldn't they?

Ok so it definitely looks like we have a need here. FIND A NEED OF SOMESORT>

FIND A DBM> Dominant buying motive. WHY DO THEY NEED THIS?

NEXT SLIDE



SUMARIZE WHAT YOU THINK IS BEST FOR THEM>

EXPLAIN THE DIFFERENCE BETWEEN-TERM WHOLE IUL. Or whatever you think is best and why the others aren't as good.

EXPLAIN LIVING BENEFITS< CHRONIC CRITICAL TERMINAL ETC>

AGENT: Chronic Illness is when you can't perform 2 of the 6 daily "activities of life" like feed yourself, dress yourself, etc. The policy will start sending monthly money and if it turns out to be permanent you will get a big check.

Critical illness is cancer, heart attack, stroke, bad stuff. 30% of the population at some point is going to get cancer, 30% is going to have heart disease so even though you may not pass away during this policy there is a much higher chance of using it when it includes these riders. If any of those happen you get a big check. That way you aren't worried about losing your house while you are trying to fight to live.

Terminal illness is if any doctor tells you that you have less than 2 year to live. IF that happens you get a big check.

WRITE DOWN THE PRICES AND ASK WHAT LOOKS LIKE IT WOULD MAKE THE MOST SENCE.

ONCE THEY PICK ONE,

GREAT WELL LET'S SEE IF WE CAN GET YOU APPROVED AND START THE APPLICATION.

OBJECTIONS>

> I WANT TO THINK ABOUT IT.

AGENT: Great well that is how this works. What I would recommend is you find the one you are most likely to take and we apply to see If we CAN get you approved. If you do get approved you have 30 days to make any changes. Sound good?

I DON'T NEED IT.

AGENT: Well, from what I could gather about (kids names or wife's name or) they would be in pretty bad shape if something happened to you.

SINGLE PERSON> DOESN'T HAVE ANYONE TO WORRY ABOUT

Well, Bob the thing I think you will like the most about this policy is the living benefits. All policies cover you if you die, but you don't really have anyone to worry about if that happens. This policy will help you while your alive with critical chronic and terminal illness riders. Critical illness rider covers you if you get cancer, heart attack, stroke, etc. 30 percent of the population at some point is going to get cancer, 30 percent is going to have a heart issue, so this would protect you if that happened.