



Income Protection Sales Script – Mortgage Protection Approach

Hello, [prospect's name]. I'm [your name] with [your company name].

I'm calling because I've been talking to more and more people lately about how to protect their mortgage. In case of the unexpected, we get a homeowner's insurance policy, but what if the unexpected happens to you and you can't work? By protecting your income, you can help protect your family and afford to stay in your home. How does that sound?

Response 1: How does it work?

Answer: I'm happy to explain more. Disability income insurance helps protect your income by paying you a weekly cash benefit if you're suddenly unable to work because you're disabled by an illness, injury or accident. By matching the benefit payment to your mortgage payment, you can ensure that you and your family have the money to pay the mortgage and stay in your home.

Response 2: Objection – I don't think I'll use it. / I'm not worried about disability.

Answer: We hope you don't need it. Many people don't realize that a disability can happen to anyone at any time and in unexpected ways – it's not just an injury, it could be a sudden illness or condition that keeps you from working. And if it did happen, the last thing you and your family would want to worry about is your mortgage payments. I'd like to send you a link to find out more about our coverage with weekly benefits that you can customize to your needs and budget. Could I please get your email address?

Response 3: Objection – I'll use my savings.

Answer: Relying on savings is a good approach for the short term. But how long would it last? How long would you be able to cover your mortgage? Your savings could potentially be wiped out in a few weeks or a few months. Disability insurance offers an affordable way to keep money coming in and your mortgage paid until you can work again. I'd like to send you a link so you can see your price and customize your coverage – all with no commitment. Could I get your email address please?

Response 4: Objection – It's too expensive.

Answer: Actually, you'd be surprised by how affordable coverage is. Where will the money come to pay your mortgage from if you're sick or injured and unable to work? Not having disability coverage could cost you even more. For dollars a day, you'll have the protection you need to pay your mortgage and keep your family in your home while you recover. I'd like to email you a link that can help you learn more about disability insurance coverage – and you can customize it and see your personal price options. Could I get your email address please?