



Disability Insurance 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?

Option 5: Objection – I have disability through work.

Coverage through work is a great start. The important thing is to review when it would start, how much it would pay and how long it would pay you – and make sure you have the coverage you need. The other thing to keep in mind is that often your insurance at work is tied to your job. Meaning that if you leave, your insurance coverage ends. It's easy and affordable to get disability income insurance that supplements what you have now, so you can be confident you have the right coverage if something happens. How does that sound to you?

Option 6: Objection – I'll apply for Social Security disability.

This may be an option, but getting approved is not a certainty. And neither is the amount of money you receive. How would it make you feel if you knew exactly what you'd be paid each week and that you'd be able to pay your mortgage if you couldn't work due to a disability?

Option 7: I'd like to learn more.

Good for you! It's always enjoyable helping empower people to take proactive steps to protect their finances and their families. I'm happy to address any questions or concerns you may have about Income Protection, or if you would prefer I can send you a link to learn more for yourself and get a quote?

Option 8: I'm interested, how can I get a quote or apply?

Great! I can send you a link so you can see your price and customize your coverage – all with no commitment. You can also apply and get a coverage decision on the spot. Can I email or text you a link to get a quote?

Option 9: Objection – I'm not interested.

I understand and appreciate your time. Sometimes you just need time to process and think about your own personal situation. If you'd like, I can send you a link with coverage information and prices – with absolutely no commitment. You can reference it if and when you're ready to dig into your options. Would I be able to get your email address?

[Closing]

Thanks for your time, [prospect's name]. If you have any questions or need further information in the future, please don't hesitate to contact me. Have a great day!