

Life Protect⁺

Bundled coverage for life, critical illness and income

Sales Script – Mortgage Approach



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

These days we're all looking for more value from our money – even a fast-food meal seems too expensive now. With costs on the rise, it's important to protect our finances against the unexpected. That's why it's so helpful to have backup you can rely on – dependable protection for your family and financial commitments like your mortgage. How does that sound to you?

Response 1: How does it work?

I'd love to explain more. With our term life insurance bundle, you can get coverage for life, critical illness and income in one application with one premium. This 3-in-1 protection can help your family keep going if something unexpected happens. Even better, you can customize the term life bundle to your needs and your budget.

Response 2: Objection – I don't think I'll use it.

I hope you don't need to. One of the advantages of this term life bundle is you don't have to die to use the coverage. You can keep money flowing in to make sure you can pay your mortgage or other bills – if you can't work for a while because you're too sick or hurt, or recovering from a common health condition like a heart attack or cancer. I think you might be surprised by everything that's covered – and it's easy with one application. I'd like to send you a link so you can learn more about it and to see your personalized price. Could I please get your email address or text you a link?

Response 3: Objection – I already have life insurance.

That's great! But can your life insurance also protect you while you're alive? With the term life bundle, not only can you ensure that if you die your family can afford to cover your mortgage payments, it can also give you benefits while you're alive. If you're too sick or injured to work, or recovering from a serious condition like a heart attack or cancer, you can get money to help keep your family's finances on track. So, you can get three types of coverage in one application. I'd like to send you a link with more information so you can see the price and customize your coverage – all with no commitment. Could I get your email address please, or text you a link?

Response 4: Objection – I can't afford it.

I understand a tight budget. That's why this term life bundle is completely customizable to your needs and your budget. You can make sure this policy is affordable and protects your family with three levels of coverage in one application. You could even match the benefit amounts with your mortgage payment. I'd like to show you just how reasonable bundled coverage can be, and how it can be customized to your needs – all with no obligation. Could I please get your email address or text you a link?

Response 5: Objection – I don't want to go through medical exams or a long application process.

Then I have good news for you: medical exams are not required. In fact, many applications are approved immediately. That means you can complete one application for three coverages with one bill. It's that easy. If you'd like, we can run a quick quote to talk about coverage amounts and cost options. We can even pre-qualify you before the application process. Can I email or text you a link to get a personalized quote and start your application?

Response 6: I'd like to learn more.

That's a great step. I really enjoy helping people protect their families and feel more confident about the future. I'm happy to address any questions you may have about this term life bundle, which combines 3-in-1 coverage for life, critical illness and income protection. Or if you'd prefer, I can send a link to you where you can learn more for yourself and get a quote?

Response 7: 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?

Response 8: 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 when you're ready to dig into your options. What's 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!

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