

When you meet with a potential client and you ultimately determine for whatever reason that a Mortgage Protection or Final Expense program is not right for them, do you just walk away empty handed? No! They still have needs you can help them meet. This requires digging in a little and getting a Financial eValuator outside of your normal application taking process. Here is a method and scripts for doing this very thing.

Final Expense

“You know Mr. or Mrs. Client, obviously you understand the need of not becoming a financial burden to your loved ones. I’ve never come across a client who wants to be a financial burden. I can understand why you can’t participate in this program. However, there are a few programs that are available at no cost to you. To be honest, only about 1 in 10 qualifies for these programs, but in order to see if you would qualify, I need to do some research and gather some more information for you.”

Go right into taking the Financial eValuator

Do you have any 401(k)'s in place that you currently contribute to or have in the past? And so on...

You then want to set a new appointment for one week later. If you ultimately determine there is nothing you can do for them with wealth transfer (Annuity/IUL/SPL), keep the new appointment so you can meet with them to report back on your research... and then circle back and try to re-close the final expense sale.

Mortgage Protection

“Obviously there are different programs out there and of course you need to protect your family so they are not out on the street if something were to happen to you. I understand you can’t participate in this program I’ve proposed, but there are a other programs available at no cost to you. To be honest, only about 1 in 10 qualifies for these programs, but in order to see if you would qualify I need to do some research and gather some more information for you.”

Client: “Well what type of program are you talking about?”

“It’s a program that doesn’t pay off the entire mortgage from day one, but what it does do is make your mortgage payments for the remainder of the mortgage term.

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You then want to set a new appointment for one week later. If you ultimately determine there is nothing you can do for them with wealth transfer (Annuity/IUL/SPL), keep the new appointment so you can meet with them to report back on your research... and then circle back and try to re-close the mortgage protection sale.