

# Mortgage Protection Call Script

## Phase 1: Opening

### Agent:

“Hi, is this [Client Name]?”

Hi [Client Name], this is [Your Name]. I’m the specialist assigned to your file regarding the **Mortgage Protection options for your new home on [Street Address]**. Do you recall seeing the notice about this in the mail at all?”

### If Yes:

“Perfect, I’m just following up to get you those figures.”

### If No:

“No problem at all—the mail is slow these days. I have the file right here; it’ll only take a moment.”

### Agent:

“My job is simple: I’m just the specialist assigned to get you the mandatory information regarding the mortgage protection options that **keep your home paid off for your family if something happens to you.**”

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## Phase 2: Discovery & Pain Points

### Agent:

“Now, most people looking into this want to make sure that, heaven forbid, if you or your partner passed away tomorrow, the mortgage is either **paid off in full** or the **monthly payments are covered** so the family isn’t forced to move. Between those two, which would be more important to you—paying the whole thing off or just protecting the monthly payment?”

*(Listen to their answer)*

### Agent:

“That makes total sense. And just so I can get the most accurate quote, if your income disappeared tomorrow, how long could the household stay afloat before things got difficult?”

*(Client answers)*

### **[Equity Protection Pivot]**

**Agent:**

“The reason I ask is that many families think ‘we’ll just sell the house’ as a backup. But if you have to sell in a hurry, you often **lose a lot of the equity you’ve worked for**. My goal is to make sure your family **walks away with a check for the full value of the home**, rather than just handing the keys back to the bank and essentially losing all that equity. Does that make sense?”

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### **Phase 3: Living Benefits Pivot**

**Agent:**

“One thing most people don’t realize is that this isn’t just ‘death insurance.’ These modern plans have **Living Benefits**. That means if you were to have a **heart attack, stroke, or cancer**, but survived, the policy can actually **pay your mortgage while you’re recovering**. Would that kind of protection be a priority for you as well?”

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### **Phase 4: Soft Close**

**Agent:**

“Based on what you told me, I have three options here:”

1. **Gold Plan:** Covers the **full mortgage** and includes all the **living benefits**. This will be **\$x/month**
2. **Silver Plan:** Covers about **50% of the debt**, which **slashes your monthly overhead** significantly. This will be **\$x/month**
3. **Starter Plan:** Covers the **mortgage payments for 24 months** to give your family a **safety net** while they figure out the next steps. This will be **\$x/month**

**Agent:**

“Looking at your budget, which of those feels like the most comfortable place to start?”

