**B.E.S.T Objections** – Mortgage Protection

**Deflections during the first paragraph**

* That’s exactly why I’m calling, so… ***(No pause. Right back to the script)***
* That’s a great question; I’ll get to that in a minute. So, ***(No pause. Right back…)***

**Objections after the first paragraph**

**1. CAN YOU** CALL ME BACK/EMAIL ME? I only have about 15 seconds worth of questions to verify, and then I can get some quotes out to you. So, *(****Right back to the script)***

**2. I DON’T** REMEMBER **DOING THAT**.... No worries, this was back when you first took out the mortgage at (tell the address) SO…*(****No pause. Right back to the script)***

**3.** I ALREADY LOOKED **INTO IT / TOO EXPENSIVE**. I can understand that. Was it because you’ve priced it already? **(Yes)** Do you know if what they showed you was the A, B, or C protection? (I’m not sure)

I asked because most agents only show the A protection, the most expensive type, without offering a person the B and C options. What we do is show a person all 3 types and let them make their mind up about what’s best for them. I’ve never seen a time when I couldn’t help a person get protected because it wasn’t affordable. With that in mind, I need to verify the information you sent to us and then I’ll get some quotes out. So, (***No pause. Right back to the script)***

**4**. **I** ALREADY HAVE COVERAGEThat’s great! I’ve been talking to a lot of people who have something in place lately, which is good to hear. However, I’m a broker who works with 50+ different carriers, so when I’ve been putting my client's information through my system in most cases, I’ve been able to find them better coverage at a better rate. So, I’m sure if I could save you money or get you better coverage you wouldn't be too mad at me, would you? ***(No pause. Right back to the script)***

**5**. **I’M** NOT INTERESTED No worries, I can understand that, was it because you’ve priced it already?

* *Priced already/Too expensive - Go to objection #3*
* *We already have a policy - objection #4*
* *We sold home - objection #7*

**6. HOW MUCH DOES IT** COST? Everyone is different but I can honestly say I’ve never seen a time I couldn’t help a person get protection because it wasn’t affordable. So, (***No pause. Right back to the script)***

**7.** **WE’RE** SELLING **THE HOME/**MOVING Oh perfect, where are you moving to? (**Ask a few questions)** The old way used to be tied to your mortgage, but the new way is not. If you move, refinance, or sell the home, the policy stays in place no matter what you do. With that being said, I only have about 10 seconds of questions. So,***(Back to script).***

8. **PROBLEM WITH MY** MORTGAGE? **WHO ARE YOU WITH?**Don’t worry, I’m not calling about an issue with your mortgage. You provided your information to be contacted about your mortgage protection options. This will pay your mortgage if you pass away or become disabled. Previously, this coverage was offered by your bank. Now it’s offered by over 100 insurance companies, so you’re assigned a broker. I’m licensed by the state, and I only work with A-rated carriers. Have you heard of Mutual of Omaha, John Hancock, Transamerica, or Gerber? So,..

**9.** **TAKEAWAY: WE** DON’T HAVE A MORTGAGE **ANYMORE /** DON’T NEED IT That's great to hear! Congratulations! I do a lot more than just mortgage protection. I specialize in critical illness, disability, final expense, children's grow-up plans, etc. What I'm doing now is getting some information to see what perhaps you could qualify for and then we can see if it makes sense to help. So, ***(No pause. Right back to the script)***

**After Offering an Appointment Time**

**10.** **I HAVE TO CHECK WITH MY** SPOUSE SCHEDULE
Let's do this, let’s find a time that you know is good for you and you think will work with them. I’ll hold the spot and then you can check with them. So, assuming the time is good for your spouse, would \_\_\_\_\_\_\_\_ be good or \_\_\_\_\_\_\_\_ be better for YOU?

Let me hold that spot for you Please give them a call quickly after we talk right now and if it isn't good call me back within an hour. If I don’t hear from you within an hour. I’ll assume we're all set and look forward to seeing you then. How does that sound?

**11.** **DOES MY** SPOUSE HAVE TO BE THERE**?**

Is your spouse going to be your beneficiary? And you’ll be their beneficiary?

Well,because you both are together, yes, we need you both there. So, ***(Back to the script)***

**12.** UNSURE **IF THIS TIME IS GOOD**/ TRY TO MAKE IT / **IF NOTHING COMES UP**
Do you think you can make it or are you sure you can make it? The reason I ask is I have very limited spots available and I’m super busy. So, are you “sure” this is going to work for you *(and your spouse)?*

* STILL UNSURE: Now *(first name),* I don't want you to misunderstand what we are doing here. I have over 300 calls to make this week and spend a lot of time doing the research for each appointment. I will only have about 15 minutes to review your options and answer any questions. I don’t mind spending that time, but only if I know you will be there. So, are you SURE that's a definite time for both you (and your spouse)?

**13.** **I AM SOOOO** BUSY! **I AM NOT SURE I CAN** BOOK ANYTHING RIGHT NOW. Busy doing anything exciting? **(Dig three layers deep into relationship building)**. Wow, I can understand you are busy because *(repeat what they said here)*. I am extremely busy too! I only have a few spots left over the next few days... Right now, I have \_\_\_\_\_ & might be able to squeeze you in at \_\_\_\_\_ Which one would be best when you (and your spouse will both) be home *(together?*

**14.** TEXT ME APPT DETAILS. I have 300 in my cue to call so I need to make sure you have the details now to block off your spot. How do you usually keep track of your appts? **(*Write it down)***