

Critical Period Plan

(This plan is designed to provide coverage for those who cannot afford any of the first three options.)

_____ & _____, I can sympathize with you when it comes to money. That is why we have designed a plan that helps take care of this problem. We call this our Critical Period Plan. The reason we call it our Critical Period Plan is because during the time of death, times are tough enough, let alone having to worry about the mortgage payments. You know after 90 days, they come knocking on your door. This plan buys you time. It is designed to help give you peace of mind during this critical period following a death. It helps prevent a hardship from happening to your spouse and family. Remember you want to protect your mortgage, even if you can't pay the full amount off. Here's how it works: In the event of death, this plan will pay the mortgage payment of \$_____ per month for _____ months or years. (Or lump sum of \$50,000 – which is one half of mortgage payment and dividing this in the amount of \$100,000.)

(You figure this by taking the monthly mortgage payment and dividing this in the amount of insurance. Example: \$833 per month mortgage payment X 12 months = \$10,000, which divided into \$50,000 = 60 months / 5 years.)

This plan provides time for your spouse and family and loved ones to make the right intelligent decision along with the added peace of mind they deserve.

Conservation

Conservation begins with the presentation. Incorporate phrases such as “I’ll always be your agent regardless of where you go” and “It’s important for people to see who their agent/representative is, especially when you’re talking about 30 years or more” into your presentation.

After the application is done and also when policy is delivered: “Remember I will always be your agent and you have chosen a great product as well as a great company. If anyone ever tells you they have something better or you get information that is in the mortgage protection arena, just call me. That’s what I’m here for. Much like your tax professional, I am your insurance professional and will review everything with and for you.”