



Mortgage Protection Resources, Inc.

a Marketing Resources, Inc. company



Peace of Mind for Today's Families

Mortgage Protection Guide 2017

You must be contracted with Marketing Resources, Inc. to receive this Turn-key System Sales Guide.



As a Mortgage Protection Advisor, protecting today's families can be satisfying and rewarding.

What you need to understand, is that with the right life insurance solutions to protect one's mortgage loan, you are truly bringing peace of mind to today's families.

You can be proud when asked what you do for a living to answer

- " I keep a family moving forward when someone dies prematurely.
- " I protect their assets when they get sick.
- " In addition to mortgage protection, I can provide a worry-free retirement that people cannot out-live.
- " I provide a legacy when they die, because I live a life of significance.

We think differently when it comes to life insurance, we believe that life insurance should not only provide value when the client passes away but also financial utility during their life if a catastrophe event occurs such as a Critical illness (i.e., a heart attack, stroke or diagnoses of cancer), a Chronic Illness or Terminal Illness.

The suggested life insurance products mentioned in this guide are from two highly rated insurance companies, who provide valuable living benefits in addition to the death benefit. We understand you may have other life insurance companies that you have contracts with through Marketing Resources, Inc., that you may want to discuss utilizing as solutions to protect your client's mortgage loan and of course their home, we are always open to that discussion.

We hope this guide will help you to understand how to capitalize on your business with purpose, while protecting today's families.

Gary D Jones, CLU®
President & Chief Marketing Officer

Disclaimer

The ideas, general principles or perceived conclusions presented in this guide are subject to local, state and federal laws and regulations and are intended for informational purposes only. Mortgage Protection Resources, Inc. nor licensed life insurance agents give legal or tax advice. Please have your clients contact their tax advisor or attorney regarding their specific situation(s).

Mortgage Protection Resources

"Peace of Mind for Today's Families"

Mortgage Protection Guide Outline 2017

1. Products to Protect Today's Families

- " Why additional benefit riders, aka Living Benefits to protect a mortgage loan. Page 1
- " Anico Underwriting Express Issue Term & GUL Life Insurance products. Page 2
- " Anico SignatureTerm product summary. Page 3
- " Anico Signature Guaranteed Universal Life product summary. Page 4
- " Underwriting Guide (Brief Overview) agent should download full guide. Pages 5-12

2. Prospecting (The Leads)

- " A & B Leads. Page 13
- " Data Leads. Pages 20-21
- " Referral Leads - Covered in Pages 45-47

3. Scheduling

- " Appointments, Policy Deliveries & Office Work. Page 14

4. Appointment Setting Phone Scripts

- " A, B, C & Data Lead Phone Scripts. Pages 15-22

5. Quoting the Rates

- " American National & North American (Ins Company & Software) Page 23
- " Building The Client Option Page With The Rates. Pages 24-26

6. Building The Application Pack

- " Application, Health Questionnaires, Forms & Brochure (Separate Training)

7. Successful Selling – The In Home Presentation

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- " Flip Chart Pages & Presentation. Pages 28-41
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8. Submitting Your Business to Marketing Resources, Inc. Website

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The greatest threat To a home owner is...



Losing their home due to a critical illness.

That's because, 50% of mortgage foreclosures are the result of financial hardship due to critical illness (only 3% due to death).¹

Through our living benefits, home owners can have access to additional protection as well as a wealth of options that traditional life insurance doesn't offer when used to protect their mortgage. Our new type of life insurance allows your clients to have access to their death benefit while they're living if they experience a terminal, chronic or critical illness—even if they experience a heart attack, cancer, stroke, ALS, major organ transplant, the inability to perform 2 out of 6 activities of daily living (toileting, transferring, bathing, eating, etc.) and many other ailments.

Life is not scripted..... Did you know?

- 3 out 4 people (75%) over the age of 40 will experience a critical illness at some point in their future.⁷
- 48% of businesses that fail, fail because of a critical illness.²
- 60% of bankruptcies are due to a critical illness. Of those bankruptcies, 75% of them had health insurance.³
- Stroke: On average, every 40 seconds someone in the United States has a stroke.⁴
- Cancer: Every 30 seconds a new cancer is diagnosed in the United States.¹
- 1 in 8 people with advanced cancer turned down recommended care due to cost.⁵
- 1 in 4 cancer patients or their families said they used up most or all of their savings to pay for treatment.⁶



To learn more, contact us today!

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1. Get Sick, Get Out: The Medical Causes of Home Foreclosures - Health Matrix, 2009 * 2. Critical Illness Insurance 101. by Mark Goldstein
3. The American Journal of Medicine, 2009 * 4. American Heart Association, Heart Disease & Stroke Statistics - Update 2012
5. USA Today 03/18/2010 * 6. Medicare, US Dept. of Health & Human Services, 2007 * 7. Center for Disease Control, 2009