Critical Need Script

'Joe' & 'Sally', to cover your entire mortgage at your age would be very costly, in fact it would be well over $_____ a month. That is an amount obviously that I would not recommend for you.

'Joe' & 'Sally', I specialize in the Senior Market. Most of my clients realize that once they pass away, there is an immediate need for money to pay the mortgage payments, burial costs, and anything else that is an immediate need. We call this period, the "Critical Need Period". Your family has to deal with the emotional loss of someone they love and also deal with the financial changes that occur during this time.

You know, when someone dies, the mortgage payment and other bills do not stop, they still keep coming.

Again, what many of my clients do, and what I recommend, is to have enough insurance to cover a number of years' worth of mortgage payments. This gives the family an immediate lump sum of money for funeral expenses, and gives the family the time to adjust to the emotional and financial changes that happen when someone dies.

'Joe', what if I told you, you didn't have to make a mortgage payment for the next (time period), how would that make you feel? 'Joe', that is exactly how 'Sally' is going to feel.

Here's how the critical Need Period plan would work for you:

BUCKET SHEET PRESENTATION OF BENEFITS