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## AGENT CHEAT SHEET

### Mortgage Protection Sales | Bob Mefford Style

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#### AMERICO Products Overview





##### ◆ IUL – Index Universal Life (Home Protection)

- **Type:** Permanent plan with living benefits.
- **Builds Cash Value:** Fast, accessible after 1 year.
- **Use For: Healthy clients, ages 18–65.**
- **Quote it:** ONLY on **Americo website**, NOT in Toolkit.
-  **Best Option** if they're young & want permanent + cash value.
-  If price is a concern → pivot to **TERM 100** or **TERM 125**.
-  If declined → pivot to **Eagle Premier (Americo Only)**

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##### ◆ TERM 100 & TERM 125

*(Shows up under TERM in Toolkit)*

- **Type:** “Covers you until a certain age” plan (don't say "term").
  - **Living Benefits:** Covers disability, chronic, critical, terminal illness.
  - **Use For:** Clients under **65**.
  -  **TERM 100:** Lower premium, **15% less commission**.
  -  **TERM 125:** Includes **25% accidental death** bonus.
  -  Best if budget is a factor or competing with another rate.
  -  If unqualified → pivot to **Eagle Select** or **Living Promise (MOO)**
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### ◆ EAGLE SELECT (*Under FEX in Toolkit*)

- **Type:** Permanent equity protection plan (Whole Life).
  - **Use For:** Clients **55+** who can't qualify for Term-style plans.
  - **! Toolkit Tip:** It won't show a quote if you input meds, height, or prescriptions.
  - **✓** If the other carriers give a quote w/ health data → probably eligible for EAGLE SELECT.
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### MUTUAL OF OMAHA (MOO)

#### ■ TERM MADE SIMPLE (*Under TERM in Toolkit*)


- **Type:** "Covers you until a certain age" plan (don't say "term").
- **Living Benefits:** Covers disability, chronic, critical, terminal illness.
- **Use For:** Clients under **65**.
- **✗** If unqualified → pivot to **Eagle Select** or **Living Promise (MOO)**


#### ◆ IUL – Index Universal Life (Home Protection)

- **Type:** Permanent plan with living benefits. Covers disability, chronic, critical, terminal illness.
  - **Builds Cash Value:** Fast, accessible after 1 year.
  - **Use For: Healthy clients, ages 18–65.**
  - **Quote it:** ONLY on **MOO website**, NOT in Toolkit.
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#### ■ LIVING PROMISE (*Under FEX in Toolkit*)

- **Type:** Permanent plan for **Critical Time Period Protection**.
- **Use For:** Clients **65+** or not term qualified.
- **✗** Don't say dollar amounts.

-  Present like this:
  - **6-month plan**
  - **12-month plan**
  - **18-month plan**

 Example:

*“This plan guarantees your loved ones 12 months of mortgage payments to figure things out and protect the home’s equity.”*

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### Appointment Language Tips (Words Matter)

 **Don’t Say**     **Say Instead**

Term                      Plan / Covers you until a certain age

Whole Life              Permanent Plan / Equity Protection

Dollar Amounts 6, 12, or 18 months of mortgage payments


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### Value Discovery = Sale Made

 **If YOU don’t know why they need it, THEY don’t either.**

**Ask These Questions Every Time:**

- “Do you have any kids or grandkids?”
- “Who would get the house if you died?”
- “Would they sell or keep the house?”
- “What’s your biggest concern if something happened to you?”
- “Do you have anyone living with you?”
- “Who do you want the house paid off for if something happens?”

 **Goal:** Get them to say:

*“No, I couldn’t stay in this home if they lost their income.”*

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## Appointment Setting Guide




### Call Strategy:

- **Call 3x back-to-back (ALWAYS)**
- **Call every lead 3–4 times daily**
  - 8:30–9:00 AM
  - 11:30 AM–12:00 PM
  - 2:00–3:00 PM
  - After 5:00 PM

### Set Up Like a Pro:

- Confirm they are **free** at appointment time.
  - Ask: *“Do you have any events or anything that might get in the way?”*
  - Make sure they have your name and number.
    - *“Can you write that down real quick?”*
  - Ask at the end:
    - *“Can I depend on you to answer the phone?”*
  - If they sound unsure → **double book** them!
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## DAILY GOAL

-  **6+ Appointments Every Day**
  -  **Activity & Consistency = Massive Success**
  -  **“You’re not chasing yes’s, you’re eliminating no’s!”**
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**LET'S GO HELP A FAMILY TODAY. YOU GOT THIS! 🙌**

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