

# **LIFE INSURANCE OBJECTIONS AND REBUTTALS:**

## **SEND ME AN EMAIL WITH QUOTES(JUST REFER TO “LOOKING FOR QUOTES”):**

- *(CLIENT NAME), I CAN CERTAINLY GET THAT OVER TO YOU HOWEVER, I AM NOT QUITE SURE I CAN HELP YOU JUST YET. I DO HAVE TO ASK YOU A FEW QUALIFYING QUESTIONS. LIFE INSURANCE IS NOT A ONE SIZE FIT ALL SOLUTION. \*TRANSITION INTO CNA\**

## **GOT IT TAKEN CARE OF:**

- *GREAT! THAT IS EXACTLY WHY I AM CALLING (NAME). MY JOB IS A LITTLE DIFFERENT THAN THE AGENTS. I AM JUST HERE TO MAKE SURE YOU WERE PLACED IN THE BEST POSITION AND TO MAKE SURE YOU UNDERSTAND WHAT YOUR POLICY ENTAILS. (ELABORATE ON IM THE GOOD NEWS GUY, AND I HAVE A FIDUCIARY RESPONSIBILITY) NOW, DID YOU GO WITH A TERM OR WHOLE LIFE POLICY?*

## **LOOKING FOR QUOTES:**

- *(CLIENT NAME), I CAN CERTAINLY GET THAT OVER TO YOU HOWEVER, I AM NOT QUITE SURE I CAN HELP YOU JUST YET. I DO HAVE TO ASK YOU A FEW QUALIFYING QUESTIONS. LIFE INSURANCE IS NOT A ONE SIZE FIT ALL SOLUTION. (ELABORATE ON DOING A DISSERVICE /DOING WRONG BY THE CLIENT BC YOU WORK WITH SO MANY CARRIERS AND THEY ALL HAVE DIFFERENT UNDERWRITING GUIDELINES.)\*TRANSITION INTO QUALIFYING QUESTIONS\**

## **NOT INTERESTED/LOSE MY NUMBER:**

- *OHH!(SURPRISED TONALITY) OH, YEAH I APOLOGIZE I DIDN'T MEAN TO OFFEND YOU (NAME) JUST SO YOU'RE AWARE I'M NOT QUITE SURE WE CAN EVEN HELP YOU JUST YET. WE WOULD HAVE TO UNDERSTAND A LITTLE BIT MORE ABOUT YOUR SITUATION JUST TO SEE IF WE CAN EVEN HELP YOU. AND IF YOU FEEL LIKE WE CAN'T, WE CAN JUST END THE CALL AT THAT POINT OR IF YOU COULD, WE CAN CONTINUE THE CONVERSATION. WOULD YOU BE OPPOSED TO THAT?*

## **I DON'T NEED IT:**

- *NOT A PROBLEM, I CAN CERTAINLY UPDATE YOUR CASE FILE BUT TO*

*MAKE SURE I AM PUTTING IN THE CORRECT INFORMATION DID YOU ALREADY SUBMIT AN APPLICATION FOR A POLICY AND NOT GET APPROVED? OR WAS IT BECAUSE YOUR BUDGET WAS NOT MET (ENOUGH VALUE NOT PROVIDED)?*

**I WANT TO KEEP SHOPPING:**

- *ABSOLUTELY, THE THING ABOUT LIFE INSURANCE IS THAT ITS NOT SOMETHING YOU CAN JUST PURCHASE. IT IS ULTIMATELY UP TO INSURANCE COMPANY TO SAY YES. NOW WHEN YOU SAY YOU WANT TO KEEP SHOPPING, IS IT BECAUSE WE HAVEN'T MET YOUR BUDGET OR THE AMOUNT OF THE BENEFIT YOU ARE LOOKING TO GET TO PROTECT YOUR FAMILY?*

**I NEVER REQUESTED ANYTHING/ I DON'T REMEMBER FILLING THAT OUT:**

- *(JOKING/FUNNY TONALITY)  
NOT A PROBLEM (CLIENT NAME) IF YOU ARE ANYTHING LIKE ME I DON'T REMEMBER WHAT I HAD FOR BREAKFAST THE OTHER DAY YOU KNOW? NOW I HAVE YOU DOB AS \_\_\_\_\_, CORRECT?*

**I NEED TO THINK ABOUT IT:**

- *(CLIENT NAME), HOW DO YOU MEAN BY I NEED TO THINK ABOUT? AT THE END OF THE DAY IT'S ULTIMATELY UP TO THE INSURANCE COMPANY TO APPROVE YOU AND THE REASON WHY YOU SUBMITTED YOUR REQUEST WAS TO PROTECT YOUR FAMILY IN THE EVENT OF YOUR PASSING. TYPICALLY WHEN PEOPLE TELL ME I NEED TO THINK ABOUT IT IS BECAUSE I HAVEN'T FOUND WHAT THEY WOULD LIKE TO INVEST EACH MONTH INTO A POLICY. NOW WAS IT BECAUSE OF THAT OR DID I MISS SOMETHING ELSE? BECAUSE AT THE END OF THE DAY I AM TEAM YOU NOT TEAM INSURANCE.*

**I CAN'T AFFORD IT:**

- *NOT A PROBLEM. WE WANT TO MAKE SURE YOU HAVE SOMETHING IN PLACE SO WE DON'T LEAVE THAT BURDEN ON YOUR FAMILY WHEN THAT TIME COMES. WHAT WE CAN DO IS ADJUST THE BENEFIT AND FIND WHAT MAKES MORE SENSE TO MAKE SURE YOUR FAMILY IS PROTECTED BECAUSE HAVING SOMETHING IN PLACE IS BETTER THAN NOTHING. WOULD'T YOU AGREE? \*TRANSITION INTO OFFERING*

*ANOTHER OPTION\**

**I need more time to make a decision:**

*I totally get. However, it doesn't take time to make decisions, it takes information and the issue is we all think that the longer we wait, the more information we're going to have. I'm your source of information that you have **RIGHT** now to make this decision and I truly want to do whatever necessary to help you get your family protected.*

*So what are your main concerns?*