

Tele-Sales Objections

I need to think about it

Response 1: Absolutely, all we're doing is seeing what you qualify for, **(ask another question on the application)**

Response 2: Thank you for sharing that, when most people tell me they need to think about it's for 1 of 4 reasons,

- They still have questions about the information I shared; what questions do you have for me about how the policy works?
- I understand that I cannot connect with everybody that I speak with on a day-to-day basis would you prefer that I have someone else in my office call you that you can better connect with?
- Some people don't feel comfortable with telling me it's the price and it's out of their budget. If I can find something within your budget would that help?
- Did I give you the impression that you had to pay today? Response: The truth is I can set the payment to the date you prefer.

Response 3: I understand and as a consumer myself I have said the same thing at which times I

- didn't want to confront the salesperson,
- didn't want to disappoint them, or
- there was a concern that still hadn't been addressed,

Which one is it for you?

I need to talk to my family member

Response: Absolutely, all we're doing is seeing what you qualify for, **(ask another question on the application)**

2nd Attempt: I agree, as I mentioned before we are just seeing if you can qualify for the option you selected, if **(name of insurance company)** approves you they will mail you your insurance policy for your review which you can show your family member the policy. Can you call me when your policy arrives so I can answer any questions you or (your family member) have about your policy?

3rd Attempt: Thank you for sharing with me that you would like to talk to **family member name**, before seeing if you qualify for the option you selected. How do you think **family member name**, will respond when you bring up the conversation about death? Because from my experience most beneficiaries when I speak with them do not like to have the conversation about their loved one passing away, and they say to me, "**Agent Name**, you pick an option" for their loved one because they do not want to talk about losing you, **Client Name**.

Tele-Sales Objections

I don't give out my banking information to anyone over the phone

Response: I understand thank you for sharing that, all we're doing today is seeing if we can get you approved for the option you selected in order to do I have to attach your type of payment to the application. **(ask another question on the application) e.g.** Whom do you bank with?

2nd Attempt: Client Name, I just need 1% of your trust, I will earn the 99%. Let me provide you with my state insurance license number for you to verify my identity. What would you like to see from me to earn your trust and business?

3rd Attempt: Client's Name, I understand you do not like to share your banking information since we just met, and I'm still earning your trust; however, your bank has earned your trust, or you would not do business with them wouldn't you agree? Your bank, that you trust is the one that is paying **(Insurance company)** which means they assume all liabilities.

Refer back to the application If you the agent confirmed the routing number already ask for the account number.

4th Attempt: Client's Name, If I was a bad person, which we both can agree I'm not. All you have to do is call your bank and stop payment. The whole reason we are even talking right now is that you do not have life insurance and I am helping you get the coverage that you and your family need.

The idea here is to focus on the macro, which is they need coverage because they don't have any. The micro is the fact they don't want to provide payment information. Refer back to the application If you the confirmed the routing number already ask for the account number.

5th Attempt: Client's Name, I am doing my best to help you and your family I will need some of your trust, and to help earn it I am going to call **(Insurance company)** and have them confirm everything you and I have discussed and to confirm my ID for you.