

## Common Objections

### 1. My kids can pay for my burial expenses

Hey \_\_\_\_ I get it, even if they're in a position to come up with the 20 or \$30,000 for your medical and final arrangements, I doubt you'd want to put them in that situation with that money they've worked so hard to earn for their family and to leave a financial burden on them. It just takes a few minutes to get this wrapped up for you

### 2. I just wanted to look into it... I am not sure I need it right now

I totally understand, life insurance isn't one of those things you can just buy though it's something you actually need to be qualified for first. It's really going to be up to the insurance carrier, alls we can do is submit a request for approval. Now \_\_\_\_, it's my job to get the knowledge from the people who have it to the people who need it. A part of that is putting your information into the system to see what would even be available for you, based off of your unique situation

### 3. I need to talk to my wife/husband before I can say yes

I understand, let me ask you a question... if you died on your way home from work or on your way out to the store do you think your wife/husband would be happy or upset that you got this coverage put in place... You don't have any life insurance in place right? Accidents do happen all the time and I think we can both agree \_\_\_\_ we can't control the future. If you were hit by a teenager texting and driving do you think your wife would be grateful you made that decision to get coverage put in place for her on the worst day of her life? In a time when she's mourning and grieving let's make sure she doesn't have any financial burdens to worry about too.

### 4. I don't wanna give my routing and account number

Tyler the only thing I would be able to do with your routing and account number is actually deposit money into your bank account. Now your debit cards the number that you don't wanna give out over the phone

### 5. I don't want to take care of it now

I understand, let me ask you a question is this some thing that's important to you can you see how having life insurance would save your family the headache of having to come up with the immediate money if you died? Wouldn't you agree the things that are important should be taken care of? This will only take a few minutes

### 6. This is not a good time

I get it, life insurance is not the most enthusiastic topic to speak about. I just have an open account here with your name on it and one way or another we have to close this out. Ultimately it's my job to get the knowledge from the people who have it to the people who need it this will only take a few minutes

### 7. I already got that taken care of

I understand, it's actually my job as the underwriting advisor to make sure that you are in the best policy at the best rate there's over 30 carriers we can look at like Americo, Mutual of Omaha, AIG, Aetna, and John Hancock so will be able to shop around to make sure we do have you in the best policy for the best rate.

### 8. I'm just shopping around

Tyler that's awesome, I'm glad you're taking the necessary steps to protect your family. I'm actually a field underwriter so I work with over 30 a red carriers, so we will be able to shop around to find you the best rate. Some of these companies are Americo, Mutual of Omaha, AIG, John Hancock, Aetna just to name a few for you.

### 9. I need to think about it

I understand Tyler, but it isn't a matter of whether or not your family needs the coverage it's just finding what's going to fit inside your budget, so we'll start you off with \$10,000 in coverage so there's at least something put in place for your family that way we can always come back and add on more

### 10. I never filled anything out

No worries \_\_\_\_, we do find that family members fill these out for loved ones from time to time. Since your account is open currently it's my job to get you some information I'll \_\_\_\_ I have a date of birth here as \_\_\_\_

### 11. I'm not interested

I get it Tyler, life insurance is not a very exciting topic to speak about, but I am sure we both know it is an important one. This will only take a few minutes