

Rebuttals

If you are getting any rebuttals at all, it is because you didn't find the need before you presented options. Or you didn't memorize your script and you sound like a lazy greedy agent.

PRESENTATION

I am not interested... Perfect, I'm not interested either. I'm required to get this info YOU request and you can do whatever you want with it.

I already got coverage. Oh ok ya I see that now, I missed that, your case actually got flagged. Looks like there are better rates for the same coverage now. Take about 5 min for the search and adjustment.

That wasn't me: / I didn't fill this out: / None of the information is correct: I mean I can't remember what I had for breakfast, so I get it. Ya mistakes happen but I do have your info though. And I am obligated to go over this with you real quick, and then you can do what you want with it. Grab and pen and paper so I can close this out and say I did my job, and we can just be done with this. Let me know when you are ready.

I need to discuss this with my wife. Perfect, I think that is a great idea, go ahead and throw me on mute to discuss. I will be here waiting if you have any questions. My job is to see if you can even qualify for this first, like I went over in the beginning. If you do get approved you will have 30 days to discuss it further.

Ya I need some more time to think about it / I just don't make decisions today? / Ya I don't think I need this. We **DON'T do** second appointments, since we shop every carrier nationwide, and we won't know if we can get it, until we apply. How long do you need? Oh ok ya if approved you will have 30 days to think about it. But usually its budget. Is this too expense?

I can't afford it. Can NAME afford for you not this in place? What if you died yesterday in a car crash, what's your plan now? How much weekly are you willing to invest for NAME the person you love most in this world? Is \$10 a week too much to sacrifice for NAME to make sure she is protected? Why is this a bad idea to protect NAME, can you help understand?

I am covered by the VA for burial. (Give them this link) They only get \$300 <https://www.benefits.va.gov/compensation/claims-special-burial.asp>

Ya I need some more time to think about it. I just don't make decisions today? How long do you need? Oh ok ya you will have 30 days to think about it. But usually its budget. Is this too expense? What can you invest weekly to protect your family? Let's adjust it. We **DON'T do** second appointments, since we shop every carrier nationwide, and we won't know if we can get it, until we apply. (Find the Need)

ONE LEGGER. You can give me the options, I make the decisions. I can't do any presentation without both of you present. (Dig into details day by day till you find an opening. When are you both home? What is your schedule? When does she go to work?) Well looks like the only time that would work is DAY morning. I don't have any opening left on that day, but since your schedule is more insane than anyone I have talked to this past month I am going to do you a favor, move another client and put you down for TIME DAY. Go grab a pen for the security number.

I am elderly, and I want a lot of coverage for cheap. Explain how insurance works and how it's not possible. <https://youtu.be/FLCmORuh-rg> You can, it costs this much at your age. (Show crazy price, explain age, make cost go up) Or we can do Equity Protection, 95% do that because it makes more sense and is affordable, or traditional Mortgage Protection which is an accidental policy and is also more affordable. What one do you think is best?

I just need to shop around more? Ok what coverage are you looking for? Do understand that is what I just did, shopped for you. Prices are fixed by law. One agent can not get a lower cost than another, they are fixed. So the way you get the lowest cost is by shopping all the insurance carriers. Is it price?

I have a financial planner/advisor that handles this stuff. Awesome, so do I, this isn't for financial planning its for (Lead type) move on back to script.

I have already tried and I can't get approved. I am sorry that happened, we are brokers so we can shop multiple carries at the same time and we have policies that everyone can get approved on (Back to script)

I have a work policy. Great ya those are kinda like rental policies so we don't consider them.

I don't want to give SS#. I'm sorry I am confused. Why are you asking that? Ok so if you owned an insurance company and someone was asking you to give them \$30,000 tomorrow if they died. Would you do that if you couldn't verify their medical & Identity? Why do you think an insurance company would? Also it goes on your death certificate. How will they verify your death? Can you help me understand that? I'm just generally curious about what you can actually do with a social? I'll give you mine. Can you do anything with it?

I don't want to give my bank account:

1. Ya I completely understand, got to be careful these days, just out of pure curiosity, what can you buy with a bank account, I don't even know? Alright help me understand this so you're saying I put on an ad online, knew you would click it, learned and studied everything about life insurance. Made up a fake website to fill applications all to pay my utilities? Why would I do that? Seems like a big waste of time to me. Would you do that? Would anyone do that?
2. Why do banks still think it secure to hand out your check with name address and account numbers to strangers all over the world still to this day and they have thought it has been secure for 60 years. Can you understand that?

3. The debit cards are the things you don't want to hand out, especially the CVS number. People don't buy stuff with bank accounts. I don't even know what I could buy with a bank account, do you know?

Can you send me an email with the info?

I guess I'm confused. I don't get that question very often, can you explain further? How would we qualify you and customize the plan to your needs and budget? **I want prices.** You design the product and customize it for your needs/budget and we have to see what you would qualify for. Going back and forth on emails would be too lengthy.

I don't trust you? Ya that's why we send you credentials. Go ahead and correct me. I'll wait.

Are you saying, I hacked a government website, learned insurance for this scam? I guess I am confused. What is the scam? For banking info? Ya checks have been handed out to strangers for 60 years and the banks still think they are secure. That is why we don't take debit cards. Was that your confusion? I mean the only thing I know of that you can pay for with a bank account is utilities, I am pretty sure your name has to match the household too. So this scam is to pay my utilities. I am way smarter than that. Seems like a silly scam to me.

How did you get my information? Ya mailers are automatically sent out to new home owners and refinancers because most people want their biggest asset protected.

SETTING APPOINTMENT REBUTTALS

I already got coverage. Oh ok ya I see that now, I missed that, your case actually got flagged. Looks like there are better rates for the same coverage now. Take about 5 min for the search and adjustment.

I am not interested...

1. Perfect, I'm not interested either. I'm required to get this info YOU request and you can do whatever you want with it.
2. You just filled out this request __hours/days ago

I don't have time to talk right now. Perfect that is why I am calling this only takes a minute (Back to script)

I need to discuss this with my wife. Ya that's actually the reason for my call so we can set up the appointment since it is required for both of you to be together. When do you get home from work?

Ya I Don't think I need this. Ya it's just info then you can do what with it. Throw it in the trash for all I care. But required to get the info to you. Do you want 6pm or 7pm?

I'm sick so I can't talk. I am so sorry to hear that. This won't take long and you won't have to move at all, only take 10 min. Jump in. (If you need to reschedule then do so but make sure they know it can only be one time because we have too many requests coming in)

Oh I Filled This Out By Mistake. this is free information to protect your biggest asset and leave your house to a family member instead of a bank. Are you saying you want to leave your investment to the bank?

Is this through the bank? The bank does lending, not insurance. You have homeowners insurance on your house. It's built into your mortgage payment in case of a fire or flood. Does your bank prove that? No, it's an insurance company. So we set you up with a nation broker to do all the shopping for you nation wide for the mortgage protection. Make sense.