

## **MOST COMMON OBJECTIONS**

**I can't afford it:** Mrs. Jones, I understand but let me share this with you. I know when you're on a limited income it's tough. But Mrs. Jones, almost everyone we see every week lives on a fixed income. What we have to realize and understand is that death is something that is certain. There are no ifs, ands, or buts. There comes a point and time in life where we have to take care of the inevitable.

**Mrs. Jones, with that being said, who would you want us to pay the benefit to in the event of your death? (GO TO APP)**

**I can't afford it:** I understand Mrs. Jones, but when death occurs there are sacrifices that have to be made. Two sacrifices come to mind, emotional and financial. Only time and God can take care of the emotional side of losing a loved one, but we have to take care of the financial part. We have to ask ourselves: Is it easier to take care of this a little bit at a time, or is easier to allow our loved ones to take care of the burden at the time of our death?

**Who would have to pay and make arrangements for your funeral? (GO TO APP)**

**I want to talk to my children:** Mrs. Jones, if I were in your shoes, I would probably want to talk to my children also. Nevertheless, Mrs. Jones, let me share with you that your children will probably tell you that they will take care of it. However, what you probably are not thinking about is that they don't want to think about you dying and they certainly do not want to talk about it. We also have to realize that it's not our children's responsibility. They have their own families to take care of. It's our responsibility to take that burden away from our children. Don't you agree Mrs. Jones?

**Mrs. Jones, what is your social security number? (GO TO APP)**

**My child makes all of my decisions:** Mrs. Jones, I can understand that. It's good that your children love you enough to be involved with your decisions, but this is not a decision your son or daughter can make for you. Death is for certain, there is no decision to make on that. Also, your children don't want to make decisions about your death, only about your life. This is a decision that only you can make. We have to ask ourselves, do we want our children to be faced with this financial burden?

**(Her answer will be no) Of course not, what is your social security number (If you can't overcome this objection, set up a time to meet with son/daughter in an effort to sell them on the idea)**

**I want to think about it:** Mrs. Jones, if I were in your shoes I would probably want to think about it also. Nevertheless, Mrs. Jones, what we are talking about is dying. This is something we don't have to think about. It's going to happen. Mrs. Jones let me ask you this: your correct age is \_\_\_ isn't it? Mrs. Jones you may not realize it, but you've already put it off \_\_\_ years. Today while I am here and while you qualify is the day to take care of this.

**Mrs. Jones, who do you want as your beneficiary? (GO TO APP)**

**I want to think about it:** Mrs. Jones, today when I hang up the phone with you, if you don't take care of this now, you and I both know you never will. Now is the time to take care of this while you can qualify. You and I both know that you don't want your family to be burdened at the time of your death. All you have to do to keep them from this burden is take the first step today while you qualify.

**Who would be your beneficiary at the time of your death? (GO TO APP)**

**I have enough insurance:** Mrs. Jones, I understand and I'm happy that you have plenty of insurance. Mrs. Jones, that shows how much you really care about your family. We expect you to have life insurance, but what I'm here to talk to you about is the high cost of dying. Mrs. Jones as you well know, funeral and final expense costs are higher than they have ever been. That's why it's so important to have a program like this to take care of you and your husband's final expenses. This way you can leave your life insurance behind for your family to continue to live on with and they will not have to use it for your funeral expenses.

**Mrs. Jones what is your date of birth? (GO TO APP)**

**I have enough insurance:** I understand Mrs. Jones, but what you are probably not aware of, is when you or your husband dies there will be a loss of income. Normally after a spouse dies there is only one check coming into the home, making your income about 50% less. You will need your life insurance to help you continue to meet your current obligations.

**Mr. and Mrs. Jones, would you like to be each other's beneficiary? (GO TO APP)**

**I'm not interested:** Mrs. Jones, I can understand that most people are not interested in thinking about death. However, Mrs. Jones, that does not change the fact that we are all going to die one day. Let me ask you this Mrs. Jones: Do you want your family to be faced with the burden of paying for your final expenses? **(His/her answer will be no) Of course not, Mrs. Jones, what is your social security number?**

**I never make decisions without sleeping on it:** Mrs. Jones, if I were in your shoes I might feel the same way. However, Mrs. Jones, when you wake up tomorrow nothing is going to change. Your final expense costs are still going to be high and the burden of them will still be placed on your family. Mrs. Jones, you have had a lot of years to sleep on it, one more night is just another excuse to keep you from making a decision.

**Mrs. Jones, we both know you don't want your family to be faced with this burden? What is your date of birth? (GO TO APP)**

## **IF THEY OBJECT TO THE BANK DRAFT**

We have found out that if you don't make a "big deal" out of the bank handling the premium payment, the applicant won't either.

However, if they object, use the following:

Mrs.\_\_\_\_, let me share this with you. There are several reasons why we handle it this way.

One reason is because it's the simplest:

Mrs. \_\_\_\_\_, do you have direct deposit with your SS or SSI?

Ok, well, this is basically the same thing except your bank will be sending the money on the date that you designate each month.

So, you don't have to worry about mailing it or having someone bother you with monthly collections.

Another reason we handle it this way is because it's the safest:

This is what I mean Mrs. \_\_\_\_\_, it can't get lost in the mail.

So you don't have to worry about mail fraud.

It's also safer because we never know what might happen, for instance: If you had to go in the hospital for a long period of time due to an accident or major illness, like Alzheimer's, then you could lose your coverage if you weren't able to send in the monthly premium because you forgot.

See, by you allowing your bank to handle the monthly premium, whom you obviously trust since you have direct deposit, you don't have to worry about losing your coverage when your family may need it most.

Mrs.\_\_\_\_, let me share this with you, another reason it's safer is:

Because the information you're sharing with me is the same information you're giving the cashier at any store when you write a check.

That information is right there on the bottom of your check for everyone to see.

However, by allowing your bank to handle the premium and by our recording that information you are more protected.

It's really very simple Mrs. \_\_\_\_\_, by recording your information it protects you and it protects us.

The bottom line, Mrs. \_\_\_\_\_, is it has to be paid one way or another. If you can't trust your bank, who can you trust? We both know this way is the best.