

A high-angle, slightly blurred photograph of a business meeting. Several people are gathered around a table, looking at documents and a laptop. The scene is brightly lit, suggesting an office environment. The text is overlaid on this background.

*Final Expense*

**How to Overcome  
Sales Objections**

# Top 10 Objections

- 1. I don't remember mailing the card.
- 2. I wanted it in the mail.
- 3. I don't want an agent to come by.
- 4. If this is insurance, I already have a policy.
- 5. I've already made arrangements with the funeral home.
- 6. If this costs money, I don't want/can't afford it.
- 7. I'm not interested.
- 8. I'm insurance poor/I'm on a fixed income.
- 9. What would this program cost?
- 10. I don't have time.

## 2010 IMPORTANT RETIREMENT UPDATES

*“I don’t remember mailing the card.”*

- People may apply to completely avoid all probate and estate taxes.
- Reduce or avoid all income taxes on investments and social security.
- Exempt assets from collection by government or nursing home if ill.
- Protection from loss due to market volatility on your principal and interest.
- Earn high interest without market risk and enjoy relief from capital gains and federal income taxes.

AS A US CITIZEN 60 AND OVER, YOU MAY NOW LEARN HOW TO QUALIFY WITHOUT MOST OTHER FEDERAL LAWS.

### REQUEST FOR INFORMATION

- Mr./Mrs. \_\_\_\_\_, I can appreciate that. Maybe it was a loved one and not you that mailed the card in. I know sometimes my wife mails in for things she wants me to take a look at. Is your date of birth \_\_\_\_\_. It will only take a couple of minutes to share this information with you. (Go to Script)



# “I wanted it in the mail.”



The John Doe Insurance Agency

John Prospect  
1234 Main Street  
Anywhere, USA 12345

For **ALL** your  
insurance needs

The John Doe  
Insurance Agency

Dear John,

Records indicate that your home insurance is about to renew.

- Yes, Mr./Mrs. \_\_\_\_\_ I understand, however this program is highly regulated by the state. Because there is no health examination required, and we offer immediate coverage with special pricing, we are required to stop by for about five or ten minutes to discuss the benefits and options that you may be eligible for. (Go back to Script)

Call or email us tr

555-555-5555

555-555-5555 and lock in a better rate today!

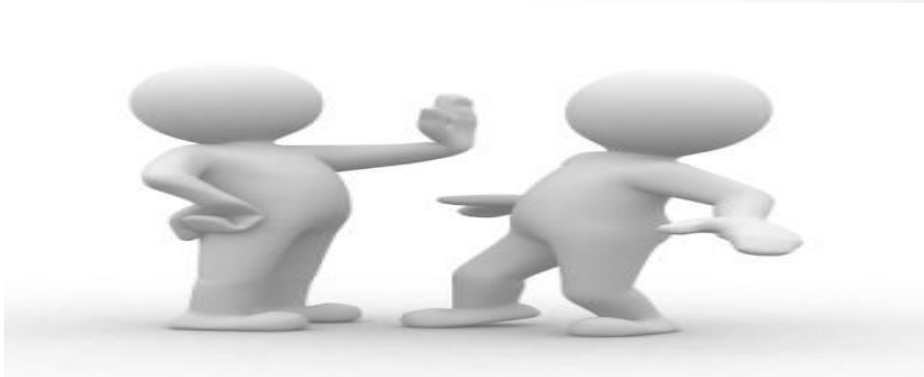
A man in a dark suit and a woman in a white shirt and blue pants are standing in a doorway. The man is holding a newspaper and looking towards the woman. The woman is looking down at a dog. The background shows a bright, sunny day outside the door.

**“I don’t want an agent to come by.”**

- Yes, Mr./Mrs. \_\_\_\_\_, I understand, however this program is highly regulated by the state. Because there is no health examination required, and we offer immediate coverage with special pricing, we are required to stop by for about five or ten minutes to discuss the benefits and options that you may be eligible for. (Go back to script)**

“If this is insurance, I already have a policy.”

- Mr./Mrs. \_\_\_\_\_, that’s good and I’m glad you do! A lot of our current customers say the same thing, but have found that our program could provide a supplement to the coverage that they already have. (Go back to script)



*“I’ve already made arrangements with the funeral home.”*

**That’s good. Lots of our current customers have pre-arranged programs. The good thing about our plan is that it pays cash and can take care of other expenses that are not covered by a funeral home policy, such as opening and closing of the grave, the vault, the marker, hospital or doctor bills, legal or attorney fees, outstanding debts or obligations. It only takes five or ten minutes to go over it and see if you qualify. (Go back to script)**

“If this cost money,  
I don't want it/I can't afford it.”

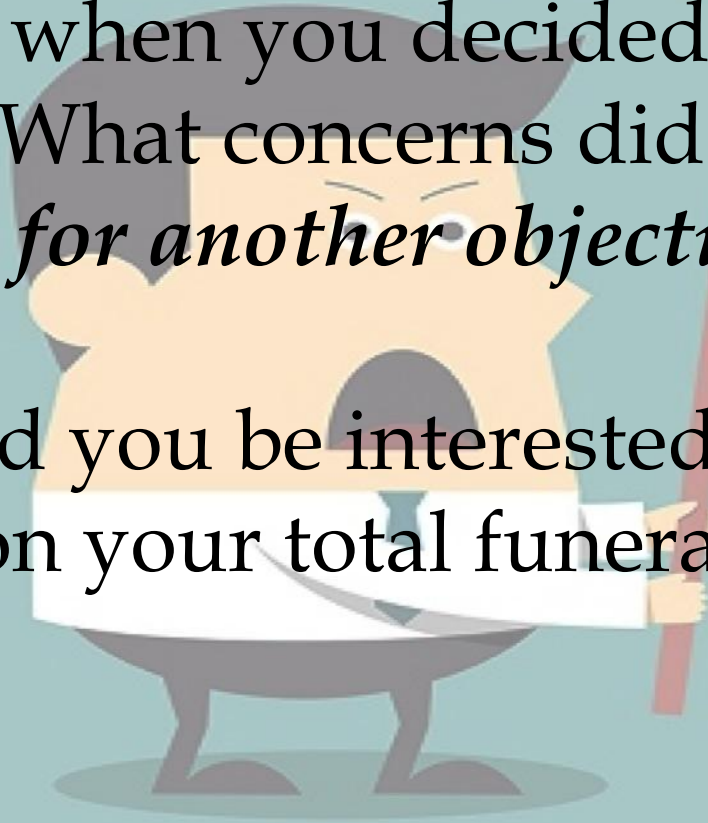
- Would you be interested in saving up to 60% on your total funeral cost? Mr./ Mrs. \_\_\_\_\_, this information is provided to you at no cost or obligation. (Go back to script)





“I’m not interested.”

- You obviously had something on your mind when you decided to mail the card. What concerns did you have?  
*(wait for another objection)*
- Would you be interested in saving up 60% on your total funeral cost?





Search ID: bfm364

**"I'M JUST SAYING, IF OUR INCOME IS 'FIXED', HOW COME WE'RE 'BROKE'?"**

*“I’m on a fixed income,  
I’m insurance poor.”*

- I understand, and that’s the good thing about our programs. They’re designed for folks just like you that are on a fixed income. It only takes five or ten minutes to go over it with you. (Go back to script)

A hand is shown holding a large fan of US one hundred dollar bills, fanned out from the bottom left towards the top right. The bills are slightly overlapping, and the top bill is clearly visible, showing the portrait of Benjamin Franklin and the number '100'. The background is plain white.

“How much does this program cost?”

- Mr./Mrs. \_\_\_\_\_, that will depend on the program that you qualify for and the program that you select. It will only take me about 10 min (Go back to script)

“I don't have time.”

- Mr./Mrs. \_\_\_\_\_ I understand. That's the reason I called or stop by to make an appointment, to save time. You see, I have to work the whole state and this is the enrollment period for this area. It only takes 5 or 10 minutes. Would \_\_\_\_\_ or \_\_\_\_\_ be best for you? (Go back to script)

No Excuses

# Term vs Whole life



**Do you want to RENT or OWN your family's security?**

## Term Insurance

- It's "rented" for a term of your life
- At the end of the "term", the cost either goes UP or the benefits GO AWAY

## Whole-Life

- You own the policy
- Premiums never go up
- Benefits never go down
- *Secure*

# *Objections & Rebuttals*

**“I CAN’T AFFORD IT/ON A FIXED INCOME.”**

“We all know death is a huge financial burden, and what we are deciding here today is whether you want to accept that burden or leave it to your loved ones (*or specific name*). I know you don’t want to leave it to them, that’s why you sent in the card. You sent it in so that you could take care of this yourself. So why don’t we do that today?”

# Objections & Rebuttals

## “I NEED TO TALK TO SOMEONE.”

“I can appreciate that. It is important to let (*name/your children*) know what’s going on. However if you’re calling them to ask if it’s ok or if you should do it, I’ll tell you what they’re going to say. They’ll say (*name/Mom/dad*) don’t worry about it , I or we will take care of it. They’ll say this not because they can take care of it, but because they love you and don’t want you to think about you dying. You and I both know the reason why you sent in the card, to take care of it for them. So why don’t we get this started today?”



# Objections & Rebuttals

*“I’M JUST SHOPPING/I WANT TO COMPARE.”*

“We are the largest final expense agency in the country. We have done the shopping for you.”

“I will never tell you to stop shopping, I am just saying you qualify today. Wouldn’t it be wise to be covered while you shop?”