

“My kids can pay for my funeral expenses”

Rebuttal: I can understand that, but even if your kids could come up with 20 or 30 thousand dollars for your medical expenses and final arrangements, I doubt that is a position you want to leave them in. Making them spend money that they have worked hard to earn for their family, just to have them come up on possible financial burdens... this stuff only takes a couple of minutes – let's get started.

“I just wanted to look into it.”

Rebuttal: This is gonna be something that you can't just go ahead and buy, you're gonna have to get qualified for it and that's up to the insurance carrier. Now, they just have me reaching out to get information from the people who have it into the hands of the people who need it, and we do that by entering your information into the system just to see what's even available.

“I need to talk to my spouse.”

Rebuttal: I understand that, but let me ask you a question, if you were to pass on the way home from work do you think she would be happy that you went ahead and got something put in place for her? You just told me you didn't have anything put in place, and I think we can both agree that accidents happen all the time and we can't control the future. So, if there was a teenager who was texting and driving and swerved into your lane and ended up hitting and killing you, how grateful do you think your wife would be that you went ahead and got something put in place for her? Now, on the worst day of her life, when she is mourning and grieving, let's make sure she doesn't have any financial burdens to worry about.

“I don't want to give my routing and account number.”

Rebuttal: I can understand that, the only thing that I could actually do with your routing and account number is deposit the money into your bank account. Now, your debit card is going to be the one you're *not* gonna want to give out over the phone, so what's the account number?

“I don't want to take care of it right now.”

Rebuttal: I can understand that, but let me ask you a question... is this something that is important to you? Can you see how life insurance would save your family a headache of having to come up with the immediate money when you pass? We can both agree that important

things shouldn't be put off for tomorrow. Let's make sure we get this wrapped up for you.

“This is not a good time.”

Rebuttal: I can understand that, this isn't the most exciting thing in the world. But I have an open account with your name on it, and it's my job to have this file closed out today. So, when you were looking around was it just for you or a loved one as well?

“I already got that taken care of.”

Rebuttal: No worries, I'm the underwriting advisor assigned to your account today to make sure that you do have the best policy with the best rate, and who did you end up with?

“I'm just shopping around.”

Rebuttal: I'm glad to see you are putting in the necessary steps to put some protection in place for your family. We actually have access to over 30 different companies here, so we will be able to shop around today for you.

“I need to think about it.”

Rebuttal: I can understand that, but since it isn't a matter of whether or not we're gonna get the coverage today, we're going to start off with at least a 10 thousand dollar policy that way there is at least *something* put in place for your family and the kids. We can always come back and add on more.

“I never filled it out.”

Rebuttal: No worries, we actually find that family members fill these out for loved ones from time to time. It looks like we have a birth date listed here at 8/10/83, is that you?

“I'm not interested.”

Rebuttal: I can understand that, it's not the most exciting topic to speak about, but I think that we can both agree it *is* an important one, it looks like we have a birth date listed here as 8/10/98, is that you?