

Rebuttals

How to check for Spouse or Significant other

If a person appears to be single on the lead slip you qualify to be sure there is no spouse or significant other.

I have your date of birth as July 13th 1973 and I show you don't smoke, is that correct?

And who would your beneficiary going to be?

My spouse – Ok, verify spouses date of birth and whether or not they smoke

Anyone else – Ok, are you married, single or engaged – then continue with the script verifying the info for both.

Objections after the first paragraph:

I'm not interested

I can understand that, was it because you've priced it already?

Yes

Do you know if what they showed you was the A, B or C protection?

I'm not sure is always the answer

The reason I asked is because most agents only show the A protection which is the most expensive type, without showing a person the B and C options. What we do is show a person all 3 types and let them make their own mind up about what's best for them. I've never seen a time when I couldn't help a person get protected because it wasn't affordable.

With that in mind I need to verify the information you sent in to us and then I'll get some quotes out to you, ok?

Isn't that just life insurance:

It is life insurance designed specifically to protect the mortgage. It also has the ability to return all the premiums if a person outlives their policy and also provide income in the event of a medical disability causing a person to loose time at work. Those are some of the things mortgage protection can do. With that in mind I need to verify the information you sent in then I can get some quotes out to you, ok?

We already got it taken care of:

That's always a good thing to hear. Let me ask you, if I can help you save \$15-30 per month compared to what you are paying for the same protection, is that something you would want to see? Let me verify the information you sent in and then I'll get some quotes out to you, ok?

I'm busy can you call me back:

I only have about 15 seconds worth of questions to verify and then I can get some quotes out to you. Do you have 15 seconds worth of time?

How much does it Cost?

Everyone is different but I can honestly say I've never seen a time I couldn't help a person get protection because it wasn't affordable.

Can you email me some quotes:

This is exactly the reason I'm calling I need to verify the information you sent in and then I'll get some quotes out to you, ok?

Objections after you offer an appointment time:

Can you send me something in the mail/email:

I wish I could but the insurance carriers require that I can guarantee your insurability, the only way I can do that is to see you, but don't misunderstand what I'm doing. I'll be seeing about 12-15 people that day so I'll only have about 15 minutes to show you those quotes. With that in mind would it be better to drop your quotes off in the morning afternoon or the evening?

I can't make it within 48 hours:

Is that because of your work schedule? *Yes*

Is that a 9-5 schedule? *Yes*

I have Mon at 6 and 8 do you want the 6 or the 8?

My spouse doesn't need to be there:

Is she going to be your beneficiary? *Yes*

And you'll be her beneficiary? *Yes*

Because this pertains to both of you I'd rather meet with you together and don't misunderstand what we're doing, I'll be seeing 15 people the day we meet so I'll only have about 15 minutes to go over the quotes with you.

So will mornings, afternoons or evenings be best for the 2 of you?

We're really busy.....

I'm really busy too, I'll be seeing about 12-15 people the day I see you. I'm only going to have about 15 minutes to explain the quotes to you. So will you have 15 minutes in the morning, afternoon or evening?