**CUSTOMER OBJECTIONS / AGENT REBUTTALS**

**THE BEST WAY TO OVERCOME ANY OBJECTION IS TO TELL THE TRUTH**

**I can't afford it.** Mr./Mrs. \_\_\_\_\_\_, I understand but let me share this with you. I know when you're on a limited income it's tough. But Mr./Mrs. \_\_\_\_\_\_ most everyone we see every week lives on a fixed income. What we have to realize and understand is that death is something that is for certain. There are no ifs, ands or buts. There comes a point in time where we have to take care of the inevitable. Mr./Mrs. \_\_\_\_\_\_ who would you want to be your beneficiary in the event of your death? (go to application)

**I can't afford it.** I understand Mr./Mrs. \_\_\_\_\_\_, but when death occurs there's are other 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 determine in our minds that it is easier to take care of this a little bit at a time or allow our loved ones to take the whole burden at the time of our death. Who would you want to pay and make arrangements for your funeral? (go to application)

**I want to talk to my children first.** Mr./Mrs. \_\_\_\_\_\_ if I were in your shoes I would probably want to talk to my children also. But Mr./Mrs. \_\_\_\_\_\_ 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 nor do they want to talk about it. We also have o 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. Mr./Mrs. \_\_\_\_\_\_, what is your social security number? (go to application)

**My children make all my decisions.** Mr./Mrs. \_\_\_\_\_\_, I 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 because death is for certain. There is no decision to make about 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?" (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.** Mr./Mrs.\_\_\_\_\_\_, if I were in your shoes I'd probably want to think about it also. But Mr./Mrs. \_\_\_\_\_\_ what we are talking about is dying. This is something we don't have to think about, it's going to happen. Mr./Mrs. \_\_\_\_\_\_ let me ask you this: your correct age is \_\_\_\_\_\_ isn't it? Mr./Mrs. \_\_\_\_\_\_ you may not realize it but you've already put it off \_\_\_\_\_\_ years. Today while I'm here and while you qualify is the day to take care of this. Mr./Mrs. \_\_\_\_\_\_, who do you want as your beneficiary? (go to application)

**I want to think about it.** Mr./Mrs. \_\_\_\_\_\_ if you don't take care of this today, when I hang up, you and I both know you never will. Now is the time to take care of this while you 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 is take the first step to keep them from this burden while you qualify. Who would you like to be your beneficiary at the time of your death? (go to application)

**I have enough insurance.** Mr./Mrs. \_\_\_\_\_\_ I understand and I'm happy that you have plenty of insurance. Mr./Mrs. \_\_\_\_\_\_ 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. Mr./Mrs. \_\_\_\_\_\_ as you well know funeral costs and final expenses are higher that they have ever been. That's why it's so important to have a program like this to take care of you and your spouse's final expenses. This way you can leave your life insurance behind for your family to continue to live on and not have to use if for your funeral expenses. Mr./Mrs. \_\_\_\_\_\_, what is your date of birth? (go to application)

**I have enough insurance.** I understand Mr./Mrs. \_\_\_\_\_\_, but what you are probably not aware of is when you or your spouse dies there is only one check coming into the home and it will be about 50% less and you will need your life insurance to help you continue to meet your current obligations. Mr. and Mrs. \_\_\_\_\_\_ would you like to be each other's beneficiary? (go to application)

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