

## MOST COMMON OBJECTIONS

### **I can't afford it:**

1. Mary, I understand entirely. Don't worry; there is absolutely no cost to this information. I am simply going to see if you qualify for any benefits. **ASK NEXT QUESTION ON THE APPLICATION**
2. Mary, I understand, but let me share this with you. I know when you're on a limited income, it's tough. But Mary, almost everyone we talk to every week lives on a fixed income. We have to realize and understand that death is inevitable. There are no ifs and or buts. There comes the point and time in life when we have to take care of the inevitable. **ASK NEXT QUESTION ON THE APPLICATION**
3. Mary, I understand, but let me share this with you. When death occurs, some sacrifices 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 it easier to allow our loved ones to take care of the burden at the time of our death? **ASK NEXT QUESTION ON THE APPLICATION**

### **I want to talk to my children:**

1. Mary, I understand entirely. I wouldn't want you to do anything without talking to your children. **ASK NEXT QUESTION ON THE APPLICATION**
2. If I were in your shoes, Mary, I would probably want to talk to my children. Nevertheless, Mary, let me share that your children will likely tell you that they will take care of it. However, you probably are not thinking 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, Mary? **ASK NEXT QUESTION ON THE APPLICATION**

### **My child makes all of my decisions:**

1. Mary, I understand entirely. I am just going to get some information to see if you EVEN QUALIFY. **ASK NEXT QUESTION ON THE APPLICATION**
2. Mary, 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 sure; 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 face this financial burden?

(Her answer will be no) Of course not. **ASK NEXT QUESTION ON THE APPLICATION**

(If you can't overcome this objection, set up a time to meet with the son/daughter to sell them on the idea)

### **I want to think about it:**

1. Mary, I understand entirely. I am just going to get some more information to see if you EVEN QUALIFY. **ASK NEXT QUESTION ON THE APPLICATION**
2. Mary would probably want to think about it if I were in your shoes. Nevertheless, Mary, what we are talking about is dying. This is something we don't have to think about. It's going to happen. Mary, let me ask you this: your correct age is \_\_\_ isn't it? Mary, 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. **ASK NEXT QUESTION ON THE APPLICATION**
3. Mary, 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 by 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? **ASK NEXT QUESTION ON THE APPLICATION**

### **I have enough insurance:**

1. Mary, I understand entirely. I will get some information to see If you Qualify for some additional help. **ASK NEXT QUESTION ON THE APPLICATION**
2. Mary, I understand, and I'm happy that you have plenty of insurance. Mary, that shows how much you 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. Mary, 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 with, and they will not have to use it for your funeral expenses. **ASK NEXT QUESTION ON THE APPLICATION**
3. Mary, I understand appreciate you sharing that with me. But you are probably not aware that when you or your husband dies, there will be a loss of income. Generally, after a spouse dies, only one check comes 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, would you like to be each other's beneficiaries?**

**ASK NEXT QUESTION ON THE APPLICATION**

### **I'm not interested:**

1. Mary, I understand entirely. I only want to take a few moments to see IF YOU QUALIFY for any benefits. **ASK NEXT QUESTION ON THE APPLICATION**
2. Mary, I can understand that most people are not interested in thinking about death. However, Mary, that does not change that we are all going to die one day. Let me ask you this, Mary: Do you want your family to be burdened with paying for your final expenses? (Their answer will be no) Of course not! **ASK NEXT QUESTION ON THE APPLICATION**

## **I never make decisions without sleeping on it:**

1. Mary, I understand entirely. However, my job is to ensure you have something in place for when you don't wake up. **ASK NEXT QUESTION ON THE APPLICATION**
2. If I were in your shoes, Mary might feel the same way. However, Mary, when you wake up tomorrow, nothing will change. Your final expense costs will still be high, and their burden will still be placed on your family. Mary, you have had many years to sleep on it; one more night is just another excuse to keep you from making a decision. Mary, you don't want your family to face this burden. **ASK NEXT QUESTION ON THE APPLICATION**

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

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

However, if they object, use the following:

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

One reason is that it's the simplest:

Mary, do you have a direct deposit with your SS or SSI?

Ok, well, this is the same thing, except your bank will send the money on the date 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 that it's the safest: This is what I mean, Mary; 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 to the hospital for an extended period 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, you allow your bank to handle the monthly premium, whom you trust since you have direct deposit; you don't have to worry about losing your coverage when your family may need it most.

Mary, 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 at the bottom of your review 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 straightforward, Mary; recording your information saves you, watching us.

Mary's bottom line is that 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.