



# FINAL EXPENSE TELESales REBUTTALS AND OBJECTIONS

## OBJECTION STEPS

STEP 1- ACKNOWLEDGE

STEP 2- ADDRESS

STEP 3- ASK

### "I THOUGHT IT WAS FREE"

**Rebuttal:** "I understand your concern about the cost. Many people feel the same way initially. I assume you were looking into this to see how it works. If this coverage were free, who would you want to receive it, and what would you want them to do with it?"

**[Pause for client's response]**

"Okay, [Name of Client], my goal is to provide you with the information you requested so you can make an informed decision. Let's explore some options so you know exactly what your choices are. Go ahead and grab a pen and paper so we can get started." **MOVE FORWARD**

### "CALL ME BACK/I DON'T HAVE TIME"

**Rebuttal:** "I understand, time is valuable for both of us. I have a lot of people to reach out to today as well. This will only take a few minutes, and it's important for you to have this information. Please grab a pen and paper, and I'll give you the key details." **MOVE FORWARD**



**"I CANNOT AFFORD IT/I HAVE NO MONEY/I LOOKED INTO IT AND IT IS TOO EXPENSIVE"**

**Rebuttal:** I get it. I'm sure that is frustrating. Here is some good news, I have helped a lot of families who said the same thing. Our goal today is to get you the information so you can make an informed decision on which plan meets your needs. Go ahead and grab a pen and paper, and I'll give you the key details."

**MOVE FORWARD**

**"I'LL LOOK INTO THIS ON MY OWN LATER."**

**Rebuttal:** "It's great that you want to explore this yourself. I understand you were checking into this to see how it works. My job is to show you how it works so you can make an informed decision. What you do with the information is entirely up to you. This will only take a few minutes. Go ahead and grab a pen and paper, and I'll give you the key details." **MOVE FORWARD**

**"I'M NOT INTERESTED."**

**Rebuttal:** "I understand. Based on my conversations with others, I'm guessing you were looking into this to see how it works. My goal is to give you enough information so you can make an informed decision. This will only take a few minutes. Go ahead and grab a pen and paper, and I'll give you the important information."

**MOVE FORWARD**



**"I NEED TO THINK ABOUT IT."**

**Rebuttal to Discover the Real Objection:**

**Intro:** "[Client's Name], in our time together, it's become clear that you love your family very much and you want to make sure they are taken care of when you pass. It also seems you have other concerns. Most people at this point who don't move forward usually do so for a specific reason. What concerns do you have that I may not have addressed?"

**[Pause and listen]**

**Agent's Note:** If you are getting this objection, it is because one of these issues has not been addressed:

- Do they want it? - Did they tell you they did?
- Do they need it? - Did they tell you they did?
- Do they have urgency? - Do they know why they need to take action now?

In most cases, the concern will be either price or trust. Clients might say they need to talk to someone, but often it boils down to these two issues.

**If the Objection is Price:** "[Client's Name], I completely understand. Affordability is crucial, and it's important to me too. I was concerned you might be taking on more than you can comfortably afford. Let's take a look at some options to find something that fits more comfortably within your budget."

**If the Objection is Trust:** "[Client's Name], I understand it's wise to get a second opinion. You're doing this for [Beneficiary's Name] because you love them. If my [Mom/Dad/Grandparents] came to me asking about this, I'd probably advise them to think carefully too. We often think we can handle everything on our own. However, as a parent, I know that no matter how old my kids get, I wouldn't want to burden them with something I should have taken care of, right? This is about your dignity and showing your [relationship name] that you love them one more time."

"The good news is, you can't buy insurance today. All we can do is apply to see if you qualify. That is all we can do at this point, typically we fill out an application and set it up to be paid once a month through the bank, and the first payment can be set up to be paid up to 30 days from now. This gives you plenty of time to make adjustments. You'll also receive your policy in the mail, which allows you to show [Beneficiary's Name] what you've done for them and give them a chance to review the details. If they have any questions, I'm just a phone call away to help." **MOVE FORWARD**



**"I DO NOT GIVE MY SOCIAL SECURITY OUT TO ANYONE."**

**Agent's Note:** If you are getting this objection, it is a trust red flag. You have not gained trust either because you did not establish authority or show empathy. Another reason trust might not be established could be due to the client's or someone else's shared negative experience.

**Rebuttal:** "[Client's Name], I understand that this is a sensitive topic. Many clients feel the same way at first, but you can rest assured that all security steps and protocols are in place to protect your identity. We ask for your social security number not only to protect your identity now but also to protect your identity when you pass and secure your death benefit for [Beneficiary's Name]. The insurance company uses it as the key identifier to ensure [Beneficiary's Name] receives the death benefit without any issues. What is your social security number?"

**"I DO NOT GIVE MY BANKING INFORMATION OUT TO ANYONE."**

**Agent's Note:** If you are getting this objection, it is a trust red flag. You have not gained trust either because you did not establish authority or show empathy. Another reason trust might not be established could be due to the client's or someone else's shared negative experience.

**Rebuttal:** "[Client's Name], I understand that this is a sensitive topic. Many clients feel the same way at first, but you can rest assured that all security steps and protocols are in place to protect your information. We are not asking for your debit card information with the security code on the back. The banking information you are providing is the same information that used to be on paper checks you would use at the grocery store when you were paying for groceries. This is simply an authorization for the bank to pay your premium on your behalf, ensuring that you never miss a payment, especially if you were ever seriously sick or injured. This also protects you from missing any future payments even if you were hospitalized. We wouldn't want you to miss a premium when you needed it most, would we? Now, what is that routing number? **Move Forward.**