

## PHONE OBJECTIONS

### Can't you just send me the information in the mail?

- 1) Here's the thing about that... I've got a brochure that we could have sent you that tells you most of the stuff you probably already know. What we've found is most people are interested in the price of the plans, more than anything else. I'm a state licensed representative, and we have to meet our clients briefly, in person, to be able to properly quote you. The reason I was calling you today, is because I was going to be in your area tomorrow anyway, and so it wouldn't be any big deal for me to swing by and deliver the info and get you a quick quote. No obligation of course, it's just how we've got to do it. So what time will be best for you?
- 2) Unfortunately, we can't quote you through the mail. And most people are only interested in "how much" anyway? The few minutes spent with me will be time well spent because the plans we can offer are far superior to those "mail order" types of plans where they sign you up through the mail. Those plans almost always have a catch. Our plans are honest, straightforward, and better.
- 3) The reason I was calling you today of all times is because I was going to be in your area anyway! If you don't mind, save me the stamp and just let me swing by with the information... Besides, I have to visit with you in person briefly to be able to get you a quote, and I'm sure that's what you're most curious about anyway, right? So, what time will you be good for you tomorrow?

### I changed my mind:

- 1) Do you have any existing coverage? The reason I ask is because you can't change your mind about dying. I'm sure the reason you inquired with us to protect your family and maybe I just caught you at a bad time. Is that the case? Why don't I at least get you a quote so you've got that information and then you can think about if you want to do it or not.

### I don't want someone coming to my house:

- 2) I totally understand your concern. I wouldn't just want some random person coming to my house either. I assure you that I am a legitimate, licensed agent and you have nothing to worry about. That being said, I would be happy to meet you at a coffee shop close to your house. Or if you're not opposed, I'll just swing by with the info and we can be brief.

### Call me next month:

- 1) Can I ask you, "Is it that you wouldn't be ready to do anything until next month, financially?" If YES, then still ask for the visit... "Why don't we still meet so I can at least get you the information you requested along with a quote **while I'm going to be in your area anyway**. That way you'll have the info and when you are ready, we can get it started."
  - a. What you'll find is that they are just as ready to buy as the next prospect. You just may need to post-date that business to the following month.

### I already bought:

- 1) I see. Well, you must have been pretty serious about protecting your family! I can certainly respect that. Why don't I still do this for you... I'll still get you the info and a quote, that way you can compare it with what you've got. Or I would even be happy to review the coverage you got with you and make sure that what you got is a good policy for you. Senior Life is an industry leader in Final Expense and I would hate to see you not at least look at our plan. Most likely, its better!