



FINAL EXPENSE TRAINING

Objections

-And REBUTTALS-

This training book provides you with the most common objections and includes up to 3 separate responses for each objection.

I can't afford it.

1. *Mary, I appreciate you for sharing that with me. Don't worry, this information is free!*

ASK NEXT QUESTION ON 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. What we have to realize and understand is that death is something that is certain. There are no ifs, ands, or buts. There comes a time in life where we have to take care of the inevitable.*

ASK NEXT QUESTION ON APPLICATION!

3. *Mary, I understand but let me share this with you. When death occurs there are 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 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 APPLICATION!

I want to talk to my children/ spouse.

1. *Mary, I appreciate you for sharing that with me. I wouldn't want you to do anything with out talking to your children/spouse.*

ASK NEXT QUESTION ON APPLICATION!

2. *Mary, if I were in your shoes, I would probably want to talk to my children/spouse also. Nevertheless, Mary, let me share with you that your children/spouse 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 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 APPLICATION!

My child makes all of my decisions.

1. *Mary, I appreciate you sharing that with me. I am just going to get some information to see if you EVEN QUALIFY.*

ASK NEXT QUESTION ON 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 certain, 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 be faced with this financial burden?*

(Her answer will be “NO”) Of course not!

ASK NEXT QUESTION ON APPLICATION!

***IF you can't overcome this objection, set up a time to meet/call her son/daughter in an effort to provide value in Final Expense.**

I want to think about it.

1. *Mary, I appreciate you sharing that with me. I am just going to get some information to see if you EVEN QUALIFY.*

ASK NEXT QUESTION ON APPLICATION!

2. *Mary, if I were in your shoes I would probably want to think about it also. Nevertheless, Mary, what we are talking about is DYING. This is something we don't even 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 this off for __ years. Today while I am here, and while you qualify, is the day to take care of this.*

ASK NEXT QUESTION ON 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 that you never will. Now is the time to take care of this while you still can. 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 to prevent them from receiving this burden is to take the first step today while you still qualify. So, who would be your beneficiary at the time of your death?*

ASK NEXT QUESTION ON APPLICATION!

I have enough insurance.

1. *Mary, I appreciate you for sharing that with me. I am just going to get some information to see If you Qualify for some additional help.*

ASK NEXT QUESTION ON APPLICATION!

2. *I understand and I'm happy that you have plenty of insurance! Mary, 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. 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 on with and they will not have to use it for your funeral expenses.*

ASK NEXT QUESTION ON APPLICATION!

3. *Mary, I understand appreciate you sharing that with me. But what you are probably not aware of, is when you OR your husband pass away there will be a loss of income. Normally after a spouse dies there is only one check coming into the home, making your income about 50% less. You will need your life insurance to help you continue to meet your current obligations. Who would you like to be your beneficiary?*

ASK NEXT QUESTION ON APPLICATION!

I'm not interested.

1. *Mary I appreciate you sharing that with me. I only want to take a few moments to see IF YOU QUALIFY for any benefits.*

ASK NEXT QUESTION ON APPLICATION!

2. *Mary, I can understand that most people are not interested in thinking about death. However, Mary, that does not change the fact that we are all going to die one day. Let me ask you this Mary: Do you want your family to be faced with the burden of paying for your final expenses?*

(**Her answer will be “No”)- Of course not!

ASK NEXT QUESTION ON APPLICATION!

I never make decisions without sleeping on it.

1. *Mary, I appreciate you sharing that with me. However my job is to make sure you have something in place for when you don't wake up.*

ASK NEXT QUESTION ON APPLICATION!

2. *Mary, if I were in your shoes I might feel the same way. However, when you wake up tomorrow nothing is going to change. Your final expense costs are still going to be high and the burden of them will still be placed on your family. Mary, you have had a lot of years to sleep on it, one more night is just another excuse to keep you from making a decision.
Mary, we both know you don't want your family to be faced with this burden.*

ASK NEXT QUESTION ON APPLICATION!

If they object to the BANK DRAFT!

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

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 because it's the simplest:

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

Ok, well, this is basically the same thing except your bank will be sending the money on the date that 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 because 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 in the hospital for a long period of time 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, by you allowing your bank to handle the monthly premium, whom you obviously 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 on the bottom of your check 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 really very simple Mary, by recording your information it protects you and it protects us.

The bottom line, Mary, is 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.

ASK THE NEXT BANKING QUESTION ON APPLICATION!