**Objection Handling**

**Already taken care of**:

* That’s why I’m calling. Take me back to when you filled these forms out. Most people fill out multiple forms because they are shopping for the best product and the best price. Is that what you wanted or were you looking for something completely different?
  + (yes to shopping) Perfect, we have 15 different companies that we can use to find something that might be better. If we can find something better for you, then you win. If we can’t, then you win too. This will only take about 15-20 minutes, they have me coming to your area 6-7 pm Thursday for 5-6 pm on Friday, which is better for you?
  + (yes to completely different), okay, what exactly were you looking for? WFA (then continue to drill down to what they need and then book it).
* That’s why I’m calling, most client’s get the initial need taken care of but what they didn’t do is put their emergency contact list together. There is over $7 billion of unclaimed benefits that insurance companies have not paid out, do you know why? WFA
  + Well they owe the client but their families didn’t know they had a policy so no claim was filed. Our job is to make sure that doesn’t happen to you. We follow up with clients like you to help you set up your emergency contact list. It takes only about 15-20 minutes. They have me working in your area this Tuesday and Wednesday. I can be there between 6 and 7 pm. Which day works better for you? WFA
* That’s why I’m calling. Did you get the kind that you didn’t have to do a blood and urine test? WFA (No I didn’t have to)
  + Hmmmm. Heard that is going around right now, do you like paying way more for your coverage than you need to? WFA
  + (what do mean?) I can show you programs if you’re willing to do an exam that can be way cheaper than what you’re paying now. They have me working in your area this Tuesday and Wednesday, takes only about 15-20 minutes. I can be there between 6 and 7 pm. Which day works better for you? WFA
* So you just sat down with somebody and you already bought it? Was it last week or last year, 10 years ago? WFA (last month) so you got it about a month ago? WFA Have you got your policy in the mail or have they started drafting your account yet? WFA
  + (No) That’s weird, is there something going on with your health that would cause it to take so long? Like heart attack, stroke, cancer, hepatitis? (WFA) (yes) Well, it looks like they weren’t able to cover you but I have some good news, we work with 15 different companies and I know that we can find something that will cover your health situation . . . (book it)
  + (yes) Perfect, it sounds like you were able to find something that was really good then. Most of the time when people fill out those forms they’re usually looking to shop things around. That’s why they fill out multiple forms, is that what you had in mind too? Looking for the best possible deal for your family? Is that what you wanted? WFA (yes that’s what I wanted). Well great Joe, I can definitely help you out with that. (book it)
* Hmm ok. Lets kind of back up here, just so I’m clear. Did you get a call from our company or what happened? WFA.
  + Did you have somebody come out to your house? Talk to you? Or what happened exactly? WFA. You did. WFA. Ok.
  + And have you taken advantage of our free review or where are you at with that? Did somebody get a chance to do that with you yet? WFA.
  + Your free review. (What’s that) Well, most people that I’ve talked to want to make sure they’ve got a good plan, I’m not saying yours isn’t but most people I’ve talked to just want to make sure they did the right thing.
  + (Ok, How do I find out? Want me to just tell you the details?) Well, I actually have to take a look at it. I’m gonna be in town… What time of day generally works out best for you and (spouse)
  + (How long does it take?) About 15 minutes. Will (9pm) work? Have that paperwork there please.

**I’m too busy/ don’t have time/ etc. etc. etc.**

* Yeah, that’s why I’m calling, I’m really busy too. Take me back to when you sent this form in. Most people that took the time to fill out this form were looking for some kind of insurance that would eliminate the financial stress to their families should they pass away. Is that what you had in mind or were you looking for something completely different? WFA
  + (yes) That’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)
  + (completely different) that’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)

**I’m not interested**

* Absolutely, but take me back to when you sent this form in. Most people that took the time to fill out this form were looking for some kind of insurance that would eliminate the financial stress to their families should they pass away. Is that what you had in mind or were you looking for something completely different? WFA
  + (yes) That’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)
  + (completely different) that’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)

**Can’t you just send me something in the mail?**

* Absolutely, but take me back to when you sent this form in. Most people that took the time to fill out this form were looking for some kind of insurance that would eliminate the financial stress to their families should they pass away. Is that what you had in mind or were you looking for something completely different? WFA
  + (yes) That’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)
  + (completely different) that’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)

**I can’t afford it / too expensive / don’t have any money**

* That’s why I’m calling, it sounds like you sat down with someone already and they showed you something that was way too much for your budget? (WFA)
  + (yes) Yeah, that probably wasn’t one of our agents. We work with 15 different companies so I’m sure we can find something that will fit you budget.
  + but take me back to when you sent this form in. Most people that took the time to fill out this form were looking for some kind of insurance that would eliminate the financial stress to their families should they pass away. Is that what you had in mind or were you looking for something completely different? WFA
  + (yes) That’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)
  + (completely different) that’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)
  + Let me be honest with you. I’m just here to help you get what you want. I understand someone just gave you a price that you just couldn’t afford over the phone; you just don’t want to go through it; you don’t want someone to push you cause you filled out a form. I’m going help you get what you want and you don’t have to clean the house for me (smile).

**We changed our minds, we don’t want it anymore**

* Absolutely, but take me back to when you sent this form in. Most people that took the time to fill out this form were looking for some kind of insurance that would eliminate the financial stress to their families should they pass away. Is that what you had in mind or were you looking for something completely different? WFA
  + (yes) That’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)
  + (completely different) that’s why I’m calling, this only takes about 15 minutes, I will be in and out. They have me in your area . . . (book it)
* Other questions
  + So what changed in your life from when you filled out the form to now?
  + Who are the loved ones you wanted to protect when you sent the form in?
  + What will they do when you die and cannot support them?
  + How long will they be able to stay in the house before they have to move?

**We already have insurance at work / we got it covered already**

* So you just sat down with somebody and you already bought it? Was it last week or last year, 10 years ago? WFA (last month) so you got it about a month ago? WFA Have you got your policy in the mail or have they started drafting your account yet? WFA
  + (No) That’s weird, is there something going on with your health that would cause it to take so long? Like heart attack, stroke, cancer, hepatitis? (WFA) (yes) Well, it looks like they weren’t able to cover you but I have some good news, we work with 15 different companies and I know that we can find something that will cover your health situation . . . (book it)
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