LIFE INSURANCE OBJECTIONS

I need to think about it (No insurance)

I understand. You want to make sure you are not making a mistake, right? Some insurance is better than no insurance, do you agree? So right now you have no insurance. If you have {point to lowest coverage} $150,000 in coverage and something happens would you like your family to get $0 or $150,000? So would that be a good decision or bad decision? Great, so let's get you at-least qualified for that coverage, is that fair?

I need to think about it (Existing insurance)

I understand. You want to make sure you are not making a mistake, right? Ok. So right now you have $150,000 for $100/month. With us you get $250,000 for $85/month. If something happens would you like your family to get $150,000 or $250,000? So would that be a good decision or bad decision? Great, so let's get you at-least qualified for that coverage and compare the polices when your new one comes in, is that fair?

I still need to think about it

I get it. You do see the importance of having life insurance right? When someone has a family and they see the importance it usually comes down to one thing, price. Is it the price John? How much too much is it? Great! So if I can stay within $60 dollars per month you'd do it? Great!

Last thing to say after many objections

{Sit back in your chair} [Client Name], I hope you don't mistake me trying to help you with being pushy. If something happened to you guys and I didn't do a good job I'd feel really bad. The last thing I want is for later on [recruit] coming to me and saying you remember that couple we sat down with, he passed away. I would feel horrible for the shape your family would be left in. I just want to make sure I do my best to show you the value of having a plan. Is that fair? I appreciate you guys allowing us to get on zoom together.

I need to talk with my agent first

I understand. Let me ask you a question. Let's say your agent could have given you a similar program. If you went to a dentist and they pulled the wrong tooth would you go back to that dentist? So does it really make sense to go back to your agent? Since this plan is clearly better, let's see if we can get you approved, once your policy comes in we can meet to compare plans. After all, your agent has already given you the very best plan they could have offered right?

I want to shop around, is that ok?

That's no problem. What is it that you are hoping to find? {Cheaper} When it comes to protecting your family, do you want the cheapest plan or the best plan? You could of bought a cheaper house right, like in the hood? Or a cheaper car, like a clunker right? But you chose yours because it had more value, right? We are one of America's Most Trust Worthy Financial companies, do you think we are going to be the cheapest or the one with the most value? The value we bring is this, if anything happens to you we will make sure we personally come and help your wife with the paperwork. We walk you through the entire process, even helping invest part of the money if that is your wishes. We don't send her a packet, we send her an agent. Does that make sense? Great!

Do I get cash value or my money back on this? / Does this policy build up cash value?

Is cash value important to you? Great! You'll love our program! (Show buy term and invest the concept again)

I have never heard of your company, I need to do my research first?

I get it. I would ask the same question. {Show Credibility Slides Presentation – Solvency & Notable Holders of PRIMERICA, Inc.} Who do you bank with? Look for their bank Wells Fargo, Bank of America, Chase {if they don't bank with them, just show them those 3}. Do you think these well known companies did a little bit of research or extensive research before investing millions with us? (Extensive) A lot more than what you and I can do, right? So there's a reason why they are investing in us, isn't it? As far as your program, would option fits you best?

Do I have to do it right now?

Yes. What we are going to do is fill out an application to see if you qualify and we'll come back with a policy to go over it with you. Is there a reason why you wouldn't do it? {This question will lead to the real objection}.

My policy works different than that, I need to check it out!

Great, lets get online and look at your policy right quick to get the details. All we will do tonight is submit an application to see if we can get your approved, that will gives us 30 days to get the details of your policy, fair enough?