

# OBJECTION REBUTTALS

## **TRIPLE A Method:**

*Agree: (Perfect or I completely understand)*

*Ask: (Ask a Question)*

*Attack: (Challenge the Client)*

## **Phase 1: Intro Objections**

1. **VETERANS:** “When I pass away, the VA will take care of my burial. AKA Veterans think they are getting buried for free.”

*I completely understand*, but that’s actually a common misconception that veterans get buried for free. I wish that was the case.. If it was up to me all veterans should get put to rest at no cost! But unfortunately, too many veterans actually don’t know what the VA covers for them when they pass away. The burial allowance for a non-service-connected death is \$300, and \$2,000 for a death connected to military service. That’s actually why these programs were designed to help alleviate that financial burden on veterans’ loved ones. That being said, god forbid something happened to you today, who would be responsible for the funeral expenses and picking up all the pieces tomorrow?

***Then go back to the script...***

*Link: <https://www.benefits.va.gov/compensation/claims-special-burial.asp>*

2. “I don’t remember filling this out!”

***Perfect***, I usually don’t remember what I eat for breakfast most days. You put your date of birth as \_\_\_ correct?

Now, most people’s main concern when they fill this out is to make sure that their final expense doesn’t fall a burden on their loved ones or leave some extra money behind.”

***Then go back to the script...***

3. “I’m not interested!”

***I completely understand***, when you sent this request in, what was your main concern? Do you have any coverage currently in place to pay for your burial or cremation? ***If yes:*** Perfect, when you sent this in were you just trying to save some money with the new discounted programs or add more coverage?

#### 4. “This is not a good time or I'm busy!”

(client name), **perfect** we are really backed up to! I'll make this quick for you. You put your date of birth as \_\_\_ correct?

**For Agent:** *Only if they are driving or at work don't proceed the call.. Ask for the best time to reach them. Ask if they were wanting to focus on burial or cremation before ending the call.*

#### 5. “I already have coverage in place!”

**Perfect, that makes my job a whole lot easier.. This won't interfere with anything you already have.** When you sent this in, were you tryna save some money with the new discounted programs or add some coverage?

*I HAVE COLONIAL PENN/ GLOBE LIFE / AMERICAN INCOME LIFE / ANY random carrier:*

Are you sick, do you have cancer, AIDS? “**No, why**”

Those carriers usually have people on 2 to 5 year waiting periods, and have people paying sick rates.

How much coverage do you currently have? And how much are you paying on that?

Ask a few health questions: any heart attack, stroke cancers ever? Quick quote to see if you can beat their current rate. If so, let them know yeah we should be able to save some money for you and add coverage with the new discounted programs!

### **Phase 2: Presenting Numbers Objections**

#### 1. “I need to think about it!”

**I completely understand**, did you want to think about if you needed the coverage at all or which coverage amount you should go with?

**If which one:** Let's start with bare minimum, make sure you can get the approval and foot in the door and that it's comfortable and affordable. Then we can always increase it in the future. Does that make sense? So to get started on the app (**proceed to script**).

**If don't need:** spin back on why, did they have any insurance? Or any money saved up? If yes, is it enough insurance (10k isn't enough for burial, most add 5k to factor in inflation).

**Challenge the client..** “*Do you mind if I make a recommendation*”

## 2. “I need to talk to my wife about this!”

**Push Back 1: *I completely understand.*** She is the beneficiary of the plan, and she has to know what's going on. You can't keep this a secret that's for sure. Do you need to talk to her about which one to go with or if you should even do this because you said that this was to protect her, correct?

**If which one:** Let's start with bare minimum, make sure you can get the approval and foot in the door and that it's comfortable and affordable. Then we can always increase it in the future. Does that make sense? So to get started on the app (***proceed to script***).

**If don't need:** spin back on why, did they have any insurance? Or any money saved up? If yes, is it enough insurance (10k isn't enough for burial, most add 5k to factor in inflation).

If approved you'll get everything in the mail in the next 7-10 days and you have a physical copy to show her. But as of right now there's not really much for you to talk to her about. Does that make sense?

**Push Back 2:** (client name), do you mind if I make a recommendation? Now, we can both agree that accidents can occur at any time, correct? Now if something happened to you while driving on the way home tomorrow.. And you had put this protection in place for your wife on possibly her worst day. Do you think that she would be mad at you?

## 3. “I'm just shopping around today!”

***I completely understand,*** even if you wanted to buy it today I couldn't give it to you. Like I mentioned the way that this coverage works it's not like going to the store where we can just see it and buy it. We do have to get approved for this. I punched everything into the state system and this is the lowest one with the states discount, if this one declines you the next cheapest one is a few dollars more.

## 4. “I'll get it through the funeral home!”

***I completely understand,*** but let me ask you this.. Were you looking for paid up insurance? That's basically something you pay into monthly and for example if you are paying \$100/mo and you pass away after 3 months.. Then the funeral ends up costing \$15,000.. Your beneficiary has to come out of pocket for the remaining \$14,700. Is that what you were looking for? Exactly, that's the beauty of these programs, its immediate coverage day 1 and it gives you the peace of mind you deserve truly knowing your loved ones are protected from that financial burden. Now, which option makes the most sense for you? Would you want to look higher or lower?

## 5. "I'll just have my kids pay for it!"

Hey (client name), I understand that even if your kids could come up with 20 or 30 thousand dollars for your medical and final arrangements, I doubt that's a position that you would actually want to leave them in. Making them spend all that money that they've worked so hard for, just for them to have to deal with a financial burden later on. Now (client name) this only takes a couple minutes, let's make sure we get it wrapped up and finished for ya.

## 6. "I don't want to take care of it right now!"

*I completely understand* (client name), but let me ask you a question, is this something that's important to you? Because we do help around 50 individuals each a day and I want to make sure I'm respectful of your time and our time. Can you see how having life insurance would save your family the headache of having to come up with the immediate money when you pass. I think we can agree, important things shouldn't be put off till tomorrow, so let's get this finished up now.

## Phase 3: During Application Objections

### 1. "I'm Not giving my SOCIAL over the phone!"

**Push Back 1:** (client name), *I completely understand* I am the same way. That is the only way they'll be able to pull your medical records and that is the only thing on your death certificate so the carrier can pay out your loved ones. Does that make sense?

**Push Back 2:** Look in your text messages, I am gonna send you a pic of the application and I can show you better than I can tell you. You'll see *(name of the carrier)* on the top left and your name, and my name on top right..... Did you see that? Whenever you're ready with your social \_\_\_\_\_.

### 2. "I don't have that checkbook/account # with me right now!"

*I completely understand*, do you receive statements via mail or email?

Do you have the mobile app downloaded or online banking?

**\*\*IF THEY DON'T HAVE CHECKBOOK OR FIND BANK STATEMENT OR FIND ACCT #\*\*  
**CHECKMATE!!:****

**"No worries**, we can just add the debit card on file for now and update it later. Go ahead with the card you want to put on file. (Ask if Visa or mastercard, write down card number, ask for expiration month/yr, and 3 digit CVV on back). **MAKE THEM REPEAT IT TWICE. THEN PIVOT TO AIG SIWL FIRST THEN PROSPERITY IF NEEDED. WRITE DOWN ALL INFO AND PROCEED WITH APP.**

### 3. "I don't wanna give my routing and account # out!"

**Push Back #1:** *I completely understand*, now quick question (Client's Name): have you ever given or received a check from anyone in your lifetime? Perfect, if you notice at the bottom of every check you'll see the bank's routing and account number because that information can't be used to buy something online or go to your local Walmart and go on a shopping spree OK? What would be weird is if I would've asked you for something like a debit/credit card which is an unsecured payment method. Does that make sense?

**Push back #2:** Why do I have to give you that now?

*I completely understand*, so the state is required by law to validate that information provided is linked to your name for your safety and the safety of others. Do you receive text messages to this phone? I'm gonna send you a picture of my screen for further transparency.

*\*\*Send a pic of the application with carrier name and their name\*\**

**Do you see your name there? And the name of the carrier on the screen? Now when you are ready with that information.**

**\*\*IF THEY DON'T HAVE CHECKBOOK OR FIND BANK STATEMENT OR FIND ACCT #\*\*  
CHECKMATE!!:**

**"No worries**, we can just add the debit card on file for now and update it later. Go ahead with the card you want to put on file. (Ask if Visa or mastercard, write down card number, ask for expiration month/yr, and 3 digit CVV on back). **MAKE THEM REPEAT IT TWICE. THEN PIVOT TO AIG SIWL FIRST THEN PROSPERITY IF NEEDED. WRITE DOWN ALL INFO AND PROCEED WITH APP.**

**\*\*\*For Agent: Always remember for objections during the application just send a picture of the screen for further transparency to make the client more comfortable.**