**SAMPLE REBUTTALS FOR THE MOST COMMON 8 OBJECTIONS**

***I can't afford it***

 ***That is why I’m here!  Actually, it’s not money that qualifies you for this coverage, it’s your health. Many people would be happy to pay much more if only they could qualify. Unfortunately for them, it’s too late. How much did you expect this to cost? You can always go back to their own words of the reason they filled out the form***

***I don’t have the money today***

***That’s why I’m here! Most seniors say the same thing because most seniors only get paid once a month. However, we are permitted a window in which your first payment can be schedule around your SS deposit. I’m sure being able to customize a specific draft date gives you more control of your policy. Do you agree? You can always go back to their own words of the reason they filled out the form***

***My children make all my decisions***

***Mr. & Mrs. Prospect, I can understand how you feel. It is good that your children love you enough to be involved with your decisions, but this shouldn’t be a decision your son or daughter can make for you. 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?*** ***You can always go back to the own words of their reason they filled out the form***

***I want to think about it***

***Mr. & Mrs. Prospect, I agree! You should think about this as it may be the top 2-3 decisions you make in your life. Please understand that what you will be thinking about will be based off a hypothetical decision as you have yet to be approved by the carrier. What I would like to do is simply put you in the position of Control after you have been approved. Who would you name to be your primary beneficiary?  You can always go back to their own words of the reason they filled out the form***

***I have enough insurance***

***Mr. & Mrs. Prospect, I understand and I’m happy that you have plenty of insurance. Mr. & Mrs. Prospect, 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 final Expense. Mr. & Mrs. Prospect, as you know, funeral expenses are higher than they have ever been. That’s why it is so important to have a program like this to take care of you and your spouse’s final expenses. This way, you can leave your life insurance behind to your family to continue to live on and not to have to use it for your funeral expenses. You can always go back to their own words of the reason they filled out the form***

***I have the money in the bank to cover this***

***I’m glad to hear that, but so did many Parents/Grandparents when they were your age. However, there are many stories where a person at your age or younger had an unexpected health issue and never fully recover. Scenarios like these can risk or even deplete someone’s savings. Without a proper program like this, the financial burden would fall on your family. Chances are that you can't guarantee your family that this couldn't happen to you. Since you can't make that guarantee, it really does make sense to put you in control providing your family with the financial guarantee they deserve.  You can always go back to their own words of the reason they filled out the form***

***I’m not interested***

***Mr. & Mrs. Prospect, I can understand that most people are not interested in thinking about death. I can respect that but let me ask you this: Do you want your family to be faced with the burden of paying for your final expenses during their darkest hour? If you qualify, wouldn’t it make sense to pay less than a dollar a day and have some coverage to assist your loved ones? You can always go back to their own words of the reason they filled out the form***

***I never make decisions without sleeping on it***

***Mr. & Mrs. Prospect, I agree… 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 going to be high and the burden of them will still be placed on your family. Mr.& Mrs. Prospect, you have had a lot of years to sleep on it which is the reason you filled out this form and sent it back to us. Who would you name to be your primary beneficiary?   You can always go back to their own words of the reason they filled out the form***

***IMPORTANT NOTE:***

***It’s not just what you say, it’s how you say it that makes all the difference!***