

Common Objections and Helpful Rebuttals

Cut into flash cards and memorize

Great Point Remember that people will remember you for your last act.

Most people do not want their last act to be, leaving a debt to a loved one. Unfortunately, the first thing you do when you pass away is create a debt that someone else has to pay.

I assume you wouldn't want to do that either. Is that correct?

I can't afford it #1. _____, I understand your concern. I understand when you are on a limited income it is tough. But Mr. _____, most everyone I see 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 point and time in life when we have to take care of the inevitable. Mr. _____ who is going to take care of your affairs in the event of your death?

I can't afford it #2. I understand Mr. _____, but when death occurs there are sacrifices that have to be made. Two sacrifices come to mind are 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 determine in our minds that it's easier to take care of this a little bit at a time or allow our loved ones to take the whole burden at the time of our death. Who would have to pay and make arrangements for your funeral?

Want to talk to my children #1. Mr. _____, if I were in your shoes I would probably want to talk to my children also, but Mr. _____, let me share with you that your children will probably tell you that they they'll take care of it. However, what you probably aren't thinking about is that they don't want to think about you dying nor do they 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 is our responsibility to take that burden away from our children.

My children make all my decisions #2. Mr. _____, I can understand that. It is 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 because 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, who would have to pay and make arrangements for your funeral?

I want to think about it #1. Mr. _____ if I were in your shoes I would probably want to think about it also. But, Mr. _____, what we are talking about is dying. This is something we don't have to think about, it is going to happen. Mr. _____, let me ask you this, your correct age is _____ isn't it. You may not realize it but you have already put it off _____ years. Today, while I am here and while you qualify is the day to take care of this. Mr. & Mrs. Prospect, who do you want as you beneficiary?

I want to think about it #2. Mr. _____, today when I walk out your front door if you don't take care of this, you and I know you never will. Now is the time to take care of this while you qualify. 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 is take the first step to keep them from this burden while you qualify. Who would be your beneficiary at the time of your death?

I have enough insurance #1. Mr. _____, I understand and I'm happy that you have plenty of insurance. 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. 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 husband'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.

I have enough insurance #2. I understand Mr. _____ but what you are probably not aware of is when you or your husband dies there will be a loss of income. Normally after a spouse dies there is only one check coming into the home and it will be about 50% less than what you are accustomed to. You will need your life insurance to help you continue to meet your current obligations.

I'm not interested #1. Mr. _____, I can understand that most people are not interested in thinking about death. However, that does not change the fact that we are all going to die one day. This is really NOT about YOU! It's about the loved ones you leave behind and making sure you don't create a financial hardship for them. Let me ask you this: Do you want your family to be faced with the burden of paying for your final expenses? Then go to app.

I never make decisions without sleeping on it. Mr. _____, 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. _____, you've had a lot of years to sleep on it, one more night is just another excuse to keep from making a decision. We both know you don't want your family to be faced with this burden? (GO TO APP)

Concerned about cost... Mr. or Mrs. _____, let me ask you a question. You do think that taking care of your loved ones and not leaving them a huge bill that can wipe them out financially is a good idea, right? When they answer yes, say the following.

Mr. or Mrs. _____ if this program was free of charge to you, would you do it? They will obviously answer yes. Well, needless to say that nothing worth doing in this world is ever free. However, by you inviting me into your home today, you knew there would be some cost associated with this program. With that said, you can never do wrong doing what's right. For as little as \$2 to \$3 per day, or the cost of a cup of coffee, we can take care of this right now and give you the peace of mind you are looking for. What I would like to do now is provide you with all the discounts you qualify for.