YOUR Insurance Group

AN INTEGRITY COMPANY

TELEPHONE OBJECTIVES

(It is recommended that **YOU** door knock and **DO NOT** set telephone appointments, as you will Waste Leads)

OBJECTIONS ON THE PHONE

Mail me the information

We don't send information through the mail because we don't want to risk your privacy through the mail and everyone's situation is different. Also, these programs do not require any type of medical exam and that's why the Field Underwriter is required to meet with you. This way you will get all of the discounts you are qualified for.

**(Client Name), with all due respect, we already have. This is why you responded to our mailer. (Client Name), we find that there are only three reasons why people respond to our mailer.
The First is- Since Social Security will only pay $255 for your funeral arrangements, people are curious as to what other benefits are out there to bridge the gap.

Second- People have some coverage but are concerned it's not enough and want to add to it.

And the third reason is- People are concerned that they have no coverage and do not want to burden their loved ones with a big expense upon their demise.

(Client Name), which one of these three are you concerned about? [WAIT FOR ANSWER].

I completely understand. Now that I know your concern, we can customize a program to suit your exact needs. What 15-minute window works for you to have the Field Underwriter come by?

I'm Not Interested

Mr. & Mrs. ___ I can understand that, most people are not interested in thinking about death. However, that doesn't change the fact that we are all going to die one day. Do you want your family to be faced with the burden of paying for your final expenses?

Not interested right now, maybe later

But, Mr. & Mrs. ___, what we are talking about is dying. This is something we don't have to think about or put off, it is going to happen. Mr. & Mrs. ___, let me ask you this, is ___ your correct age. Mr. & Mrs. ___, you may not realize it but you have already put it off for _____ years. Today, while you qualify is the day to take care of this. What 15 minute window works for you?

Maybe later.

Mr. & Mrs. ___, if you don't take care of this now, you and I know you never will. You sent the form back because this is important to you. 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. What 15-minute window works for you?

How much does this cost?
(Client Name), it may not cost you a cent. The Field underwriter will review what you currently have and determine what best fits your needs and situation. They are required to only provide you with something that fits your budget. If your budget is less than a cup of coffee a day then that's what you will tell him. So would (day) or (day) work best? And would (time) o'clock or (time) o'clock work?

Is this Social Security?
(Client Name), it is about Social Security, Social Security only pays $255 to your loved ones in the event of your death. There is a new state approved program than can pay the balance up to $25,000. What 15 minute window is good to have the Field Underwriter swing by and drop off the information and spend 15 minutes with you to explain your available benefits so would (day) or (day) work best? And would (time) o'clock or (time) o'clock work?

Busy – No Time
(Client Name), I understand that you are busy – The Field Underwriters are also very busy, that's why they can only spend about 15 – 20 minutes with you regarding this very important information. (Client Name), if you recall, you sent in the card to us in regards to Social Security only paying $255 as a death benefit which will leave your loved ones with a huge burden that can equate to thousands of dollars. (Client Name) as we both know, nobody knows what tomorrow brings – in a few minutes you can be on your way to getting more peace of mind in this regard…. so would (day) or (day) work best? And would (time) o'clock or (time) o'clock work?

I'm not sure if this is for me
#1 (Client Name), something piqued your interest based on you sending back the information request card. After 15 short informative minutes, you'll be able to determine if this program is right for you. Either way you'll receive the free memorial-planning guide and make a new friend so would (day) or (day) work best? And would (time) o'clock or (time) o'clock work?

I'm not sure if this is for me
#2 According to the Funeral Directors Association the average cost of a funeral ranges from $10,000 to over $14,000. In these tough economic times, adding $10,000 to $14,000 or more of expenses can cripple a family. Is this really how you want to be remembered? WAIT FOR RESPONSE
Remember, 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'm not sure if this is for me
This is really not about you! It's about the love ones you leave behind and making sure you don't create a financial hardship for them. Let's see if you even qualify for it before you determine if it's not right for you.

Can't afford it
Mr. & Mrs. ____, I understand. I know when you are on a limited income it is tough. But Mr. & Mrs. _____, most everyone we 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.

Can't afford it continued
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? They will usually answer yes. 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. If they don't answer, say "would you"? (They will then certainly say yes) Well, needless to say that nothing worth doing in this world is ever free. When you filled out that card for information on life insurance that would pay out thousands of tax-free dollars to your family 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, you can take care of this and it will give you the peace of mind you are looking for. The field underwriter will be able to tell you what discounts you qualify for to keep the cost as low as possible. What 15-minute window works for you?