

Stay *assumptive*.

Every objection is a question in disguise. Anchor back to the why, isolate the real concern, and offer the lowest comfortable starting point.

– *Companion to The Call · Script* –

Objection *Responses.*

A complete reference for handling intro, closing, and in-application objections — verbatim responses with branching follow-ups for every common pushback.



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How to read this sheet

(client's name) — replace with the prospect's first name.

(beneficiary) — the person they're protecting.

BRANCH — pick the branch that matches their answer.

... — natural pause; let the silence work.

I Intro Objections

● Tone · Casual & Curious

● Pace · Slow

These come up before suitability. Stay light and assumptive — you are just trying to keep them on the line and figure out the why.

Objection 01 | "Not interested."

Yeah, no worries — your file just came up as unresolved. Was it more that the prices you were seeing were too high, or just having trouble getting approved?

Objection 02 | "Already covered."

Ok, that's actually the purpose of my call. Now to confirm — are you talking about a policy you just put in place recently, or one from the last handful of years?

Old

Okay, I understand — so this was a call about the one you've had for a while. Were you just feeling like what you have may not be enough, or feel like you're currently overpaying?

Recent

Ok perfect, makes my job way easier. Let's do a quick 5-minute rate check to confirm you are placed correctly, and then I can update your request as closed so you don't keep getting calls.

If they push back →

I just have this conversation daily where clients are promised they have the best option, and about 50% of the time there's multiple lower options. Now if you *are* placed correctly, it's illegal for us to put you in a worse policy — but it's always worth a second set of eyeballs to give you peace of mind. Then I'll update and close this to prevent any additional calls. Is that fair?

Work Insurance

Awesome — work insurance is great if they offer it, especially if it's free. Most of my clients have a work policy too. The reason they get a private policy they own is just like a company vehicle — you don't own that policy. So if you ever leave that position, or the company simply decides to stop offering that coverage, you lose your insurance and protection for your family. When you were looking, were you just thinking you wanted something that you own so that wouldn't happen?

Objection 03 | "I'm busy."

Yeah, same — I'm just calling you quickly between appointments here. Just to make sure we're not wasting each other's time: you did put down **DOB** and you are here in **state**, is that correct?

Then →

Okay, and just before I let you go here — was this mainly for funeral and final expenses, or to cover something else?

"I'm busy" is usually just a smoke screen. Keep asking questions and being assumptive until it's very obvious they have to go. They wouldn't pick up the phone from a random number if they were that busy. Most of the time, once the client realizes you're actually helping them, you can jump right back into the script. If it's noticeably obvious they're doing something, set a soft appointment — and know the likelihood of getting them back is small.

Objection 04 | "I didn't fill anything out."

I hear ya — I forget what I had for breakfast this morning already, haha. Now, this is **name** and **address**, right? This would have been the request you put in looking into coverage if you were to get sick, disabled, or to pass away. Was that you looking into this, or potentially a spouse filled this out looking for coverage on you?

Objection 05 | "I asked you to take me off the list."

I am sorry — this is the first time I have spoken to you. Now, when you talked to the last guy, did it come back really expensive? Or just had a hard time qualifying and getting approved? Or what made you want to remove your request?

II Closing Objections

● Tone · Assumptive

● Pace · Medium

Their why is already on the table. Use it. Anchor every response back to **beneficiary** and what would happen with no coverage.

Objection 06 | "Need to think about it." / "Need to talk to someone."

Yeah, no problem. You actually can't purchase or pay for anything today anyways. Was it more you deciding whether or not you need coverage at all — or just figuring out what plan is the best for you?

Best Plan

Perfect — so the cool part about insurance is you can add on coverage anytime. Right now we're not even sure if you can do this. What we can do is submit for the lowest amount, and once we get your foot in the door with the insurance company, if you think about it and feel like it's not enough coverage, you can just call me back and we can add on more anytime you want. Sound fair?

May Not Need

Okay, I'm confused here — you were saying earlier that if you didn't have any coverage, it would be a huge problem for **beneficiary**, and that you didn't ever want that to happen. Are you saying that's no longer something you're concerned about? Or what do you mean you may not even need it?

Objection 07 | "Can you email me all this?"

Yeah, of course... Once you're approved, the carrier will email *and* mail you the policy packet with all the black-and-white details. Right now we just have to figure out which one makes sense as a good starting point to cover your bases and make sure we get the offer back. Then you'll have that big 30-day window to read your plan and make any adjustments or get any clarity you need.

Objection 08 | "That's too expensive."

I understand... In a perfect world, we all want to leave our family with a million dollars and pay like \$20/month. But like I mentioned earlier, insurance is all regulated based on your age and health — so your rates at **age** years old are going to be quite a bit different than a 22-year-old. But at the end of the day, you had mentioned that **beneficiary** would be in a tough spot when you pass away, correct?

Let's just send it in for that bottom option... that at least gives you peace of mind if something happens sooner rather than later. At least they'll have *some* help instead of none. Sound good?

Objection 09 | "I'll just save the money instead."

Of course you should keep saving money. But what most people do is they split their risk — so that if, God forbid, something unexpected happens next month or next year, the insurance policy will pay out *way more* than you would have saved on your own. Does that make sense?

So why don't we do this — to mitigate your risk, let's just start with that lower option. So even if you make 1 premium payment and then something happens, the insurance company will pay the full benefit, no questions asked. Sound good?

III In-Application Objections

● Tone · Calm & Reassuring

● Pace · Medium

By the time these come up, the prospect has agreed to apply. Stay matter-of-fact — frame everything as standard procedure, like car insurance.

Objection 10 | "I don't want to give info after the pre-frame."

I totally understand... this is just like when you got your car insurance — the carrier requires that stuff on the application to know who they're insuring. Without it, you can't get insurance *anywhere*. Does that make sense?

"No" #1

I totally understand... you *did* get my card with my license number — will you pull up your texts real quick so we can take a look at that? That 8-digit number right below my name is my National Producer Number — that's the license number they gave me after I went through all the federal background checks and fingerprinting. If you'd like, we can call the Department of Insurance to validate my license — would that help? I can also send you my hard-copy ID with the state seal on it. I'm extremely easy to track down since the requirements to do my job are so high.

Objection 11 | "I don't want to give you my social."

I totally understand... without your social, the carrier has *no way* to validate your medical history. Without it, you can't get insurance anywhere. Make sense? The entire policy is tied to you, so when you pass they know it's you and can pay the beneficiary — they all require it.

Again #1

I totally understand — you *did* get my card with my license number. Will you pull up your texts real quick so we can take a look at that? That 8-digit number right below my name is my National Producer Number — that's the license number they gave me after I went through all the federal background checks and fingerprinting. So everything is secure. Just go ahead with that number so we can get this submitted for ya.

Again #2

I understand the hesitation — let me give you a video call so you know I'm real, and I'll show you my license. (*FaceTime, or send them a Google Meet link.*)

Objection 12 | "Don't have bank info."

Not a problem... go ahead and grab a check or bank statement — it'll have it on there. Just like when you buy Girl Scout cookies.

"No / Can't"

Ok, just go ahead and pull up your mobile banking app.

"No / Can't" #2

Got it — let's just call the bank directly. Who do you bank with?

Objection 13 | "Don't want to give banking over the phone."

I totally understand... this is just like when you got your car insurance. Again, they won't draft until *after* the approval — but the carrier requires it on the application. Without it, you can't get insurance anywhere. Does that make sense?

"Yes"

Ok — I can pull up your routing number in our system. Who do you bank with?

"No" #1

I totally understand — you *did* get my card with my license number. Will you pull up your texts real quick so we can take a look at that? That 8-digit number right below my name is my National Producer Number — that's the license number they gave me after I went through all the federal background checks and fingerprinting. If you'd like, we can call the Department of Insurance to validate my license — would that help?

"No" #2

No problem, I completely understand. I'm just gonna send you a link so you can view my screen — check your phone. I just sent it to you. Go ahead and click that and you'll be able to see my computer screen, and you'll be able to see me on my webcam as well. Right now you'll see we're on the carrier portal, so you can see that this *is* required on the portal and I'm just plugging the information directly into their website. So you can just go ahead with that.

End of objections