

\*\*Below is a list of the most common objections you'll encounter when working with leads. Being prepared for these objections will maximize your chances of submitting applications and acquiring customers.

Remember—these customers need and want these products. It's our responsibility to address their concerns and help protect their families!\*\*

**1. "I'm not interested."**

**Response:**

"I understand, [ClientName]. Just out of curiosity, what were you hoping to accomplish when you first reached out to explore life insurance?

[Pause and listen]

What's changed since then that makes you feel it might not be as relevant now?"

**2. "Can you send me some information?"**

**Response:**

"I'd be happy to do that. Just so I send the right information, what are you hoping to learn or better understand about life insurance?

[Pause and listen]

Would it make sense for us to review your options together to ensure they're tailored to your specific needs?"

**3. "I already have life insurance."**

**Response:**

"That's great! Many people I speak with already have coverage. Just out of curiosity, how did you determine the amount of coverage you currently have?

[Pause and listen]

Do you feel confident that it's enough to fully protect your family's future, or do you think it might be worth exploring a bit more detail?"

**4. "It's too expensive."**

**Response:**

"I completely understand. When you say it's too expensive, are you comparing it to something specific, or is it more about making sure the value is worth the cost?

[Pause and listen]

If there were a way to find a solution that fits your budget while still providing the protection your family needs, would you be open to exploring that?"

## 5. "Let me think about it or talk to my [spouse, child, friend]."

### **Response:**

"That makes total sense. Let me ask, when you talk to your [spouse/partner/child], what do you think they'll want to know most about this plan?

[Pause and listen]

Would it make sense for us to have a quick call together so we can ensure they have all the information they need?"

## 6. "I already have someone who takes care of that for us."

### **Response:**

"That's great to hear! Out of curiosity, when was the last time they reviewed your plan with you to make sure it's still meeting your needs?

[Pause and listen]

Would it hurt to get a second opinion to ensure you're getting the most out of your current solution?"

### **Offer a Complimentary Review**

- *"I'd be happy to offer a quick, no-obligation review of your policy. Sometimes, people find they're either overpaying or missing out on certain benefits."*
- *"Even if you're happy with your current policy, a second opinion never hurts—policies can vary a lot between companies."*

### **Educate and Provide Value**

- *"Did you know some policies include features like living benefits or cash value growth? It can be helpful to see if your policy has those options."*
- This positions you as an expert while providing potential reasons for them to consider revisiting their policy.

### **Share Your Expertise**

- *"One of the things we specialize in is helping families like yours adjust their coverage as their needs evolve—whether it's adding riders, updating beneficiaries, or considering additional policies for specific goals."*
- This subtly highlights your expertise and the personalized care you can provide.

### **End on a Positive Note**

- *"Either way, it's great to know you're taking steps to protect your family. If you ever have questions or want to explore options down the road, I'm always here to help."*
- This keeps the door open for future conversations.

By focusing on providing value rather than selling, you can turn these conversations into opportunities to deepen relationships and position yourself as their go-to insurance expert.