"Mrs. Brown I can appreciate that, but with this program you get coverage that begins today. If I was to tell you that I know you only had one week to live, and that for $50/month I could give your family $7,500 next week, would $50 still be too expensive?"

2. **"I would like to talk it over with my children."**

"I understand, and that's great. It's either a burden for you to pay for programs like this or a burden for your family to pay if you don't. You know that and that's why you mailed in this card. They love you and they don't want to discuss or even think about you dying.

In the meantime, if you die, the burden will fall back on them, even worse, your grandchildren. Don't you feel it would be better to do this on your terms and while you still have your health?"

OR

"Let me ask you, Mrs. Brown, would you think about calling your son or daughter tonight and ask them for $7,500? Of course not, but if something happens to you, that's essentially what you'd be doing. So let's go ahead and get the $7,500 or $10,000-which is best for you?"

3. **"I would like to think about it."**

"I appreciate that Mrs. Brown but we've established that you need this insurance and you don't want to leave this burden for your family, so what is it exactly that you need to think about?"

OR

"Yes, Mrs. Brown, I understand. This is a decision that we all would like to put off, but unfortunately, there are three things that can happen to you if you wait, and they are all bad. You could die, or your health could take a turn for the worse or if you wait too long your price could increase because of age. If something happens to you I'm certain you don't want your family sitting around the kitchen table having to deal with this. So, let's get started."

4. **"I don't have the money today."**

"That's ok. You don't have to have the money today. When will you have it?

(If it's within 30 days...) Fine, we can put off your first payment until then."

Make sure you get the voided check with the application.

(continued)