

Overcoming Objections Part III

Final Expense

5. “I don't allow anyone to get into my checking or savings account.”

“The company doesn't have free access to your account. What happens is, on the same day every month your bank sends the insurance company the payment.

One of the best things about this is you never have to worry about a payment being lost in the mail.

Even better than that, because you pay it this way you will receive the best rate.

The insurance company would waste millions of dollars on paper and resources if it had to mail out bills every month, which would make your rates higher”

6. “How much does this cost?”

You don't talk about price, until the prospect appreciates the value of the plan.

“I'll be glad to tell you. May I first explain some very important benefits I am sure you would like to know about?” Until I show you the value, the cost won't mean anything to you.

I honestly don't know how much it will be until we can see what it will do for you.

Let me ask you a few simple questions...”

7. “I'm just shopping, I want to compare.”

“Mrs. Brown, we have picked only the top Insurance Companies for you and have weeded out all the rest.”

Ask them to name 10 insurance companies. Then remind them that there are over 20,000. If they couldn't name 10, how could they seriously make an intelligent decision?

“Mrs. Brown, I know every good shopper wants to compare. I will show you a product that feature for feature and dollar for dollar, will be the best value out there.”

OR

“Well how many companies have you looked at... right now you still don't have the coverage you need, correct? So, if something happens to you today this burden would fall to your family.”

OR

“Mrs. Brown, we specialize in final expense. This is all I do. If you needed heart surgery you wouldn't go to a general practitioner. Would you? NO... You would go to a specialist. I will show you a product that feature for feature and dollar for dollar, will be the best value out there.”

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