

Overcoming Objections Part IV

Final Expense

8. “Come back next week.”

“Mrs. Brown, I wouldn't mind coming back next week, if you would promise me two things: that you'd still be here and your health wouldn't change.

You know your life and health can be so uncertain. We never know what could happen, even tonight. Let's make sure this chance doesn't get away from us.”

9. “I have the money in the bank to cover this (Final Expenses.)”

Mrs. Brown, what did you have in mind when you put that money in the bank?”

Listen to them. If it's not specifically for the burial or final expense say:

“Are you sure you want to take this money you saved for _____ (whatever they told you) and use it for your final expenses?”

If it is for final expense say:

“Mrs. Brown, I'm sure that _____ (state the amount of their savings) would take care of your final expenses if you passed away today, but if you had an extended hospital or nursing home stay, you would not receive any help from Medicare until you spend down all of your assets.

Without a program like this, the financial burden could still fall to your family.

10. “I have a prepaid funeral.”

“But what if your children move and want to have you buried near them?” OR

“There is still a need for medical and legal expenses.” OR

“There are many people we see that have `prepaid funerals.”

Is the funeral plan paid off or are they still paying on it?

“What type do you have?”

If they are still paying on it: “With what you currently have, if you do not finish all your payments before you pass away, there is a good chance you will not get all the coverage you need.

With our plan, if you only made one payment and then died, the financial burden is completely off your family as your beneficiary will be paid the full death benefit.

Now Mrs. Brown, funeral homes don't care where the money comes from, just as long as they get it.

So, you can still have your prepaid and this plan as well. That way you protect your beneficiary, because if you didn't care about them, you would not have started a prepaid plan.

So let's go ahead and get started, did you want the \$7,500 or \$10,000?”