

OBJECTIONS
(for your personal phone calls)

1. Can't you just mail me something?

REPLY: NO--- THEY HAVE ALREADY MAILED YOU ALL THEY CAN MAIL, THE REST IS HANDLED BY A LICENSED REPRESENTATIVE. YOU ARE IN CHARGE OF PICKING OUT THE COVERAGE THAT BEST SUITS YOUR BUDGET, AND I BASICALLY HELP YOU WITH THE APPLICATION PROCESS. **SO WHICH IS USUALLY BETTER FOR YOU, MORNING, AFTERNOON, OR EVENING? (this last line is very important. It should follow immediately after you overcome ANY objection! Don't wait on their response.)

2. How much does it cost?

REPLY: HMM. WELL, THAT'S PRETTY MUCH UP TO YOU, IF I HAD TO GIVE YOU A BALLPARK, I DON'T KNOW, I SEE APPLICATIONS COME ACROSS MY DESK ALL DAY, ANYWHERE FROM \$30 A MONTH TO \$500 A MONTH. IT'S REALLY JUST UP TO YOU, AND WE WILL MAKE SURE THAT IT FITS YOUR BUDGET BEFORE YOU CAN APPLY FOR THE COVERAGE. **SO WHICH IS USUALLY BETTER, MORNING, AFTERNOON, OR IN THE EVENINGS?

3. I don't remember sending anything in!

REPLY: IT WAS THE PROTECTION THAT WAS TO PAY YOUR MORTGAGE OFF INCASE OF A DEATH, AND MAKE YOUR MORTGAGE PAYMENTS FOR YOU INCASE OF AN ILLNESS OR INJURY, DOES THAT RING A BELL? (They should begin to remember quickly, if not try reading off their height and weight, birthday, cell phone # etc. This usually helps them remember. *it is very important to establish the fact that they responded to you. And you are not a cold calling salesman; otherwise, setting the appointment will be practically impossible.

TOO MANY OBJECTIONS: (can you call next week, I'm slammed until next Tuesday? I don't know if I want to go through all this, blah blah blah.)

*you may get one of these goof balls occasionally, don't let them have control of the conversation. You're busy as well, you don't need these guys' excuses, you have 8 other families (leads) that want coverage because it's the right thing to do when you take on the responsibility of having a mortgage. So don't be afraid to cut bait, and take it away from him.

REPLY: SIR/MAME IF THIS IS SOMETHING THAT YOU'RE NOT CONCERNED ABOUT, TELL ME NOW, WE ARE ALREADY SHORT HANDED AS IT IS, THE COMPANY HAS FAR TOO MANY MORTGAGE HOLDERS TRYING TO APPLY FOR THIS PROTECTION, I'M NOT GOING TO WASTE MY TIME TRYING TO SELL YOU SOMETHING YOU DON'T WANT. NOW, IF YOU NEED THE COVERAGE, I'LL BE GLAD TO HELP, IF NOT, HAVE A NICE DAY. *two things will happen here, he will start back pedaling, realizing that you aren't the telemarketer he imagined, *(think about it, when was the last time a telemarketer said that to you??) or he will hang up. The one defendant outcome will be your confidence. Make sure your chin is up for the next call.

