



Life Insurance Warm Transfers

Common Objections and How to Overcome Them

“I don’t have time right now. Will you call me back later?”

Rebuttal #1:

Let’s at least get you some quotes and see what we can help you get qualified for.

Rebuttal #2:

I don’t want to take up too much of your time, so let’s get you those quotes to see how we can help.

“I told the other person I already have insurance.”

Rebuttal #1:

That’s great that you have coverage in place, and many of my clients have multiple policies, but first let me see what we can even get for you.

Rebuttal #2:

Not a problem, a lot of my clients have coverage in place as well. Let’s at least just get you those quotes to see what we can help you get qualified for.

“I’m busy right now, will you call me back later today?”

Rebuttal #1:

Let’s at least just get you some quotes and see what we can help you get qualified for.

Rebuttal #2:

I don’t want to take up too much of your time, so let’s get you those quotes to see how we can help.

“I don’t even know why I was transferred.”

Rebuttal #1:

You may have filled out a form over the last month, but while I have you on the phone let’s get you some life insurance quotes to see what we can help you get qualified for today.

Rebuttal #2:

I don’t want to take up too much of your time, so let’s get you those quotes to see how we can help.

“I already have insurance.”

Rebuttal #1:

That is okay, most of my clients have coverage in place as well. Let's see what we can at least get you qualified for.

Rebuttal #2:

That is great because the cost of funerals have gone up just like everything else. A lot of people are now realizing that they don't have enough coverage for their families. Let's see what you qualify for and get you some options.

“I don't need life insurance.”

Rebuttal #1:

I see why you may think that, but nowadays funerals, even cremation can cost your loved ones thousands of dollars. I'm sure you do not want to put that type of financial strain on your family, right? Let's just see what we can get you qualified for!

Rebuttal #2:

Do you feel like it's your loved ones responsibility to cover these final expenses? I do not know about you but I wouldn't be too happy if my loved ones left me with a 15k funeral bill, so I am pretty happy to know they have coverage in place.

“I do not have enough money.”

Rebuttal #1:

No worries, the great thing about these plans is that they are designed for people living on limited income. So let's see what we can get you qualified for, and then I am sure we can find something that fits your budget, and most importantly puts in protection for you loved ones!

Rebuttal #2:

Not a problem, nothing is due today anyways. Let's just see what kind coverage we can help you get qualified for.

“I need to think about this.”

Rebuttal #1:

Completely understand, my goal here today is to help you make some informed decisions and of course make sure your loved ones are protected. When you say you need to think about it, how do you mean exactly so I know how to help?

Rebuttal #2:

When you say you need to need to think about it, how do you mean? Like I mentioned, I cannot guarantee these rates or even if you will get accepted, because I do not work for these insurance carriers, I work for you! And as we all know life is unexpected and I know I certainly wouldn't want to go another day on this earth without knowing my family will be taken care of after I pass. So let's see what we can do for you today!

“Can you send me some paperwork to look over?”

Rebuttal #1:

So once we lock in this coverage and get that protection for your family, you will have a welcome letter and a copy of your application sent over to you! But until we have a policy in force, there is nothing for me to send you.

Rebuttal #2:

Once we get this coverage put in place for you, you will receive a welcome letter and a copy of your policy! But in the meantime I am happy to answer ANY questions you may have.

“I have term insurance.”

Rebuttal #1:

That’s great that you have coverage in place, many of my clients have multiple policies, but first let me see what we can even get you qualified for.

Rebuttal #2:

Not a problem, a lot of my clients have other types of coverage in place. What I would like to talk to you about today is final expense whole life insurance. Which has some amazing benefits compared to term life, such as a 48 hour payout period! Do you know how long it will take for your loved ones to receive money with your term insurance policy?

“I need to talk to my spouse.”

Rebuttal #1:

I understand, is your spouse available now? I can surely answer any questions they may have.

Rebuttal #2:

That is fine, but like I mentioned before, I do not work for the insurance companies, I truly work for you. So that means I cannot control these rates or who gets accepted and when. So I want to make sure we are able to lock in this protection for you and your family today, that way you know they are covered. Then if your spouse has any questions, feel free to give them my contact number and we can answer any questions they may have.

“I do not give my information over the phone.”

Rebuttal #1:

I completely understand, but like I said I am a licensed agent in your state, I gave you my national producer number which you are welcome to look up and verify. I work with some of the top most reputable insurance carriers in the world and my goal is to see what coverage we can get you qualified for here today. That is why I need to get to know you, ask these medical questions and go through our application process.

Rebuttal #2:

Completely understand. Is there anything I can do to make you feel more comfortable? I work for a very reputable company called Plum Life, and we partner with some of the top insurance carriers in the world. So that is why I am getting to know you today so we can lock in some coverage today for your loved ones.