



TRANSPARENT  
FINANCIAL

### **REBUTTAL #1**      Feel, Felt, Found.

(if they say anything other than yes or no)

I totally understand how you feel, (Their name). A lot of families have felt the same way, until they found what this could mean for their family. This is the (name on the claim you'll read) family and they said...

(Read claim that corresponds with type of policy: located in your ibooks)

We paid them \$\_\_\_\_\_. Not that they ever planned on using it, it just happened. I hope that you guys never have to go through anything like that, but we never can tell can we?

And if all this policy did was give you the peace of mind knowing you can focus on getting healthy instead of worrying about the bills, it would be all worth it, wouldn't it? Especially if you don't use it, you get all your money back. That just makes sense, doesn't it?

(BREAK EYE CONTACT & go back to the application- wherever you left off) When it comes to the application part, the best phone number to reach you at is?

### **Rebuttal #2** Crystal Ball

S: "Betty, let's suppose there is a crystal ball sitting right here and we could look into the future. How would you feel if you saw yourself 20 (or 25) years from now walking out to the mailbox, no one in your family had ever gotten cancer or accident, and there was a check with your name on it for \$25,000 (or their amount)?" How would you feel about your decision today.

P: "I'd be real happy."

S: "What if we looked in the crystal ball and it showed us three years from now and you got into a bad accident and you decided to get this policy today. How would you feel about the decision to get this policy today?"

P: "Really good."

S: "Betty, the crystal ball could also show us that three years from now you got into a bad accident and you decided not to get this policy today. How would you feel about your decision then?"

P: "Not very good."

S: "I don't know the future and neither do you. However the only way you lose is if you don't have the policy when you need it, that makes sense, doesn't it?"

P: "Yes." (continue to close on application with a positive response)

### **REBUTTAL #3**

"(Name), I totally understand where you're coming from, and a lot of my clients felt the same thing at first. And I ask everyone the same question: If you KNEW that you (or your spouse or your kids) were going to get diagnosed with something (or get into a bad car wreck/have a heart attack, etc) a month from now, would you buy this?"

"Exactly. So how do you know that's NOT going to happen?"

"Well, given the fact that you're going to get all of your premiums back regardless of whether that happens or not, it's just smart to get protected while you still can, right?"

### **REBUTTAL #4**

"(Name), I understand exactly how you feel; a lot of people say the same thing at first. Let me share something with you:" (Read a claim)

"The reason why I share that with you, is because there's only two times that people think about this. One is when we're sitting here talking about it, and the other time is when? (let them respond) Right. So, let's get you covered today, because you never know what tomorrow holds. (Head down pen to paper, go back to the app where you left off.)

### **REBUTTAL #5**

"(Name), I wouldn't expect you to buy this unless you saw the need and a worthwhile benefit for you (and your family). Everybody gets it for different reasons, and for you, remind me, you said the thing that appealed to you most was \_\_\_\_\_, right? So, since you get your money back if you don't need it, let's go ahead and get you covered. Sound good?"

A couple of one-liners to use when they are on the fence:

1. "People don't purchase the policy to use it; they purchase it for the protection and hope they never have to use it."
2. "It is better to have it and not need it than to need it and not have it."
3. "If cancer/ heart attack, accident strikes, you need every penny you can get your hands on."
4. "We pay you if you get hurt, we pay you if you stay well - you absolutely collect."
5. "Remember, this is a cash benefit paid directly to you, in addition to any other coverage you may already have."
6. "It isn't your money that qualifies you for our policy, it's your good health. And there is a good chance that you will never be in better health than you are today."
7. "One woman told me that she couldn't afford a policy, but when she thought about it, she really couldn't afford not to have it."
8. "So why take a chance, especially when you know that if you never use the insurance you will get all of your money back?"
9. "That makes a lot of sense, doesn't it?"

A couple other closes to put in there.

Dropping down to the individual policy on the spouse objection