



An objection is often just a request for more information. Remember that people are conditioned to say no. You might consider answering an objection with a question to find out why the customer objects. Sometimes customers will realize that they don't really object; they just didn't know they had a need.

## Possible Responses to Common Objections

# 1

### *I can't afford life insurance:*

- "Life insurance can be more affordable than you think."
- "Life insurance policies can be customized to fit your needs and budget."
- "How much money do you spend each month on cable, cell phone bills, and coffee? Many people spend much more on those things than they would spend on life insurance."
- "What is your expectation for how much life insurance will cost each month?"
- "Many people overestimate the cost of life insurance."
- "It's my job to help make sure that you are adequately covered for what you can afford."
- "Imagine how hard it would be for your family to pay the bills without your salary."

# 2

### *I have life insurance through work:*

- "Group life insurance may not provide you with enough coverage. Do you know how much coverage you currently have through your employer?"
- "Your employer may not provide the right type of coverage for your needs."
- "Your employer controls the benefit and decides if they will continue to offer it to you each year. Do you want something this important decided by your employer?"
- "You may not be able to take it with you if you change jobs or retire."
- "If you change jobs or retire, it may be difficult to find an individual policy at an affordable rate, especially if your health has changed."
- "Your premiums may increase each year as you get older. An individual policy gives you the opportunity to lock in premiums based on your current age and health."
- "With group insurance, the healthy people end up subsidizing the unhealthy people. When you purchase your own policy, you pay premiums based on your own health, not everyone else's health."
- "Individual life insurance policies can provide additional benefits such as accelerated death benefit riders, child term riders, convertibility, and customization."

# 3

### *I will take care of that later:*

- "Buying life insurance when you are young and healthy can save you money over time."
- "Life insurance is like a parachute. If you don't have it when you need it - it may be too late to buy it."

# 4

## *Life insurance is too complicated:*

- “We are here to help. Life insurance is important, and we want to make sure you understand it before you make any decisions.”
- “We can walk through the entire process with you to make sure everything makes sense.”

# 5

## *I need to talk to my spouse:*

People often use this to push back when they feel the price is too high or they have other reservations. Rather than immediately pressing them, take a step back and show empathy along the lines of. Then, keep them engaged with something like this:

You: “What concerns do you think your husband/wife might have?”

Customer: “They’ll probably think the price is too high.”

Based on their response, you can offer new options, like a more affordable insurance plan.

# 6

## *I don’t want to take a medical exam:*

Half of all consumers say they’re more likely to purchase life insurance if it’s priced without a physical exam. That’s why it’s important to let customers know they have options. If they don’t want to take a medical exam, talk to them about policies that don’t require them. However, it’s worth mentioning that taking an exam is not only free, it’s convenient since it’s done at the customer’s home. Most importantly, having the exam can help them secure the most affordable rates. If they’re nervous about the exam, there are ways to help them feel less anxious.

# 7

## *I didn’t request information about life insurance*

- “I see here you requested information through X. What got you thinking about life insurance?”

If someone tries to dismiss you, try to keep the conversation going by asking them what prompted them to make the call or fill out the online form. Whether the answer is a new baby or their new business, get to the emotion behind the ask as you try to build a rapport. This can help shift their view of buying life insurance from an inconvenience to one of the most important things they’ll do that day.