 **Martin Agency 2017**

**OBJECTIONS AFTER FIRST PARAGRAPH**

**I’m busy can you call me back:**

I only have about 15 seconds worth of questions to verify and then I can get some quotes out to you. *(Back to script)*

**How much does it Cost?**

Everyone is different but I can honestly say I’ve never seen a time I couldn’t help a person get protection because it wasn’t affordable.

**Not Interested/Already looked into it.**

I can understand that, was it because you’ve priced it already?*Yes*

Do you know if what they showed you was the A, B or C protection? *I’m not sure* is always the answer

The reason I asked is because most agents only show the A protection which is the most expensive type, without showing a person the B and C options. What we do is show a person all 3 types and let them make their own mind up about what’s best for them. I’ve never seen a time when I couldn’t help a person get protected because it wasn’t affordable. With that in mind I need to verify the information you sent in to us and then I’ll get some quotes out to you..

**We’re going to put this on hold / Not Interested**

That's exactly why I’m calling… you folks got this letter in the mail and it highlighted some important points here and you actually took the time to fill out your personal information, put this in the mail and send this back to us for a quote. The letter discussed *a death benefit to pay off your mortgage, perhaps including disability protection for the mortgage or critical illness protection….*

Generally when folks take the time to send this back to us, part of that stood out as a concern for the family that if something happens to one of the breadwinners the family wants to make sure they are taken care of. Which one of those things do you think was the part the stood out to you as a concern to you?

(Still NI) – Well, if God forbid something happens to one of the breadwinners, like tomorrow, is your family going to be in a good spot? (Still NI) – Let them go.

**Isn’t that just life insurance:**

It is life insurance designed specifically to protect the mortgage. It also has the ability to return all the premiums if a person outlives their policy and also provide income in the event of a medical disability causing a person to loose time at work. Those are some of the things mortgage protection can do. With that in mind I need to verify the information you sent in then I can get some quotes out to you…*(Back to script)*

**Who do you represent/are you with my mortgage company:**

If you got a mortgage years ago, the bank would have just asked you if you wanted to bundle the policy in with your mortgage, but its changed since then. I work for a company named Symmetry Financial Group and we handle the mortgage protection in the \_\_\_\_\_\_ area. What I am is a broker. I represent close to 30 carriers for mortgage protections. Typically I spend a few hours and I work up about 20 scenarios and pick the best 3-4 to share with you. Keep in mind, banks are lending institutions not insurance companies, so now a licensed insurance agent helps to ensure you are in the right plan, that's in budget and helps you apply for coverage that you have the best chance to be approved for. I only have about 10 seconds of questions to get this taken care of for you….*(Back to script)*

**I already have coverage:**

That's great! I’ve been talking to a lot of people who have something in place lately, which is good to hear. However, I’m a broker who works with 20 different carriers, so when I’ve been putting my clients information thru my system in most cases I’ve been able to find them better coverage and at a better rate. So I’m sure if I could save you money or get you better coverage you wouldn't be too mad at me, would you?

Well I only have 10 seconds of questions so I can get that quote for you…

**I don’t remember doing that:**

It was either your or your spouse who received the letter and (went online/handwrote) a request back into our company looking for a quote. The letter says here (read off details) and I was the case worker assigned to get this taken care of for you and I only have 15 seconds of questions… (back to script – NO PAUSE)

**Can you email me some quotes:**

This is exactly the reason I’m calling I need to verify the information you sent in and then I’ll get

some quotes out to you.

**AFTER OFFERING AN APPOINTMENT TIME**

**Can you send me something in the mail/email:**

I wish I could but the insurance carriers require that I can guarantee your insurability, the only way I can do that is to see you, but don’t misunderstand what I’m doing. I’ll be seeing about 12-15 people that day so I’ll only have about 15 minutes to show you those quotes. With that in mind would it be better to drop your quotes off in the morning afternoon or the evening?

**My spouse doesn’t need to be there:**

Is your spouse going to be your beneficiary? *Yes* And you’ll be their beneficiary? *Yes*

Because this pertains to both of you I’d rather meet with you together and don’t misunderstand what we’re doing, I’ll be seeing 15 people the day we meet so I’ll only have about 15 minutes to go over the quotes with you. So will mornings, afternoons or evenings be best for the BOTH of you?

**I HAVE TO CHECK WITH MY SPOUSE.**

Lets do this, lets find a time that you know is good with you and you think will work with them. I’ll hold the spot and then you can check with them. So assuming the time is good for your spouse, would \_\_\_\_\_\_\_\_ be good or \_\_\_\_\_\_\_\_ be better for YOU?

Okay, Let me hold that spot for you. If you could give them a call real quick after we talk right now and if it ISNT good call me back within an hour. If I don’t hear from you within an hour I’ll assume were all set and look forward to seeing you then. How does that sound?

**We’re really busy…..**

I’m really busy too, I’ll be seeing about 12-15 people the day I see you. I’m only going to have about 15 minutes to explain the quotes to you. So will you have 15 minutes in the morning, afternoon or evening?

**Call to remind me of the appointment…..**

I would love to. However, I generally meet with about 10 folks in a day over a 12 hour period and to be quite honest a lot of the time I don't even remember to eat! So I hate to promise I’ll do a reminder call when I know I probably wont be able to, typically I’m super focused on the client I’m sitting in front of, I am sure you can appreciate that! What would be best, if you folks can put me down on your calendar or perhaps set a reminder in your phone that would be awesome. Can I count on you for that? Then I’ll do my best to get there as close to the appointment time as I can. \*If they are still super unsure, offer to book another time they are more sure about. If they cant commit, then book another time close to this time. This is not a sure appointment.