OBJECTIONS & REBUTTLES

1. ***I don't believe in insurance.***

   I see. Can you explain to me why? Is it a religious or personal belief? I have a lot of people say this to me and I find that they have just never had life insurance explained to them. If you can give me 5 minutes, I can show you how State Farm's life insurance is different from other companies. We also can schedule an educational appointment where we explain the basics and don't discuss any pricing at all. Would ___ work for you?

2. ***I am too young and don't need any additional insurance.***

   Let me ask you this, do you think you will ever want it down the road? For example, when you get married, have kids, or buy a house. If so, life insurance policies lock at your current age for the next thirty years and can be added to later as your needs continually change. For a policy rated locked for the next thirty years at $125,000 in coverage is ___ per month. Does that work in your budget?

3. ***Why would I buy life insurance from you? I can get it cheaper online.***

   Sure. You will always be able to find a cheaper price out there. But let me ask you this. When your family is experiencing the worst day of their life, who do you want them talking to? Do you want them dialing a 1-800 number and speaking to a faceless call center? Or would you rather they be able to call or come sit with the agent who knows you and your family? There is a reason State Farm is the #1 rated J.D. Powers and associates' company for life insurance. And that is because our policies pay out within days of you passing, and your agents do all the work for you, allowing your family the time they need to grieve instead of worrying about how they will pay for the funeral.

4. ***I will call you next week / later.***

   a. I absolutely can follow up with you next week about that. What time would you like me to call you?
   b. Sure Mr./Ms. Client. We can totally follow up with you about this next week, however, the reality is that no one can promise you tomorrow. You and I both know that bad things can happen with no warning. And even if you're lucky and just get injured or ill, that can still affect your ability to get coverage. The underwriting process takes about 4-6 weeks. Can you think of any reason why we shouldn't get the application started today?

5. ***Life insurance is too expensive.***

   We hear this a lot from clients. Our studies have shown that people think life insurance costs 3x more than it truly does. We can create a policy for you based off your personal budget. How much do you think you could set aside a month to make sure your family isn't financially burdened if you or your spouse passed away? I'm unsure: If you're unsure, we always recommend the 2% rule. This rule states that you should be using 2% of your annualized household income towards life insurance. How much does your household make annually?

6. ***I won't be around so why should I buy it?***

   No one wants to think about the end of the line, but not doing so can put a lot of financial burden on your family. Especially, when there is no life insurance to replace your income or pick up the debt that may be left behind. The application only takes 15 minutes and doesn't require any payment until you decide with certainty that you want the policy. Can you think of any reason why we shouldn't put this protection in place for your family and get the application started today?

7. ***I don't have time to talk right now.***

   I totally understand. When would be the best time on your calendar for us to talk?

8. ***I need to ask my spouse first.***

   Totally understandable. What concerns do you think they may have? I see. How about we do this. Why don't we schedule a time for both of you to come in and we can discuss together and address any concerns that you both might have at that time. I am free next week. Does that work for you?

OBJECTIONS & REBUTTLES — CONTINUED

9. *I can't afford any more insurance.*

That is totally fine. I really appreciate you sharing that with me. Would you say that it is fair to say that anytime you transport a child in your car, that you buckle them up every time? Why do we do that? We don't do it because we expect to have a car accident on that trip. We do it because the consequences of them being unbuckled if an accident did occur would be catastrophic. When we think of life insurance, we aren't insuring the probability of needing to use the insurance, we are insuring against the consequences if we do. What would the consequences be to your family if you or your spouse's income were no longer there? If I can find you a plan that IS affordable, is there any reason you would not move forward today? What do you think would fit in your budget?

10. *My financial guy handles that for me.*

When was the last time you reviewed your policy with them? I see. Typically, we find that financial advisors are very good with building assets and investments whereas our focus here at State Farm is on protecting them. Why don't we do this? If you send me a copy of the policies that your financial guy started for you, I will look them over for you and give you my honest opinion of if your policies are perfect the way they are, and no changes need to be made. 90% of the time your policies are going to be perfect the way they are. It is that 10% of the time that we find something on a policy that can be devastating to you financially that we are watching out for. Then you can take that information to your financial guy and discuss him.

11. *I already have it through work.*

That's fantastic _______ how much do you have through your employer? I don't know. We'll let's say you have incredible coverage through your employer which is three times your salary. If everything is running smooth in your life how long do you plan on providing for your family? _____ years. So _______ you want to provide for your family for the next _______ years but you only have _________ years through your employer. That is a _________ year gap in coverage. If I could provide you an affordable option to fill that current gap in coverage, would you be opposed to looking at options?

12. *I already have that taken care of.*

Great! It sounds like you are ahead of the curve of a lot of our clients. I am so happy that you are taking care of your family with this coverage. Do you know how much you have and if they are short term or permanent policies? Can you tell me what your goals were when you started these policies? Were you trying to cover a debt position, trying to cover lost income if you passed, or creating a policy for liquidity purposes? When was the last time you had a chance to review those policies with an agent with your goals in mind? Why don't we do this? If you send me a copy of the policies, I will look them over and give you my honest opinion. 90% of the time your policies are going to be perfect. It is that 10% of the time that we find something on a policy that can be devastating to you financially.

13. *I'm not interested.*

No problem — is this because you already have policies set up?

14. *Let me think about it.*

Sure Mr./Ms. Client. We can totally follow up with you about this later, however, the reality is that no one can promise you tomorrow. You and I both know that bad things can happen with no warning. The underwriting process takes about 4-6 weeks. The application itself takes 15 minutes. Can you think of any reason why we shouldn't get the application started today?