



OBJECTION HANDLING GUIDE

Acknowledge, clarify, respond - without pressure or misleading claims

The goal is not to 'beat' an objection. The goal is to understand the concern, answer it accurately, and let the client make an informed decision.

“I’m not interested.”

“I understand. Before I let you go, is it that you already have the coverage you want, or is insurance just not something you want to look at right now?”

“It’s too expensive.”

“I understand. What monthly range would feel comfortable? We can see whether a smaller amount of coverage fits better rather than forcing a payment that strains your budget.”

“I already have life insurance.”

“That’s good. I’m not trying to replace good coverage unnecessarily. Do you know roughly how much you have and what you want it to cover? We can simply see whether there’s any gap.”

“I need to think about it.”

“Absolutely. What part would you like to think through - the amount of coverage, the cost, or whether this type of policy is right for you?”

“I need to talk to my spouse.”

“That makes sense. Would it help if we scheduled a time when both of you can be on the call so I can answer questions directly?”

“Just send me something.”

“I can send general information. Since pricing and eligibility depend on age, health, and goals, can I ask two or three quick questions so I send something relevant?”

“I don’t give bank information over the phone.”

“I understand. Different carriers have different payment/application processes. We only use secure carrier systems, and I can explain exactly what information is required before you decide whether to proceed.”

“Call me later.”

“Sure. What day and time is best so I’m not catching you at a bad time?”

“I don’t trust insurance agents.”

“I understand why you’d be cautious. My role is to explain the options and policy terms clearly. You should never move forward with something you don’t understand or feel comfortable with.”

“I can’t afford anything right now.”

“I understand. I don’t want to put pressure on your budget. If you’d like, we can either look at a smaller option or I can follow up at a better time.”

Simple 3-Step Framework

- **Acknowledge:** Show you heard the concern.
- **Clarify:** Ask one question to find the real issue.
- **Respond:** Give a short, accurate answer and offer a reasonable next step.

Never: shame the client, create fake urgency, guarantee approval, misstate product features, or argue with someone who wants to end the conversation.