## Objections

# What are you calling about?(doesn't remember filling it out)

It was a letter that you filled out and sent to us requesting information about mortgage protection. Basically, if you were to pass away it would help pay off the mortgage. Do you remember filling that out?

# Can you just send me something?

I wish I could, but because we don't do blood work or any health tests the insurance company does require that I meet with you in person to make sure you match the application. But, the presentation only takes about 20 minutes, so what time do you and your wife get home?

### How much is it?

It really depends on your health, age, and goals but it could be as low as \$25 a month or as high as \$500 or more. But I am licensed in the state of Texas which allows me to compete all the top insurance companies in the state against each other to get the best rate. So instead of you shopping around with all the different companies, I do that for you. I usually put together about 10-15 different quotes for my clients and pick the top 2-3 to present to you. The presentation takes about 20 min, I just go over the product and what it covers and the different coverage amounts you qualify for. So what time do you and your husband/wife get home from work?

# Can you meet me at my office/Starbucks..etc

Unfortunately, because it is mortgage protection, the insurance company does require me to do it at your house just to verify the mortgage/house is real. But my presentation only takes about 20 min so what time do you (and your wife) get home from work?

### I need to talk with my spouse

That's understandable. But my schedule fills up very quickly, so what I would like to do is set a time that you think y'all will be available so that way I get you into my schedule for sure. But if after you talk to her she is not available then, then you can call me and we can switch it to a different time. So do you think \_\_\_\_\_ or \_\_\_\_\_ would be better?