



AN INTEGRITY II COMPANY

OBJECTION

HANDBOOK

SKYPOINT AGENCY

3 Ways To Overcome Phone Objections

1) Ignore

a) Some objections don't need any attention. Ignore and move on.

2) Minimize

a) If it's not a big deal for you, it's not a big deal for them.

3) AAA (Agree, Acknowledge, Ask A Question) *my favorite*

a) Agree with clients. It's hard to get mad at someone who agrees with you

b) Acknowledge their concerns. Let them know you hear their objection.

c) Ask a question, people have to answer it, you retake control.

I DON'T REMEMBER FILLING IT OUT

Ignoring –

Agent: I'm getting back to you about the form you sent back in to help pay for funeral and burial expenses

Client: I don't remember filling it out

Agent: Not a problem. You put your age as 64 is that correct? And the address is 1234 Main Street in Dallas?

Minimize –

Agent: I'm getting back to you about the form you sent back in to help pay for funeral and burial expenses

Client: I don't remember filling it out

Agent: That's okay Mary. I don't remember what I ate for breakfast this morning (small chuckle). It was the one you put your age as 64 is that correct? And the address is 1234 Main Street in Dallas?

AAA —

Agent: I'm getting back to you about the form you sent back in to help pay for funeral and burial expenses.

Client: I don't remember filling it out

Agent:

Agree: Perfect, that's the purpose of my call.

Acknowledge: Most of our clients don't remember filling it out because it's been a while. It's the one that helps pay for funeral and burial expenses when you pass away.

Ask A Question: Mary, if something were to happen to you, who would be the one that picks up the pieces?

I'M NOT INTERESTED ANYMORE

Minimize –

Agent: I'm getting back to you about the form you sent back in to help pay for funeral and burial expenses

Client: I'm not interested anymore

Agent: Not a problem Mary. Because you sent this form back into our office and it's on my desk I have to get the information out to you. You listed your age as 64 is that right? And the address I have for you is 1234 Main Street in Dallas?

AAA –

Agent: I'm getting back to you about the form you sent back in to help pay for funeral and burial expenses

Client: I'm not interested anymore

Agent:

Agree: Perfect.

Acknowledge: Most of our clients who are no longer interested think they couldn't qualify or couldn't afford it.

Ask A Question: Which one are you Mary?

AAA –

Agent: I'm getting back to you about the form you sent back in to help pay for funeral and burial expenses

Client: I'm not interested anymore

Agent:

Agree: Perfect Mary.

Acknowledge: I totally understand you're not interested.

Ask A Question: Who were you trying to protect in the event of death?

AAA –

Agent: I'm getting back to you about the form you sent back in to help pay off the house in case of a death or disability

Client: I'm not interested anymore

Agent:

Agree: Perfect Mary.

Acknowledge: I totally understand you're not interested.

Ask A Question: When you filled this form out, who were you trying to leave the house to when you died?

I ALREADY GOT IT TAKEN CARE OF

AAA –

Agent: I'm getting back to you about the form you sent back in to help pay for funeral and burial expenses

Client: I already got it taken care of

Agent:

Agree: Perfect Mary.

Acknowledge: That makes our job easier since you already understand the process. We just have to get the New 2023 state regulated discount insurance rates out to you.

Ask A Question: We have your age as 64 is that correct?

AAA –

Agent: I'm getting back to you about the form you sent back in to help pay for funeral and burial expenses

Client: I already got it taken care of

Agent:

Agree: Perfect Mary.

Acknowledge: Most of our clients who filled out a form were trying to get the best possible rate for insurance.

Ask A Question: How many companies did your agent show you?

Client: Usually 1-2.

Agent:

Agree: Great.

Acknowledge: I work with 30 different state regulated insurance programs here in (STATE). Our job is to find you the best possible rate for your health class.

Ask A Question: I have a few openings tomorrow. What works better, 3pm or 5pm?

AAA –

Dialer: I'm getting back to you about the form you sent back in to help pay off the house in case of a death or disability

Client: I already got it taken care of

Dialer:

Agree: Perfect Mary.

Acknowledge: Because you got it taken care of, it makes my job easier.

Ask A Question: Did a nurse come by to make you draw blood and pee in a cup?

If they say YES:

Dialer: Oh that's unfortunate. You just got a traditional life insurance policy from a life insurance agent. These mortgage protection programs give you all the money back when you don't die. So the fact you said you drew blood, allows me to know you don't get your money back because mortgage protection is non-medical.

If they say NO:

Dialer: Oh good. Because Mortgage Protection programs usually are non-medical. Now did you get the one that gives you all the money back when you don't die? Most life insurance agents don't have access to those state regulated insurance products.