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**MARTIN AGENCY APPT SETTING OBJECTIONS**

**OBJECTIONS DURING FIRST PARAGRAPH**

Deflection:

* That’s exactly why I’m calling….*(No pause…Right back to script)*
* That’s a great questions, I’ll get to that in a minute….*(No pause…Right back to script)*

**OBJECTIONS AFTER FIRST PARAGRAPH**

1. **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 \*\*NO PAUSE\*\*)*

1. **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. *(Back to script \*\*NO PAUSE\*\*)*

1. **I DON’T REMEMBER DOING THAT…. (CALL IN LEAD)**

No worries, I forget doing stuff like this all the time and a lot of time my spouse does things and forgets to tell me too. It happens all the time... Really, the important thing is 91% of people in the country, if a homeowner dies or can't work the family will lose the home, so I'm here to make sure that doesn't happen…. *(Right back to script, NO PAUSE)*

1. **ALREADY LOOKED INTO IT / TOO EXPENSIVE.**

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)

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.. *(Right back to script, NO PAUSE)*

1. **WE DON’T HAVE A MORTGAGE ANYMORE / DON’T NEED IT**

That's great to hear!  Congratulations!

I actually do a lot more than just mortgage protection. I specialize in critical illness, disability, final expensive, children grow up plans etc. really what I'm doing now is getting some information to see what perhaps you could qualify for and then we can see if it makes sense to help. I'll be helping about 15-20 other people out your way, so if it makes sense- cool. If not, it won't hurt my feelings. Lol I have about 10 seconds worth of questions and then I'll do my digging*.... (Right back to script, NO PAUSE)*

1. **NOT INTERESTED ANYMORE / LETS PUT THIS ON HOLD**

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….*

Statistically 91% of people who when one of the breadwinners dies or can’t work the family will lose their home. So, 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? *(Wait for answer)*

**(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.**

1. **ISN’T THIS 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…*(Right back to script, NO PAUSE)*

1. **WERE SELLING THE HOME/MOVING**

Oh perfect, where are you moving to? (Ask a few questions)

The old way it used to be tied to your mortgage, but the new way its not. If you move, refinance, sell the home, the policy it stays in place no matter what you do… With that being said, I only have about 10 secs of questions…*(Right back to script, NO PAUSE)*

1. **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 \*\*NO PAUSE\*\*)*

1. **I ALREADY HAVE COVERAGE *(Idea #1)***

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…*(Back to script)*

**OR**

1. **I ALREADY HAVE COVERAGE (Idea #2)**

“That’s great! Before I let you go can I ask you a quick question? *(Wait for response)*

Did you get a term or a whole life policy?

I have about 30 different companies so I can usually save people money or get them better coverage for the same amount of money. So wouldn’t you agree if I could save you money or get you better coverage it would be worth taking a look at, right?! *(Back to script)*

1. **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.

1. **\*\*EXAMPLE OF TAKEAWAY\*\*** “Well <name of client>, I am a broker and I work with 20+ carriers and spend a couple hours working up recommendations when I work with my clients. I have about 300 people to call in your area today so if I were to spend a couple hours on each person who asked me to I would never have time to prepare for the 15 or so clients who I’ll actually be meeting with. So *(as a savvy business person),* if you spent a couple hours working up options for a client wouldn’t you expect that it would only be fair for both of you to spend 15 minutes or so to review what you’ve worked up?” *(Wait for response-if not good, let them go. If good, proceed back to script)*

**AFTER OFFERING AN APPOINTMENT TIME**

1. **CAN YOU EMAIL ME SOME QUOTES?**

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…. *(Right back to script)*

1. **DOES MY SPOUSE HAVE 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….*(Right back to script)*

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

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 *(give deadline)*. If I don’t hear from you within an hour (deadline). I’ll assume were all set and look forward to seeing you then. How does that sound?

1. **I AM NOT SURE IF THIS TIME IS GOOD/ TRY TO MAKE IT / IF NOTHING COMES UP**

Well, do you think you can make it or are you sure you can make it? The reason I ask is I have very limited spots available and I’m super busy. So are you “sure” this is going to work for you (and spouse)?

1. **I AM SOOOO BUSY! NOT SURE I CAN BOOK ANYTHING RIGHT NOW.**

Busy doing anything exciting? (Do three layers deep on relationship building).

Wow, I can understand you are busy because (repeat what they said here). I am extremely busy too! I only have a few spots left over the next few days…. Right now I have \_\_\_\_\_\_ & might be able to squeeze you in at \_\_\_\_\_\_\_\_\_. Which one would be best when you (and spouse will both) be home (together?)

1. **CALL TO REMIND ME OF APPT OR ON YOUR WAY**

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)