



Handling Objections

while appointment setting



HANDLING OBJECTIONS

The following are the most common objections agents encounter while setting appointments and suggestions on how to overcome them. We have split the objections into separate categories. However, that doesn't mean a phone objection won't come up during the closing process and vice versa. The key is to be prepared for any objection at any time. Start by identifying the kind of objection you hear most often or that you have the most difficulty overcoming.

Click on a category to start strengthening your skills.



1 Not Necessary

I'm too young to worry about this.

Yes, you are young and at your age this is not a topic that is frequently discussed.
What age would you think is appropriate to think about this?

We typically prepare for things that could happen, rather than things that will happen. When younger people die, it's usually unexpected and much harder on the family to make arrangements. That's why it's even more important for people your age to plan your final wishes. Please take advantage of our complimentary Planning Guide to help you think about what you want your loved ones to know.

This year our funeral home has had ____ funerals for people less than 50 years of age. We cannot predict when it is going to happen, only that it will happen. Why not get started with our complimentary Planning Guide, so at least your family will know your final wishes.

I don't need anything like that. I'm a veteran, and the government will take care of me.

Thank you for your service. You are correct as a veteran the government does have some benefits for veterans.
What branch of the service were you in?

What type of funeral service are you looking for?

As a veteran you are eligible for limited government assistance in terms of funeral arrangements. Unfortunately, the available funds are far below the average funeral cost.

NOTE: Always have VA documentation and military cemetery regulations to support your comments. We have a few pieces that can help you with this conversation. PRE8338 Burial Benefits for U.S. Veterans, PRE8320 A guide to your Social Security and Veterans Benefits and PRE8642 Simply Speaking: Social Security & Veterans Death Benefits.

NOT NECESSARY

TOO BUSY

READINESS

ALREADY
HAVE A PLAN

COST

OTHER

1 Not Necessary

I don't think I'm interested in anything like that.

I understand that this is not a topic most people want to talk about.

Have you given any thought to how you would like to be remembered?

Many people are becoming increasingly interested in the concept of funeral planning. I just wanted to inform you of the benefits and advantages of funeral and memorial planning and give you our free Simply Speaking: Funeral Planning brochure. It helps answer the questions that are sometimes too hard to ask. There's no obligation to buy anything and I'd be more than happy to answer any additional questions you may have concerning these materials. I won't take up too much of your time.

Let me help you complete our free, no obligation to buy anything, Planning Guide that can help you record your final wishes and help take care of your loved ones.

My husband refuses to talk about those things.

I know it's a subject that is hard for some folks to deal with.

Have you had to handle the arrangements for a loved one who didn't pre-plan the service/memorial?

Has your husband had a traumatic experience with someone close?

Are there specific issues your husband doesn't want to discuss?

If he has, that's exactly what funeral and memorial planning keeps people from going through.

Preplanning saves you and your children a lot of money as well as the trauma of what he went through before. Why don't we go ahead and set up a time for me to drop off the information along with our Planning Guide. I am sure once he sees how valuable funeral and memorial planning is, he will have some questions of his own.

NOTE: If this does not result in an appointment, work to at least meet with the wife. Continued discussion should help you find a comfortable way to achieve this. Offer PRE8550 Simply Speaking: Funeral Planning to help them break the ice or the Have the Talk of a Lifetime series can help with this as well.

NOT NECESSARY

TOO BUSY

READINESS

ALREADY
HAVE A PLAN

COST

OTHER

1 Not Necessary

I don't need this. I'm donating my body to science.

Although you have made that choice, you will still need to make arrangements to have this done. Let's set a time to sit down and get your wishes captured in our free planning guide.

NOTE: Since many are misinformed about this, it's good to have documentation available from the closest facility that accepts donations.

Here is a site that provides more information: <http://www.sciencecare.com/how-does-the-body-donation-process-work>

NOT NECESSARY

TOO BUSY

READINESS

**ALREADY
HAVE A PLAN**

COST

OTHER

2

Too Busy

Just mail/email me the information.

I'd be happy to send it out this afternoon.

What information do you need to receive?

NOT NECESSARY

Many times the information I send leads to more questions than answers. I would recommend that we get together for a few minutes so that I can go through the Planning Guide, help you fill it out while also answering any questions. It won't take up much of your time and there is no cost or obligation to you. Most importantly it will relieve your family of the burden of having to wonder if they did the right thing. It also prevents family disagreements at the time of death.

TOO BUSY

I don't know when we'd be available - I work nights and my wife works days.

Yes, most folks today lead very busy lives.

READINESS

That's no problem. Since this is so important I will work to find a time when you're both available. I work at night and on the weekends to accommodate busy people like you. In fact, I will be working this weekend, and I would be more than happy to deliver our Planning Guide on Saturday some time, or even Sunday, whichever is most convenient for you.

ALREADY
HAVE A PLAN

COST

OTHER

Too Busy

I'm too busy.

I understand what you are saying, most people live a fast paced life.

Would looking into next week work with both of your schedules?

I am more than willing to work around your schedule to find a convenient time to deliver this valuable information. Our complimentary Planning Guide will answer many of the questions that your loved ones will need to know. Maybe we can get together sometime for a cup of coffee to talk.

Since this is so important, I will work with whatever time you can both find to be available. Let's get started on Saturday afternoon.

Christmas and Thanksgiving are coming and there are a lot of things going on.

Of course, the holidays can be a hectic time.

Will you be spending time with your family during the holidays?

This is the reason that many people find this an excellent time. It's an opportunity to share your plan with them. And if you have any questions, you can discuss these with your family then. I promise I will not keep you from your family for long.

NOT NECESSARY

TOO BUSY

READINESS

ALREADY
HAVE A PLAN

COST

OTHER

Readiness

We haven't even decided what we want to do yet.

I am not surprised. It's not a subject that most people talk about until they have to.

Have you discussed the topic at all with your family?

If so, what did you talk about?

We provide our Planning Guide to help people like you identify details of your memorial that you may not have thought of. We don't want you to be forced into making hasty decisions that you'll be unhappy with later. Once I've shared this information with you, I'll be glad to answer any questions you may have.

NOT NECESSARY

TOO BUSY

READINESS

ALREADY
HAVE A PLAN

COST

OTHER



Already Have A Plan

We've already had someone come out and explain one of those types of programs.

Oh, that's great.

Did they help you get all your personal information and wishes on file at the funeral home, and help you with any cemetery property?

If answer is no:

That's why our funeral home wants every family to have a personal planning guide so that this information can be all in one place, in case your family needs it in the event of your death. I'd like to stop by and review it with you briefly on Tuesday if that works for you?

I have my cemetery plot already.

It's good you have already purchased your cemetery plot and see the value of planning ahead.

Where is it located?

Have you thought about what type of funeral you would like?

The cemetery property is one of the many steps needed to complete a full funeral. But there are over 50 important decisions that need to be made; and would you rather your loved ones make those decisions at an emotional time or would you like to save them the emotional burden?

Since you have purchased your property and know the importance of planning ahead. I'd be happy to help you complete your plans. I'll be glad to help you do that today so you have the peace of mind knowing everything will be taken care of.

NOT NECESSARY

TOO BUSY

READINESS

ALREADY
HAVE A PLAN

COST

OTHER

I'm not in a position to buy anything right now.

There is absolutely no obligation to purchase anything. Our Planning Guide is complimentary, which answers many of the questions that your family will need to know at the time of death. When I drop the information off, I'll also be glad to answer any questions you may have, free of charge.

NOTE: Remember if a person says they have no money, plenty of money, or lots of insurance concentrate on an appointment to make out their funeral plan. You can talk about funding when you complete their plan.

NOT NECESSARY

TOO BUSY

READINESS

ALREADY
HAVE A PLAN

COST

OTHER



We're not from here – we're originally from someplace else.

These days, I hear that quite often.

Where are you from?

What brought you here?

Are you planning to stay or return to?

Our free Planning Guide can be very helpful in organizing your information , and any funding decisions you make will support the plan no matter where you end up. At the very least, we can get your plans started on Wednesday.

I'm sorry; we don't allow salespeople to come into our home.

I can't say I blame you.

Would you prefer to met at the funeral home?

As a funeral professional, my job is merely to distribute the information and answer any questions. Many people appreciate the opportunity to receive this type of information in the privacy of their home, while others like to meet at the funeral home. This will also give you a chance to get acquainted with our facilities, staff and services.

NOT NECESSARY

TOO BUSY

READINESS

ALREADY
HAVE A PLAN

COST

OTHER

My daughter/son will have to be involved since they help me make all of my financial decisions.

It's wonderful to hear that you have that kind of support. Not everyone is that fortunate.

Have you discussed your final wishes with your daughter/son?

If so, what did you talk about?

Let's contact your daughter/son and have them join us. It may be something they are interested in as well.

NOT NECESSARY

TOO BUSY

READINESS

ALREADY
HAVE A PLAN

COST

OTHER



globalatlantic.com

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Forethought Life Insurance Company and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations.