

# Keep the conversation going

## Overcoming customer objections to life insurance

It's not unusual to encounter some hesitation from your customers when discussing their life insurance needs. Here are a few suggestions for overcoming the most common objections you may hear on the topic.

### Common concerns

**I don't need life insurance./I don't need any more life insurance.**

### Points to consider

- You're not alone in how you feel. Many people believe they don't need (more) insurance until they look objectively at the impact on their family members.
- Life insurance is something no one really wants to think about, but later in life, many people wish they had.
- Recent events in your life may have triggered the need to adjust the amount of life insurance coverage you have for yourself and your family members.
- The best time to consider life insurance is when you're at your healthiest and the best rates are available.

**I can't afford it.**

- Let's figure out what you can afford. Every little bit that you'll be able to provide could make a big difference for your family.
- There are different kinds of life insurance policies with varying premiums. This includes term insurance, which can be one of the most affordable ways to buy life insurance.
- Life insurance premiums seem like a luxury item, but you may discover that the premium is a small price to pay to protect your family financially if something happens to you.
- There are life insurance products that can offer flexible payment options, which can be helpful if your financial situation changes later on.

**I have life insurance through work.**

I'm so glad to hear that you and your family are currently protected! You might also consider that:

- The group life insurance offered through your employer may not follow you if you choose to leave the company or are laid off. I urge you to find out more about it from your employer, so you don't find yourself without coverage.
- A key benefit of the individual life insurance policy we offer is its flexibility. It can be customized to fit your needs, and it's portable so you don't have to worry about converting your coverage when you are already under the stress of a change in your employment.
- If your current group life coverage isn't convertible or you don't have time to convert it, you might not have coverage if your new employer does not offer a similar group life benefit.

## I can do better with my money.

- Many people include life insurance in their portfolio because of the tax advantages that are available.
- One thing that makes life insurance different from other assets is it can provide peace of mind at the most difficult times of our lives.
- Let's look at your financial situation to see whether you can benefit from the tax advantages of life insurance.

## My spouse can just go (back) to work if anything happens to me.

- Keep in mind that your spouse may have to pay for child care when they go back to work, and life insurance can provide funds to help with that expense.
- That is a choice you have to make as a couple. One thing to remember is that having life insurance would allow your spouse some time to look for the right job or the right child care.

## Just send me something (about life insurance).

- We have many great brochures that explain the benefits of life insurance; I'd be happy to send one to you. To go along with that, the best service we can offer you is the no-obligation life insurance review. It's a fast and easy way to help us determine your exact needs.
- We have some time available on (day). Would you prefer to meet in the morning or evening?



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