

## PHONE REBUTTALS

### **“ALREADY GOT IT”**

Perfect, that’s actually why I’m calling. We just wanted to make sure you received your policy packet in the mail. Have you gotten that yet?

*(Follow script for YES or NO)*

**“Yes”**- Perfect. Let me get this updated so you can stop getting calls. Which one of our companies did you go with?

Now is there a reason you went with one our secondary companies? That’s usually for people who have major health conditions. Have you had a heart attack, stroke, cancer or anything in the last 6 months?

Do you remember how much coverage we gave you and the monthly price?

*(Check quotes for better rates)*

Ok this must be why your file is still open. No worries, let me get this updated for you. Grab a pen and paper. Should only take 5 minutes.

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**“No”**- Ok that must be why your file is still open. Let me get this updated for you. Grab a pen and paper. Should only take 5 minutes.

Power Questions for Already Got It:

- Which one of our companies did you go with?
- Do you remember how much coverage and the monthly price we set you up with?
- Do you remember if it was a Whole life or Term plan?
- How long ago did we set this up for you?

### **“NOT INTERESTED”**

Not interested in what? Oh I must have confused you. I’m calling in regards to the request you filled out online. You put your DOB as \_\_\_\_\_. Is that correct?

Perfect, go ahead and grab a Pen and paper, I’ll wait.

### **“TAKE ME OFF LIST - CANCEL IT - IT WASN’T ME”**

This is (Client Name) right? You listed your DOB as \_\_\_\_\_ and your email as \_\_\_\_\_. Is that correct?

Ok perfect, so I just have to get the information out to you that you requested. Now what you do with the information is up to you. But go ahead and grab a pen and paper, I’ll wait.

## **E-APP REBUTTALS**

### **SOCIAL SECURITY**

#### **“What Do You Need That For?”**

For your application.

#### **Social Pushback X2**

Well (John) Insurance is based off of 2 things... your age and your health. These are non medical plans, so luckily they don't require you to do bloodwork or exams but they do look at your medical records. So unfortunately they would have no idea who you were unless there was a social on file to identify you and your medical records. And I'll make sure you get a copy of this application sent over before we get off the phone that way you have it for your records as well. So what's your social?

### **BANKING**

#### **“Why Do You Need That”**

For your application.

#### **Banking Pushback X2**

This is for your application, you've already been pre-approved so this is the method in which you're going to be paying for the policy. Now like I said before nothing comes out of your account until your effective date, which we just talked about a second ago so what was that account number?

#### **Banking Pushback X2 (Option 2)**

Yeah totally so this is the account that you're going to be using to pay for the policy of course (John). Now they also check, the last step, you know just make sure you don't have any sort of fraud going on. Unfortunately you're not allowed to get life insurance with someone else's bank account and no one else is allowed to get life insurance with your bank account. So they do need to have that on file. And I'll make sure you get a copy of this application sent over before we get off the phone that way you have it for your records as well. So what's that account number?

#### **Banking Pushback X2 (Option 3)**

(John), I'm sorry I must've confused you. I'm just talking about the routing and account number. You know the numbers on the bottom of the check, the same check that you would give someone for mowing your grass. Routing and account numbers are the safest way to pay. Checks are supposed to be given out, that's why they made them. I don't need your debit card. Debit card is your personal information and you use that to pay for things. You don't ever want to give that information out to anybody. But the routing and account number that's what's on the bottom of checks. That's meant to be passed around that's how you pay bills and pay people for things as well. So what's that account number?