



## How to handle objections

- **Objection:** “I can’t afford it.”

**Response:** “I appreciate your concern. The fact that you can’t afford it is the very reason you should get this coverage. How difficult would it be for your family to cover your final expenses and your loss of income?”

- **Objection:** “Let me think about it.”

**Response:** “I understand how you feel. In fact, others have felt the same way. I’ve found that when someone wants to think it over that usually means I didn’t explain something properly. So that I can be sure that I haven’t left you with questions, what are you most concerned about? Price? Coverage amount or the plan I’m recommending?”

- **Objection:** “Now is not a good time.”

**Response:** “I understand your situation. Please keep in mind, insurance premiums are based on your age and health conditions today. Not to scare you, but something could happen between now and then, and your family would be financially stuck. Do you think it makes sense to provide at least a little something for your family today?”

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