My Response to the 3 main objections:

1. "I already got it"

Perfect that's exactly why I'm calling. Your file is still showing open for some reason, so I can update the system, which one of our carriers did you end up going with... Mutual of Omaha, Globe Life, AAA, Lincoln Heritage, New York Life? (Wait for response of carrier name)

Interesting (Client Name)... That's one of our B carriers we normally reserve for people with major health problems. Are you really sick or have cancer?

(95% of clients respond "no")

Makes sense why your file is still open....Looks like you might qualify for one of our A rated programs where, you either pay the same and get more coverage OR you pay less for the same coverage. Either way, my job is just to get you the options so we are 100% confident you qualified for the best program, OR help put you in a better position. Sound fair? Now just to confirm when you filled this out was your original concern to (Confirm Why And Return To Script To Book Appt)

2. "I didn't fill it out/ I don't remember filling it out"

Perfect that's why I'm calling. I don't remember everything I fill out either, so we apologize in advance for playing catch up, we've just been SO busy. I'm just calling to let you know we did get it. Now most people send in the request b/c they know if they died they don't want to leave a burden on somebody OR they'd like to leave money behind for someone special. If you remembered (client name) which one would have been your reason?

Makes sense. That's why most people send it in. (Ask question and return to script)

3. "Not interested"

Perfect just to confirm, are you not interested because you don't think you'll qualify OR you think it's too expensive?

(Wait for response then answer fast)

(Too Expensive) Got it!... That's exactly why I'm calling. Here we specialize in state-regulated programs that are affordable. (No Pause) These are built for people on a fixed and sometimes lower income would you say you're in that category? Now you can't just buy these programs you actually have to qualify first. (Back to script)

(**Don't Qualify**) Got it!...That's why I'm calling, here we specialize in state-regulated programs that can cover someone who is 85 and healthy or 20 years old with cancer. Would you say you're in between those categories? Now, you can't just buy these programs you actually have to qualify first. (ask confirming question and return to script)