

# LIFE INSURANCE OBJECTION-HANDLING CHEAT GUIDE

## 10 Ready-to-Use Scripts for Agents



Use these word-for-word responses [or adapt them] to turn objections into opportunities. Keep it client-first, empathetic, and focused on solutions.



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## OBJECTION 1: “IT’S TOO EXPENSIVE.”

### RESPONSE:

“I get it—most people think life insurance costs more than it actually does. Can I show you a couple of options that fit your monthly budget?”

### ALTERNATIVE:

“Think of it like a safety net. If something happened tomorrow, how would your family cover mortgage, groceries, or childcare?”



## OBJECTION 2: “I NEED TO THINK ABOUT IT.”

### RESPONSE:

“That makes sense—it’s a big decision. Can I ask, is it the cost, the plan details, or something else you’d like more time to think about?”

### ALTERNATIVE:

“If we find something that feels right, there’s no pressure to start today. But the sooner we submit your application, the sooner your family is protected.”



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## OBJECTION 3: “I ALREADY HAVE LIFE INSURANCE.”

### RESPONSE:

“Great—when was the last time you reviewed it? A quick comparison can confirm if it’s still the right fit for your needs.”

### ALTERNATIVE:

“Is it through work or a private plan? Group coverage often ends when the job ends, so it’s good to have something you control.”



## OBJECTION 4: “I’M HEALTHY, I DON’T NEED IT YET.”

### RESPONSE:

“That’s actually the best time to get covered. When you’re healthy, you qualify for the lowest rates—and you can lock them in long term.”

### ALTERNATIVE:

“Waiting can make coverage much more expensive—or even unavailable if your health changes.”



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## OBJECTION 5: “I DON’T WANT TO TALK ABOUT DEATH.”

### RESPONSE:

“I understand—it’s uncomfortable. I like to think of life insurance as a gift of peace of mind. It’s about protecting the people you love.”

### ALTERNATIVE:

“We can also look at living benefits—things like critical illness coverage or retirement planning features—so it’s about life, not just death.”



## OBJECTION 6: “I DON’T TRUST INSURANCE COMPANIES.”

### RESPONSE:

“I hear that. That’s why I only work with highly rated carriers who’ve been paying claims for decades. My job is to make sure your money works for you.”

### ALTERNATIVE:

“Would you like me to show you how the top-rated companies compare side by side, so you can choose who feels most trustworthy?”



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## OBJECTION 7: “I CAN’T DECIDE WHICH PLAN IS RIGHT.”

### RESPONSE:

“Totally fair—there are a lot of choices. Let’s narrow it down together based on your goals and budget, so you only look at what actually fits.”

### ALTERNATIVE:

“Think of me as your guide—I’ll simplify this so you don’t feel overwhelmed.”





## OBJECTION 8: “I DON’T WANT TO TAKE A MEDICAL EXAM.”

### RESPONSE:

“No problem. Many companies offer no-exam options that are quick, easy, and affordable. Would you like me to pull some of those for you?”

### ALTERNATIVE:

“Skipping the exam just means we use basic health questions instead. It’s simple and often gets approved in days.”



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## OBJECTION 9: “I DON’T HAVE ANYONE WHO DEPENDS ON ME.”

### RESPONSE:

“Even without dependents, life insurance can cover final expenses and prevent leaving debt behind. It’s about making things easier for loved ones.”

### ALTERNATIVE:

“Many people also use policies for savings, retirement planning, or leaving a legacy. Want me to show you how that works?”



## OBJECTION 10: “I’LL WAIT UNTIL I’M OLDER.”



### RESPONSE:

“Here’s the thing—waiting makes it more expensive. A client of mine locked in a \$250K policy at 29 for \$20/month. The same plan at 40 would cost double.”

### ALTERNATIVE:

“Getting coverage now means you pay less, lock in your health rating, and never risk becoming uninsurable later.”

## QUICK AGENT TIPS

Objections mean they’re interested—stay calm and curious.

Always respond with empathy before giving facts.

Ask open-ended questions: “What’s holding you back?” or “How can I make this easier for you?”

Keep this cheat sheet handy during calls and appointments.

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