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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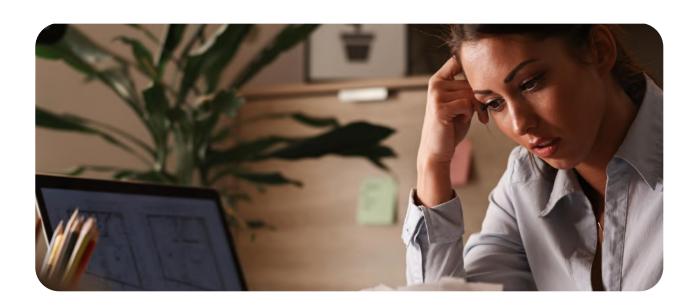
OBJECTION 1: "IT'S TOO EXPENSIVE."

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."







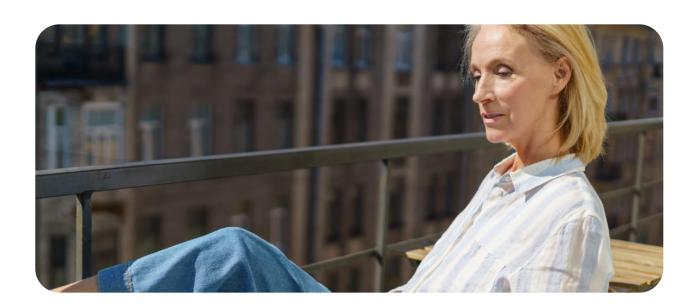
OBJECTION 9: "I DON'T HAVE ANYONE WHO DEPENDS ON ME."

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."

OUICK 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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