

Will Kit Phone Rebuttals Script

- **Why does someone need to deliver it in person? Why can't it be mailed?**

Well, (**name**), a will and living will are legal documents that require some expertise to fill out. Our representatives are trained to help you with the process so that no mistakes or misunderstandings occur. That is why many people require lawyers to do this. So, once we go over all of the information together, I will be able to either send you the will kit pdf or actually be able to mail it to you!! So, just like I was saying (**go back to your script; if you can, follow up with a question for them**)

(OR)

Well, just like I said before, since New Jersey is a probate state, we are licensed to make sure you fill out everything properly. So many families have had to wait to get the family member's estate, some even took up to 2 years because the will was not filled out correct. We make sure you understand how important this is for your family, especially because the reason you applied for this is to make sure your family was taken care of, correct? So, once we go over all of the information together, I will be able to either send you the will kit pdf or actually be able to mail it to you!! Alright perfect just like I was saying (**go back to your script; if you can, follow up with a question for them**)

- **Why do we both have to be here?**

(**Name**), it is very simple. Married couples or partners have a vested interest in their partner's will and testament. By having both people present, we can address all the questions that may come up in one visit. If one person is missing, it defeats the purpose for us to be there which is planning protection for the whole family. So, like I was saying... (**go back to script**)

- **How long does it take?**

(**Name**), ideally, delivering the materials takes 30-45 minutes. It could go longer though depending on how many questions you have. So, like I was saying... (**go back to script**)

- **What is included?**

(**Name**) there is a full and legally certified will and testament that we help you understand how to fill everything out correctly. Also, at no cost to you, you will receive a family information guide that will go hand and hand with your will and acts like a voice when you are no longer here. And finally, if you qualify, we will walk you through the discounted funeral plans that union members have been using the last 70 years to protect their families. So, like I was saying... (**go back to script**)

- **Did a lawyer write it?**

Yes (**name**). This will was created by our legal team specifically for New Jersey residents. It is considered a legally binding document once all the steps are taken and signatures notarized. So, like I was saying... (**go back to script**)

- **What is in it for you? Or how it is free? Or are you going to try to sell me something?**

Well, (**name**) we are an insurance company called American Income Life and we do not do any paid advertising on the radio or TV. This is how we get to know people in the neighborhood by giving you a no cost will kit that will save you on lawyer fees, and if you are ever in the market for life insurance, then you will know my name and the name of our company. So, like I was saying... (**go back to script**)

- **I never asked for this/ I don't remember asking for this**

I completely understand. You must have been thinking about your family and how to better protect them. (**Name**), looking at my records, it says here that you requested this on (**day**) at (**time**). You were probably on your phone or tablet and looking at Facebook and saw something about getting a free will and testament. We work with unions so maybe one of your friends who is a member of ours must have shared this on your news feed; we hear that is how most people find out about this opportunity. When you clicked on it, it took you to a form that you filled out online. Also, I have your email address that you put in the application as (**email**) is that correct too? Okay perfect... (**go back to script**)

COMMON PHRASES TO USE

1. Empathize: Say, "I understand" (*and repeat objection*)

- a. **Agent Example**: "I understand that you might not want to have someone come out to your house, we all like our privacy."

2. Recognize: Put them in touch with why they asked for it in the first place. GET TO THE EMOTION OF IT

- a. **Agent Example**: "Ms. Jones, let me ask you a question... what made you request this will and testament in the first place?"
 - i. **They will most likely respond with something about their family.**
 - ii. **Client Example**: "I want to make sure my family knows what to do when I pass away and save them time and trouble."
 - iii. **Agent responds with**, "That is what I hear everyone say who has applied and they are so happy once it is taken care of" (**back to script**)

3. Sympathize: Whatever their reason, tell them that is the most important reason to do this

- a. **Agent Example**: "I couldn't agree with you more. Family is the most important thing in the world to me too!" (**back to script**)

4. Rationalize: Show them how meeting with you will take care of that obligation and CLOSE!

- a. **Agent Example**: "Wouldn't you agree that taking care of this is worth the 30 minutes or so you'll spend with me so that you can fulfill that commitment you have to your family and protect them the way I know you want to? Do you have a pen and paper handy for my confirmation number?"
- b. **Agent Example 2**: "So by meeting with me for 30 minutes, you will simultaneously: take this off your to- do list, save about \$1,000, and protect your family in one simple step. Do you have a pen and paper handy for my confirmation number?"