Let's cover a few common objections you may get when setting appointments on the phone.

I thought you were going to just mail me something?

We used to do it that way, but the information was not very personalized, and of course in these times the company won't pay for our postage anymore. Instead, they pay us to deliver the personalized information to you... again it only takes about 10 minutes.

I'll be over there anyway and I don't mind dropping it off to you... so will morning or afternoon better for you?

OR another response could be...

Well, there are over 30 different programs and you're only qualified to receive information on the one you would actually be eligible for.

So I have to run through the qualifications with you, and the rest of it can be done through the mail. It is not a long drawn out affair. Again, would morning or afternoon be better for you?

I already have that!

That's great but chances are you are not getting all the benefits you are qualified to receive. It will only take me a few minutes to see if you qualify for additional benefits. If not then no harm done and I will be out of your hair.

Again, will morning or afternoon work better for you?

Who are you with?

I am licensed and regulated through the state of California to go over these programs with you and we have helped numerous people in your area get these benefits. Again, I will be over there tomorrow, will morning or afternoon be better for you?

Is this life insurance?

You know what; there are a lot of different programs out there. I'm not sure which programs you are going to qualify for until I ask you a few additional questions that I need to do face to face.

Again, will morning or afternoon work better for you? It only takes about 10 minutes.

