

# Unselfish Act of Love

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## *When a client has no life insurance in force*

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You said before that you don't have any personal insurance. Why don't you have any life insurance?

How does that make you feel that your family will lose everything you have worked so hard for?

One thing I definitely don't want to do is offend you, so if I do, I apologize. One thing people appreciate about me is that I tell them what they need to hear, and not what they want to hear.

As corny as it sounds, Life Insurance is simply an "unselfish act of love". You love somebody and you want them taken care of, and don't get me wrong, we don't go into people's homes and say, you don't have life insurance, you don't love your family. But, we don't wrestle people into taking care of their family, that's not the value we bring to the table. It's like your doctor; he's not going to wrestle you into taking your medication. This is not what a professional does. The value we bring to the table, is that being one of the largest independent agencies in the country, we put you with the right company that fits you and your family's needs, we put you and your family with the product that suits your family's needs, AND, when you have other financial problems, we have the solutions.

I guess where I'm at right now, 'Joe'; I'm trying to determine whether or not I can create value for your family.

If you're telling me now, that life went on and we never got the insurance, and we've been lucky, but now you realize that someday you will die and there is nothing more important than taking care of your family, then I can create tremendous value for you.

So, if you're telling me yes, you are right, we put it off and we can't keep doing this, and there is nothing more important than getting this insurance now, then I can help you, but if it's not that important to you then the only thing I can do is educate you for another 5 minutes.

You tell me 'Joe', is this important or not?