**How to sell life insurance**  
1. You need life insurance if you answer yes to one question.

1. A. If I die will someone suffer financially?

2. Objection: kids are grown no debt we don't need ins.  
 A. You must have a lot of money left over each month if you don't need the other paycheck?

B. Are you saving the equivalent of each other’s paycheck each month?

3. Sell decreasing responsibility   
 A. As we work together, we will lower your coverage at your request, and that will lower your premium.

B. So assuming you don’t need more in the future the most you will pay is today’s premium. Then over the course of years we can continually lower the face amount and thereby lower your premium.

4. Try to find the money for them to pay for the insurance.

A. Always ask about tax refund helps pay for insurance.

B. Ask about savings bonds etc. It can be used to pay insurance.

C. Take cash value and pay off a credit card. Now you can use that money to pay for insurance.  
  
 D. Or use cash value to pay 1st year upfront.  
  
 E. Move low interest account to money market, use the money from higher interest to pay for insurance.

4. Paint yourself into the future

A. As your income goes up, we will discuss retirement savings strategies.

B. As you get closer to retirement, we will discuss Social Security claiming strategies.

C. As we work to get your debt down, we will eventually have all of that money you are paying to others available for fun things and investments.