

The Rebuttal Card

Eighteen objections. The whole game on one card. Desk copy 2026-09-07.

The law of the card: every rebuttal ends with a question. Answer, ask, shut up.

1 NOT INTERESTED	"You asked. Did anyone ever actually price it for you?"
2 ALREADY COVERED	"Good. What's it pay, and when does it end?"
3 COVERED THROUGH WORK	"That's theirs, not yours. Gone when you leave. Want one you own?"
4 BUSY / BAD TIME	"Home at seven? I'll call at seven-ten."
5 TALK TO MY WIFE	"Put her on. Not home? Tomorrow at seven."
6 SEND ME SOMETHING	"It's ten questions, not a brochure. Paper can't tell you if you qualify. I can. Birthday?"
7 CAN'T AFFORD IT	"Nobody's buying anything today. That's why we start at the bottom. What's left each month after the bills?"
8 HOW MUCH IS IT? (too early)	"Depends what your health lets you have. Birthday?"
9 WHO ARE YOU / SCAM?	"Write down my name and license number. Look me up while we talk. Ready?"
10 SSN STALL	"Me you don't trust, or them? Look up the license. I'll wait."
11 BANK STALL	"Nothing moves until you're approved and you say go. The account just has to match your name, that's the law. Who do you bank with?"
12 I HAVE PMI / THE BANK'S INSURANCE	"That covers the bank, not your family."
13 I'VE GOT SAVINGS	"How long did that take to build? This check lands day one. Keep the savings for living. What's the balance protecting her, roughly?"
14 THINK ABOUT IT	"About which, or whether? Start at the bottom, raise it any time. Spell your first name."
15 SHOPPING AROUND	"I'm the broker, a hundred companies. The shopping IS my job. Who else quoted you?"
16 I NEVER FILLED ANYTHING OUT (aged)	"Somebody in the house asked about protecting the mortgage. You own the place on [street], right?"
17 I'M TOO OLD FOR THIS / THEY DECLINED ME	"That's the term guys. I write the bridge: a year of payments, no exam, pays day one. Birthday?"
18 MY KIDS WILL JUST SELL IT	"They will, after probate opens, which takes months. Who makes the payment in month two? That's the whole policy."