

The best way to handle an objection is to never get it in the first place. If you carefully follow the presentation script, you will eliminate most objections before they even come up. But there may still be times when you get an objection or two. The good news is that objections are buying signals. When a client throws up an objection, what they are really saying is “I know I need this, but I prefer to procrastinate and put this off as long as possible. Please help me get out of my own way!”

Our job is to skillfully learn how to take an objection and turn it into a sale. In time, you will learn to handle objections with ease, but you must practice and role play until it becomes second nature to you.

KEYS TO OVERCOMING AN OBJECTION

1. Acknowledge or agree with the objection immediately (validate the client’s concern.) Until you do this, the client will not hear or accept your explanation. Remember, if you want the client to really hear and believe what you have to say, you must show respect for them and validate their concerns.
2. Take them back around. Get back to the idea you’re trying to communicate. Go back to a step in the presentation that relates to the objection and re-educate the client on that subject. At this point, it is imperative that you maintain control of the conversation without imposing control. If you are successful at redirecting the objection back into the conversation, the client will follow your lead and continue on.
3. Move to the close. DO NOT just answer and pause or stop. The client does not know the next step... they are waiting for you to lead them there. Pull out the application and start filling it out beginning with the information you already know (D.O.B., address, etc.) and then ask for their Social Security Number and **assume** the close. Once they give you that, they are committed.

Summary: Be attentive to the client’s needs and any concerns, but stay in control! Remember, you are the professional! The client needs you to take them by the hand and lead them to the right place. That is why you are there. Stay in control of the conversation and the direction it is going, while maintaining respect for the client and his or her concerns.

OBJECTIONS AND RESPONSES

1. “I can’t afford it.”

“I hear you, it is a little tougher these days. But, when it comes down to it either you are going to have to sacrifice, or your family is going to have to sacrifice.

Obliviously, you love your family very much otherwise you wouldn't have sent this card in. If you don't have \$7,500 in savings right now and something does happen, your kids will sacrifice.

We can buy you time with this plan. Again, which plan is more manageable for you the \$50/month or the \$70/month plan?

OR (continued)