



## **Habit 5: Addressing & Eliminating Objections**

An Objection typically signifies a customer's lack of information, perceived value or trust. If you receive a pattern of Objections, it's not them, it's YOU!!

The goal for every Sales Expert is to create a symbiotic, win/win outcome. Contrary to popular belief, the best sales are given- not taken, and do Not require you to beat down the customer or Over-come Objections. You set the tone in the first 5 minutes during Habits 1 & 2, by Eliminating F.U.D.- Fear, Uncertainty, Doubt, and manifesting P.A.C.E. – Passion, Authenticity, Control & Expertise.

Objections are simply opportunities to hone your Habits and master the art of getting a “Yes.”

### **Here are the usual Client Concerns and the Areas (Habits) to refine:**

Still Shopping - (Need, Val Prop, Carrier Info, Urgency)

Need to compare to current policy- (Need, Needs Analysis, Apples to apples comparison, make them take action, last step is to Schedule follow-up)

For all clients looking to Re-fi their Life Insurance, in addition to the existing Face and Term, ask them the following:

- What were you were looking to protect back then when you got that policy? (will help you pinpoint the years left)
- Did you set it up the payment automatically out of checking? (will allow you to ask them to look on-line for the monthly premium)

Talk over with spouse – (Refine Need, Beneficiary, Schedule Follow-up)

Want to think about it – (Rapport, Price sensitivity, Value, Needs Analysis)

Better prices elsewhere- (Trust, Val Prop, Carrier evaluation, Underwriting)

Current policy is cheaper

– (Apples to apples comparison with term, add coverage, add years)

Just want quotes – (Need, Create urgency, Save age, “Most important?”)

Waiting to get more quotes – (Timeline, Beneficiary, Simple Process)

Email me the quotes- (Val Prop, Agency info, Rapport, Carrier background)

Need to talk to my local agent – (Trust, Val Prop, Urgency, Savings, Process)

Too expensive – (Need, Needs Analysis, Budget)

Don't want to do an exam- (Non Med, Val prop, u/w questions, Carrier background)

Not ready to buy – (Need, Save age, Val Prop, Beneficiary)

With preparation for these common Objections you can address & eliminate them in advance, and move seamlessly into Habit 6.