



## Habit 5- Handling Objections

(The Goal is not to "Overcome" but to Eliminate)

TIE DOWNS – Used to gain agreement following a point of importance. Pause after using and do not proceed unless you gain agreement. The concept is to gain a series of smaller “yes’s” which add up to the big YES (your sale). \*Anytime you build value or address their objection, tie it down!!!

Examples: “Does that make sense?” “Is that right?” “This is what will let your wife sleep better, correct?” “I’m sure that is the type of coverage you are looking for, right?”

“Feel, Felt, Found” (FFF) – This proven technique helps to normalize their concern and provide comfort in numbers. “I completely understand how you Feel. Many of my Clients have Felt the same way. What they Found when we...”

L.A.E.R – This technique is designed to isolate the objection. The acronym stands for: Listen, Acknowledge, Explore, Re-connect.

- Active Listening with paraphrasing and reflexive questions
- Acknowledge their insight and thought process. “That makes sense.” Make them feel like they’re buying rather than being sold.
- Explore what their true concern is- find their hot button by getting them to go deeper into the issue. “Is it budget, timing, familiarity, process?”
- Re-connect with their Personalized situation (make them feel special) and remind of their Need and your Unique solution

MIRRORING – Use this technique not only to make the customer comfortable but to more easily, naturally build rapport. In short, be authentic but show-case familiarity. Listen and respond in kind to their tone and speaking rhythm. Pick up on their personality type and use your profiles to mirror their sentiments, patterns, voice intonations, etc.

BREAKING POINT – Every customer has a breaking point. Too often business is lost simply because the agent tried to “over-come” their concerns rather than letting them express further. If you calmly continue with the prospect with questions they will generally give in to sold, rational reason. Most

people will not hang up on you. 😊 Don't leave money on the table! Be willing to go back to the Need and ask them point-blank what it will take to earn their business.

### COLUMBO APPROACH

- Totally agree with their responses. Even forward them. Then, just before they think they're done, ask the critical question that disarms them...

Examples: "I'm curious, who was the Agent who sold you this last policy?" "Just for my records, what's the age of your youngest child again?" "By the way, when were you planning to retire again?" "Just for grins, what College did you say your Child (name) was planning to attend?"

Once the Client responds positively, it's just like the initial "Yes" and you smoothly transition into Habit 6.