



Monday, April 4, 2016

Handling Resistance and Excuses

Thank you for participating in the April 4, 2016 teleseminar with Garry Kinder and Bill Moore, sponsored by the FFMA and NAFIC. Your handout is attached. Please make copies for those participating. The handout is a beneficial tool for following along with Garry and Bill.

DIALING INSTRUCTIONS

Please call: **1-877-254-8863**
(Toll free from the US/Canada)

Enter Access Code: **823553#** to
join the call

*If you have questions prior to
the call, email:*

call2kinder@KinderBrothers.com



The call will start promptly at
12 noon Eastern
11 am Central
9 am Pacific
and will last for
30 minutes,
with **15 minutes of Q&A.**

TELEPHONE HELP:

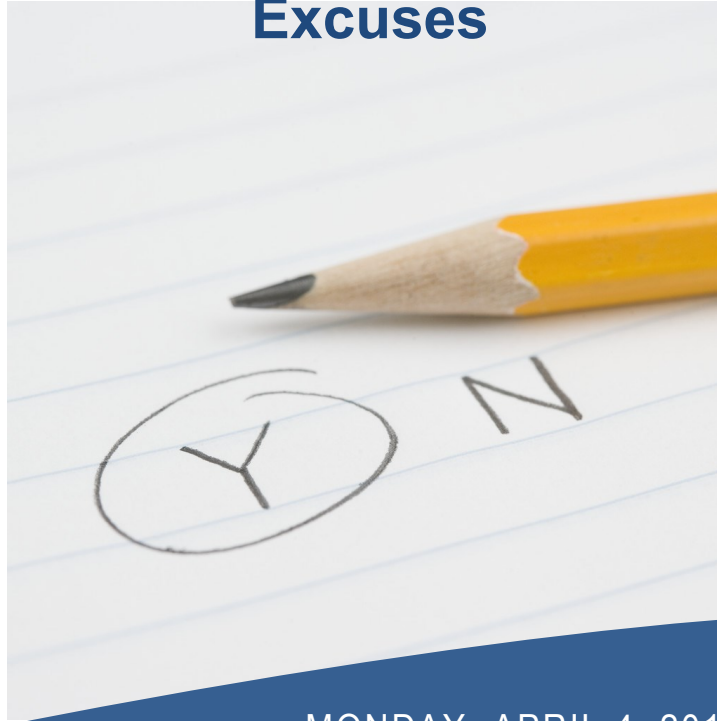
If you are experiencing difficulties during the call, **press *0 for Operator/Help.**

Volume: Press *4 for Volume Gain. Press *4 again to remove the volume gain.

call **2** Kinder

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MONDAY, APRIL 4, 2016
12 NOON EST
11:00 A.M. CST
9 A.M. PST

**Sponsored by the
FFMA and NAFIC
No Charge to You!**

THINK ABOUT THIS:

**Do you have a strategy for handling
resistance, objections and excuses?**

<http://www.KinderBrothers.com/categories>

**KINDERBROTHERS
INTERNATIONAL**

You must be
good

at handling objections.

Those who don't
object,

Don't buy.

Salesmanship Begins When the Customer Says, "No."

*Objections can serve you well if you learn to welcome them,
and if you have the strategy for handling them.*

Two factors will determine your success in meeting resistance and overcoming objections:

- _____
- _____

ATTITUDE TOWARD RESISTANCE

Your attitude toward the response given by the prospect is a most important factor in your success in securing appointments.

- Objections are often viewed as major _____ to closing the sale.
- Objections provide clues to the prospect's _____.
- No matter how skillful you become at _____ and _____ objections before they come up, some will still surface.

Handle them in one of three ways:

- _____ them
- _____ them
- _____ them.

HANDLING OBJECTIONS OVER THE TELEPHONE

When making calls to set an appointment, you should keep in mind, the *purpose of the call is to _____ -- not to sell financial products.*

COPE WITH EARLY RESISTANCE

Cope successfully with any early resistance by following this three-step method:

- ***That's all right, John. I can understand why you would say that and I'll take that into consideration when we _____.***
- If the same objection persists, move ahead by saying - ***May I ask _____ you feel that way?***
- If the prospect still objects, then move forward by saying, ***John, I would appreciate your courtesy in giving me 20 minutes to meet with you and _____ you the kind of _____ we do for our clients.***

HANDLING OBJECTIONS DURING THE CLOSE

The sale is really made during the first interview when you do a thorough fact-finder and get a money commitment.

- You should *always assume the prospect is going to _____.*

When you encounter objections near the close of the presentation, remember the prospect is really saying, "I'm not sold, at least not yet." These are three basic reasons for the objections:

- *There is something that is not _____.*
- *There is something the prospect does not _____.*
- *It may mean there is something the prospect is trying to _____.*

FIVE-STEP STRATEGY FOR HANDLING OBJECTIONS AT THE CLOSE

Step One _____

Step Two _____

Step Three _____

Step Four _____

Step Five _____

PREPARE YOURSELF

Preparation means being so well-organized that you know before you make your presentation that the prospect will buy your recommendation.

- Be certain that all the _____ parties will be present.
- Be sure you have all the _____ with you for the interview.
- It's not what you _____ or what you say to your prospect that counts, it's what he or she accepts. Acceptance depends on the _____ and _____ of your preparation.

Power Phrases

No need

- ✎ Life insurance is really nothing but money. You don't need more life insurance, but you do need more money. While you are alive, we call it thrift; when you die, we call it life insurance.
- ✎ Intelligent people buy life insurance - when they don't need it.
- ✎ You're saying, "I don't need it." With all respect, I ask you, could you change the 'I' to 'we' and still make that statement?
- ✎ You'd give your life for Mary and Bill - why not insure it for them?
- ✎ No need, true; if you needed it, you couldn't get it.

No Money

- ✎ Don't be afraid to pay yourself first.
- ✎ No money - you don't want this to be permanent, do you?
- ✎ Earning money is easy - managing it successfully is hard. Life insurance makes its owner a successful manager of money.

No Hurry

- ✎ Every 17 minutes, someone buys life insurance who will not live to pay the second premium.
- ✎ The only time people buy life insurance is when they think they need it. When they know they need it, they can't buy it.
- ✎ I never met a person who planned to fail. I have met too many people who have just failed to plan. Why not start planning now?

Inflation

- ✎ A widow doesn't ask what kind of dollars - just how many.
- ✎ Inflation is the reason you should have purchased this last year.
- ✎ Inflation of prices means inflation of income. Increased income into insurance will keep pace with inflation.

Wants Term and Needs Permanent

- ✎ Will Rogers said, "I'm not so much interested in the return on my money as I am on the return of my money."
- ✎ You can't solve a permanent problem with temporary insurance.
- ✎ Term insurance is rented insurance and, therefore, the most expensive kind.

Business Insurance

- ✎ Do you own the business, or does the business own you?
- ✎ If a key employee isn't worth insuring, that person isn't a key employee.

YOUR PERSONAL PLAN OF ACTION

Based upon today's session, what action will you take? What must you get done?

Next Call2Kinder – Monday, July 11, 2016
Blueprint Selling System for Middle America
(designed for selling permanent life insurance)