

## How to Get Past “No”

What do we know about objections? We know an objection is a rejection of the product or service that you offer. If we view them as opportunities instead of roadblocks, we have the chance to help our customers identify with the importance of the product/service being offered. Consider the following when addressing objections:

FIRST: **Understand “Why” you hear objections:** Perhaps the customer can’t identify with how the product/service will help them. Don’t assume an objection is a rejection; an objection is your opportunity to show them how valuable the product/service may be for their unique situation. When you demonstrate how valuable the product/service is, you will remove the objection.

SECOND: **Involve Your Customer:** This makes the situation “real” and allows them to identify with a potential problem.

1. Bring the future to the present. Ask them, *“what would happen if this happened to you?”*
2. Tie dollars to the situation: *“how much will your income be reduced if you’re off due to a disability?”*
3. Make it real: *“where would you find the extra income to make your mortgage and other debt payments?”*
4. Help them realize there could be a financial deficit and how the product/service could solve it: *“purchasing the protection would allow you to have your loan payment made and allow you to use what income you do receive, while out on disability, could be used for other needs.”*

THIRD: **Follow the objection handling model.** Remember the **LACES** approach to objection resolution (previous “Beset Practice” issues) and use it:

**L:** Listen; **A:** Acknowledge; **C:** Clarify the objection; **E:** Explain value; **S:** Stop talking.

FOURTH: **Be empathetic.** Considering using:

1. “Keeping to a specific budget is a good idea”.
2. “So, to clarify, is it only the payment that you’re concerned with, or do you not see the value in the product?”
3. “I have had other customers share that same concern”.
4. “Can you tell me why you wouldn’t be interested in the protection?”
5. Share success stories. If other customers have benefited from the product and service.....share the story.
6. “To Thy Own Self, Be True”; in other words....be yourself. Show your personality and enthusiasm for the product/service.
7. Get them involved; allow them to “see, feel and hear” how owning the product/service will protect and enrich their lifestyle.