

Common Objections

Always listen to the “Handling Objections” Audio by Ian Prukner 1st! You will avoid massive mistakes that are made by many in this area!

<p>I need to talk to my spouse 1st</p>	<p>Say Hey...you know what... I really, really appreciate you bringing that up because I definitely do want (her/him) to be there ...but listen... just generally speaking OK...just generally, if you had to pick a time that was generally better for the both of you would it be weekend's or weekdays?... just generally speaking?</p> <p>And then they're going to pick... <i>("weekend's or week days which would be better"?)</i></p>
<p>What's the name of the Company?</p>	<p>Thank you so much for asking...it is a company called Primerica Financial Services. I'm sure you've heard of us...SO...as far as us getting together, what's better for you guys? <i>(weekends or week days which would work better?)</i></p>
<p>What is it or What's it about?</p>	<p>_____, thank you so much for asking that question...basically we're helping people to save money on Debt, Save money on taxes, Save money on insurance and teach him how to take some that savings and actually save it for things like Retirement, Kids college education, Starting a business.. it's really, really, pretty incredible...SO... as far as us getting together, what's better for you guys? <i>(weekends or week days which would work better?)</i></p>
<p>Too Busy or I don't have time right now or Can you call back another time?</p>	<p>_____, thank you for bringing that up... I know how busy you are, and you know when people say that, what they are really saying to me is they think I'm gonna come by and waste their time trying to sell who knows what... is that kind of how you feel? (WFA) Hey listen ____ I don't wanna waste YOUR time and I definitely don't wanna waste MY time... give me 15 minutes and if in 15 minutes what I'm showing you is not unbelievably interesting to you, let me know and I'll stop and we'll never talk about it again...is that fair?... OK ...great...SO...as far as us getting together... what's better for you guys? <i>(weekends or week days which would work better?)</i></p>

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I already have a Financial Advisor

(I've had someone before the one I have now)

IMPORTANT! If they already have a Financial Advisor and that advisor is not with Primerica, they're getting taken advantage of... 100%...that's a certainty...That's exactly who you want to see, but you gotta be on your A game...so here is how you handle that...

There are 2 diversions of this...So here is the logic...

I say ...man ____ that is AWESOME... very, very good, you are way ahead of most people... ____,
Let me ask you a question, if that's OK...Out of curiosity, is this your 1st Financial Advisor or have you had somebody before?

(This is where we're gonna divert... their either gonna say "it's my first or they're gonna say I've had somebody before)

I've had somebody before...

Awesome great so..." why did you make a switch, if you don't mind me asking, from where you were, to the person you have now?"

(And they're going to say some version of... There was in an improvement like..."I liked them better, they had a better product, lower fees"... Some sort of an improvement.

...Listen, sounds like you found an improvement (correct me if I'm wrong) You took advantage of that improvement & made the switch...

right? Awesome...so let me ask you another question it if I can... so you found improvement, you made them prove it is it at least within the realm of possibility that there may yet again be another improvement that could be made...It's at least possible right, that there could be something even better right? OK...so you seem like somebody that likes to get all the information, that likes to make informed decisions right?... and even acts on stuff when you find things are better right? OK... let me get you some of that information OK?... if there's an improvement, at least you know, right?... OK...and If there's not then you know you're doing everything 100% right that person's doing great job... either way YOU WIN, right?... OK, more information definitely couldn't hurt you..so as far as getting together, what's better for you guys?

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(This is my 1st Financial Advisor)

IMPORTANT! *If they already have a Financial Advisor and that advisor is not with Primerica, they're getting taken advantage of... 100%...that's a certainty...That's exactly who you want to see, but you gotta be on your A game...so here is how you handle that...*

*I say ...man ____ that is AWESOME... very, very good, you are way ahead of most people... ____,
Let me ask you a question, if that's OK...Out of curiosity, is this your 1st Financial Advisor or have you had somebody before?*

(This is where we're gonna divert... their either gonna say "it's my first or they're gonna say I've had somebody before)

No...This my 1st Financial Advisor...

Awesome great...it sounds like your probably pretty happy with them...OK great...AWESOME...so let me ask you a question _____. If you walked into the doctor's office tomorrow with arm pain...the doctor looked at you & he said _____, listen I've got a solution. We are going to amputate...so listen...I've got the surgery room ready in the back, just go get washed up and put on the gown and in 30 minutes you'll have one arm. I promise you, the hurting arm will never hurt again for the rest your life... So just go ahead and go on back and lets get it done. Would you say...sure Doc, sounds good. I can't wait to have one arm or would you 1st go and get a second....(pause) opinion? *and I say... of course you get a second opinion right? So listen, I know it's not your arm... ONLY your entire Financial Future...right...no big deal... So wouldn't it make sense to get a second opinion on something as important as your Financial Future & your finances? ...of course it would. So, listen, let's get together...and get you some information, and the worst thing that happens is...maybe your doing everything right and now you know that the opinion you've gotten is the right thing...and if your not, I'm sure you'd at least want to know, right...whether you took action on that or not, is fine...but you'd at least want to know, right?...of course you would, so as far as getting together, what's better for you guys?*

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I’m just NOT Interested

_____thank you so much for bringing that up...like I said you may not have any interest, but for sure somebody you know would benefit unbelievably from this ...so listen you may or may not be interested ...that's fine, give me 15 minutes, within 15 minutes if it's not interesting to you, we'll stop, we don't need to talk about anymore ...but I really want you to see this... if not for you for the people in your life you love and care about that are struggling financially right now ...OK so listen as far as us getting together what's generally better for the both of you would it be weekend's or weekdays

And then they're going to pick...
("weekend's or week days which would be better"?)

POST CLOSE

POST CLOSE SCRIPT... (VERY IMPORTANT!)

...I'm gonna put you down for _____ on _____ ...talk to _____, if that doesn't work, call me back please like tonight or tomorrow at the latest with a couple of times that would work. OK?

Otherwise we'll plan on doing _____ at _____ o'clock, OK?

Listen ...Hey _____ please don't text me or email me if it doesn't work...sometimes I don't get them & I don't want to end up showing up at your house & you've been trying to tell me it didn't work...so I need you to call me ...and just don't call me and say it DOESN'T work...I need you call me with a couple of times that DO work...

...otherwise we will plan on _____ at _____ o'clock...OK? Is that all right? Very good...

(SMILE...a little humor) ...So listen ...I've got you at _____ on _____ and unless you or I die between now & then I'll see then ... OK? Very good ...