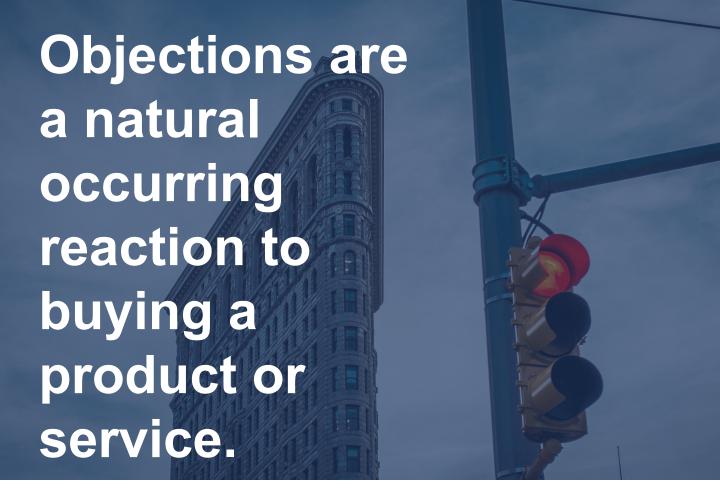


### OVERCOMING OBJECTIONS

How to address and move through objections



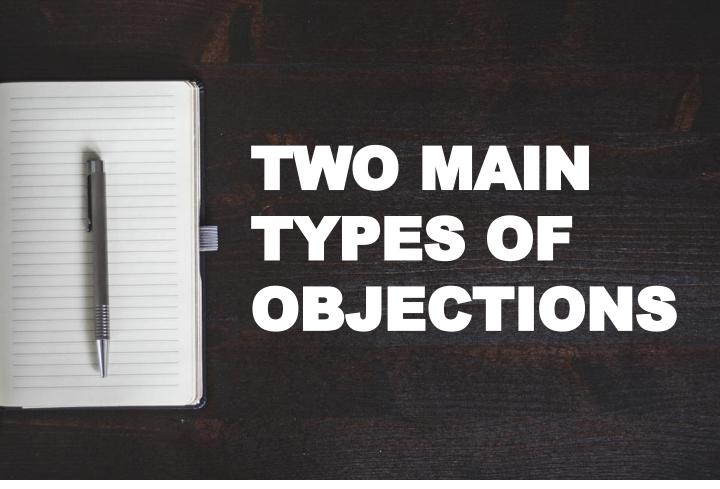
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Regardless of what you are selling, clients will have objections.

This guide is designed to give you an idea of how to overcome objections at an appointment or working with leads.

These methods may work for you, or you may have your own style or techniques to create new ones that result in better success.



PRIMARY

Primary objections are ones that will stop the entire process from proceeding forward.

SECONDARY

These objections can stall the sale come as a result of secondary offers, such as separate dental plans or hospital indemnity products.

### **KNOWING THE DIFFERENCE**

Primary objections usually require more time and effort to work through. This is where strategic methods and systems will come into play.

Secondary objectives typically are solved with simple replies or actions.

### MIDHANDLING OBJECTIONS

If you are too passive about a primary objective, the client may not feel as though their concern was properly address and may still linger on that feeling, especially when asked to make a buying decision.

On the other hand, if you go too deep or over-explain a secondary objective, you may cause some confusion with the client, and confused minds don't buy.

Simple concerns don't need complex answers. You can always go deeper into a topic if the client starts to dig in, but don't dig the information hole yourself and drag the client in with you!

### Example:

Q: Can I get a flu shot?

A: Yes, twice a year once in the spring and in the fall.

No complex answer needed.



### K.I.S.S. Keep It Simple Stupid

The more complex you make something the less people will use it. This is true in selling as well. Make sure you are giving simple answers that keep your clients informed without confusion.

## 3 STEP OBJECTION PROCESS

- 1. Address the Concern
- 2. Repeat the Objection
- 3. Respond

# Addressing the Concern

- Slow down
- · Don't ignore the questions or concern
- Validate what they said

This is where you break from the flow of the appointment to address what the client just mentioned or conveyed.

One key element is to slow down. It is easy to fall into a rhythmic flow when discussing the details of plans as you may have explained them 100x's prior to your other clients. By stopping and slowing down, you are demonstrating the validity of their concern or question.

This can simply be done by stating:

That is a good question...
I am glad you mentioned that...
Thank you for telling me...

Then move on to:



- Make sure you are addressing the right concern
- Show your client you are not assuming

Some objections may not be so obvious, which is why you want to make sure before you give your answer you are in sync with your client.

You can try phrasing it as:

Just to make sure we are on the same page...is that correct?

I want to make sure I understand...am I correct in understanding this?

### Example:

The client says they are concerned about cancer. You may assume they are worried about cost so you start talking about how the costs are covered and what they may expect to pay but they are more concerned about where to get care.

Giving a cost solution to an access to care concern does not solve the issue for the client, and some clients after hearing the wrong answer may not correct you and let you move through the appointment so they can give you the "I want to think about it" reply to end it all.

NOTE: This step may require a little inquiry as some objections could be masks for other concerns. Some dialoging and additional fact finding could reveal the actual concern.



- Keep this simple Confused minds don't buy
- · Verify the concern or question has been answered

People like simple answers. While it may be tempting to show how much you know and understand the answer, the more you talk, the more opportunity you are giving your client to tune out or explain yourself out of a sale.

### Simplicity sells. Complexity stalls.

Give your reply. Keep it simple and clean. Then ask your client something along the lines of:

Does that help you?

Does that clear things up?

Do you have any other questions about \_\_\_\_\_?

Once you and your client are clear to move forward in the appointment, proceed.

Otherwise, you may feel you answered the question and move forward and leave your client behind. Once you ask for the sale, they will not be ready and stall until their concerns or questions are answered by you or someone else.



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