



INTRODUCTION

Closing over the phone and in the home is similar. Over the phone, we need to use a systematic approach to uncover the problem since we can't see body language or facial expressions. It is very important to discover the real problem or hesitation and use that to close.

Always begin with “THE TWO THINGS YOU NEED TO THINK ABOUT” close. It usually comes down to one of two objections: affordability and need. They have established the need by inquiring, and if you made appropriate options, this should close it. If this close does not work, ask “WHAT IS STANDING IN THE WAY?” to uncover the real problem. Listen to what they say and then use the appropriate close. The majority of the time, it falls under one of the objections below:

- **Kids Close**
- **Can't Make the Decision**
- **Talk with Others**
- **Trust and Faith**
- **How Do I Know If You Are Legit Over The Phone**

After going through each objection, ask, “**HOW DOES THAT SOUND?**” If the answer is still no, ask “What is standing in the way?” until you get to the real issue.

If they're still indecisive, go back, go back to the “**TWO THINGS YOU NEED TO THINK ABOUT**” close.

“THE TWO THINGS YOU NEED TO THINK ABOUT” CLOSE

For most prospects, there are two factors—affordability and need. The “Two Things” close helps to reinforce the importance of both to help overcome those objections.

I hear what you’re saying and the way I look at it, for most people the decision comes down to two simple things:

First, can you afford it?

When we talked earlier, I said that I would be sensitive to your budget and I asked a few questions regarding your budget and affordability. That is how I came up with the recommendations.

Do you feel that _____ or _____ fits in your budget?

- » If no, find out what you missed. If they truly cannot afford it, stop closing. There is nothing that can be done to overcome, and pushing may damage future opportunities. Leave your name and phone number for the future.
- » If yes, move to the next question.

Second, do you really need it? The reason I feel you need this is because:

- » When it comes to final expense insurance, something is better than nothing. There’s a lot of peace of mind to know you have it taken care of.
- » Even if you start with the smaller option, you can always increase. Getting something started is the first step.
- » There is always a need for final expense insurance and we have already established that it is affordable. Let’s go ahead and get one of the options started.

Now based on that, which option works best for you?

- » **Option A _____ for _____/month or**
- » **Option B _____ for _____/month**

Some prospects rely heavily on their children to make decisions related to their finances. Understanding their needs and helping them feel comfortable, the reason they are making this decision can help them overcome this objection.

That’s fine, but let me ask you this: If it was up to you, would you do this?

» I don’t know:

- Okay, that tells me you are not really sure. **What is standing in the way of you doing this?** (Find problem)

» Yes:

- I’m glad that you see the importance of doing this and it’s real common for you to want your family to know what you have done to protect yourself and your final expenses. Believe me, your family will be grateful for the steps you’re taking to protect the money they will someday use to pay for your final expenses. Once you receive the policy, you can share it with your kids. I will be more than happy to talk with them once you have been approved.

How does that sound?

“CAN'T MAKE THE DECISION” CLOSE

Delaying the decision to close is a common objection for many prospects. Helping them to see the value in acting today can help them make their decision.

I understand what you are saying. Since many health and other circumstances change from day to day, I would recommend that if you think you MAY want to do this, we should submit an application and make sure you can get approved. That's the first step.

Once you are approved, you will receive your policy. As long as you are happy with it, it is yours to keep. And best of all, I will be your agent and do all the work for you.

The most important question is, who would you like as your beneficiary?

How does that sound?

“TALK WITH OTHERS” CLOSE

Using other individuals, including family, their children or lawyers can be a way to deflect their decision. Establishing credibility and expertise in this area can help overcome this objection.

Okay, no problem. Let me ask...Who is it that you want to talk with?

(Kids, lawyer, family, neighbors, etc.)

While a friend or neighbor may have experience with one or two similar policies, this is what I do every day. My education and experience have prepared me to help you make a decision. I work strictly with seniors and I can look over your personal situation to recommend what's in your best interest.

Why don't we start with option _____? Once you get your policy in the mail, look it over and as long as you are happy with it, it is yours to keep.

How does that sound?

“TRUST AND FAITH” CLOSE

When unsure about the appropriate decision to take, leveraging the reputation of the insurance carrier can help overcome concerns. This, combined with your expertise as an agent, can help overcome this type of objection.

I understand. First of all, I want to remind you of the company I am recommending. It is with _____ and they are an excellent company. I completely trust them.

Second, and even more important is that I will be your agent. If you have questions or concerns, you will call me and I will take care of you. I work strictly with the senior market and, based on that experience, I recommend option _____ for your situation.

How does that sound?

“HOW DO I KNOW IF YOU ARE LEGIT OVER THE PHONE” CLOSE

For many seniors, being sold over the phone raises concerns of legitimacy. It is important to build trust and credibility from your experience to overcome these types of concerns.

I can understand that concern, but let me explain a couple of things. First of all, I have been helping people with their insurance needs for over ____ years and our agency has been in business for _____ years.

- » I pride myself in taking care of the senior community.
- » I am able to contact and help more seniors every day by doing business over the phone.
- » I have contracts with several insurance companies that refer their clients to our office because we are licensed in your state and trusted, they know that we have respect for our clients and their privacy.
- » All of your information is secure, and I assure you that I will treat you as my own family. I will be your agent, you can call me with any questions or concerns in the future.

Put your trust and faith in me and I will take care of you. **The first thing we need to get started is the most important question, who would you like as your beneficiary?**

Agents must be properly licensed in each jurisdiction where they and each consumer resides and ensure that all other marketing requirements are met, including with respect to federal and state privacy and telemarketing laws. Any outbound calls or texts must comply with federal, state and local restrictions and guidelines. Calls and texts are prohibited to numbers on state and federal do-not-call lists, and telemarketers must maintain and honor internal do-not-call lists. The use of auto-dialers to call or text must be limited to recipients who provided express written consent to be contacted about the products. Some jurisdictions prohibit calls to persons under a declared state of emergency. Callers must disclose the identity of the seller, the purpose of the call is to sell products and the products being offered.