

I understand how you feel.

Mr. Prospect, this is called Needs Analysis because it is designed to expose your needs, both for coverage and financially.

Our goal is to help you fill the gaps of your coverage without hurting you financially.

Let’s drop this final expense benefit to \$....., still enough to cover funeral expenses and see what it does to the monthly premiums.....

Ask: would this make you feel more comfortable?

Continued on next slide



**Suggested Whole Life drop downs: from
\$30,000 ▶ \$20,000 ▶ \$15,000 ▶ \$10,000 ▶ \$7500);**

Suggested monthly income drop downs: 5yrs ▶ 3yrs ▶ 1yr)

Start with the whole life; reduce and recalculate; then ask:
Would this make you feel better?

The Key Point is to leave the full needs picture and reduce the cost;
do not take any of the needs away.



If you feel there’s no breakthrough on re-adjusting the proposal, ask one final question:

“Mr. prospect, if something were to happen unexpectedly, which one of these obligations would you rather have taken care of to protect your family at best?”

Depending on the answer, you want to proceed by adjusting the proposal to the product that is going to fulfill the obligation chosen by the prospect, exclude all other products and close:

“This is exactly what you want. Does it make final sense?”



Objection #2 “I already have insurance”

Yes, the Needs Analysis has already taken that into consideration and it has clearly exposed the need for more coverage.

The last thing you’d want to do is leave your family exposed to serious financial strain when you are not around anymore to protect them.

The real question is this: now that we know you need more, can you qualify for the additional coverage? And if you can, wouldn’t you want to take advantage of it now while the premiums are still low because of your age?

The older you get, the more expensive it gets and the tougher it gets to qualify. **Make sense?**

Let’s get you going and we’ll know for sure in four to six weeks whether we can issue this coverage or not.

(If money issue comes up, go back to the “I can’t afford” close)



Objection #3 “I want to think about it”

1 of 3

Mr. Prospect, that goes both ways.

The company will need to approve you first and that will take 4 to 6 weeks.

Please, let me ask you, what is it about the program that makes you want to think about it?

I can't help you make a decision if I don't know what it is.

Wait for the answer and then provide a solution. You are a problem solver at this point).

Possible answers:

1. Money ► go back to solution #1
2. I already have insurance ► go back to solution #2
3. We don't make any decisions unless we think about it first

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Objection #3 “I want to think about it” 2 of 3

We don't make any decisions unless we think about it first:

Mr. prospect, I came here as a stranger and I'd like to leave as a friend.

I would not consider me your friend unless I were to get you covered as of tonight.

The Needs Analysis has exposed a gap in your protection that could become a financial disaster for your family when you are not around to protect them.

This is not an opinion, but a fact exposed by the survey and proposal we filled out together.

I want to help you make the right decision for your family, which is why I am asking you: what is it about the plan that makes you want to think about it?

Proceed to eApp



Objections Summary

What it all means: The needs analysis has exposed the need for insurance.

All we need to do at this point is become problem solvers.

No gimmicks, only genuine concern for the client's welfare will make you win the customer in front of you and become their life insurance agent and problem solver.

