

## THINKING ABOUT IT

### **STEP 1:** (Application Close) **“We need to think about it.”**

**RESPONSE:** “Oh, not a problem, while you're thinking about which one is best for you, I'll go ahead and ask you all of the medical questions to see if you can even qualify.” (Answer medical questions and continue filling out the application. Then ask the closing question again.)

Don't stop at the medical questions. Continue with the entire application process and ask the closing question as an afterthought. If they are insistent about thinking about it, they will stop you during the application process.

### **STEP 2:** (Walk Out Close) **“We still want to think about it.”**

**RESPONSE:** “Oh, not a problem, I am going to mute up and turn my camera off. You go ahead and take 5-10 minutes and talk with each other to figure out which one works best. I'll be back on soon. (When you come back in, start off by asking if they have any other questions.)

This response works well when one spouse is committed to enrolling, and one is not. Or when they tell you they don't make decisions on the spot. Give them a little time between themselves. There is only one way to correctly perform this response. As soon as you start to say it, you need to rise from your chair and leave the Zoom while saying it on the way to turn your camera off. Do not sit at the desk and look for confirmation and then try to leave.

### **STEP 3:** (Isolate Real Problem and Adjust) **“We still really need time to think about it.”**

**RESPONSE:** “Well actually, I have one question for you. Usually, when members feel they need to think about these benefits, it's for one of three reasons: 1. They feel they don't need all the benefits, 2. There are some questions I didn't answer, or 3. They feel they can't afford all the benefits—which one is it for you?”

The purpose of this response is to try and isolate the reason which is usually affordability. Then assume the sale using the affordability close.

## AFFORDABILITY REBUTTALS

### **STEP 1:** (Affordability Close) **“We can't afford it.”**

**RESPONSE:** “Oh, that's not a problem. In fact, I'm glad you told me that! My job is to make sure that this is absolutely comfortable for the members, so what we are going to do is start you off with just the basic program of \$\_\_\_\_\_ a week, and then that way when things change for you down the road, you can go ahead and bump it up to the recommended program if you want to. Is that fair?”

### **STEP 2:** (Reduction Close) **“We still can't even afford the basic program.”**

**RESPONSE:** “Let me ask you, if the program I outlined for you was based on setting aside \$10.00 a month, is there any particular reason why you wouldn't try and qualify today? (Wait for an answer, if no) Well, I didn't think so. Although there isn't a program based on \$10.00 a month, I just wanted to make sure the issue was affordability and not anything else.”

Downsize the weekly/monthly amount. ALWAYS downsize in small increments. There is no need to go from \$30/wk. to \$15/wk. However, never try to hold the line on money when someone isn't comfortable with the amount.

## DON'T NEED IT REBUTTAL

**STEP 1:** (Elimination Close) **“I'm not sure we need it.”**

**RESPONSE:** “Oh, that's not a problem. Last thing, they always have me ask... out of all the benefits they set up in the program, which one of them do you feel was the most important, and which one did you like the best?” (Wait for an answer, respond with) “That's what all the members are saying. In fact, what they're allowing members to do is to just start with the part of the program that they feel is the most important, provided they can qualify. I'll go ahead and ask you the medical questions just to make sure you can qualify for that part of the program.”

If you are experiencing need as your number one answer after you ask the closing question, then you need to get help with your presentation. Ask your manager to watch your next presentation. Typically, lack of need happens when the presentation lacks enthusiasm, passion, conviction, and being off script.