

objection/ talk over with children? also

Posted by thallum - 2009/06/27 15:31

Hello,

Just wanted some thoughts, tips, objection help to the objection--talk it over with the kids? Not sure of new ways to attack this objection?

Also, how do other agents handle time allowed in a interview. At times, Ive gotten in the door and the prospect, just says leave your card, rates, etc... thoughts?

Todd

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Re:objection/ talk over with children? also

Posted by TWinders - 2009/07/10 09:48

Todd,

I have found that when a client wants to talk it over with the kids is two fold. They are either using this as a smoke screen objection or a true concern.

I have used a couple of rebuttals to overcome this objection.

When they want to talk this over with the kids I will simply say, (Clients Name) I can appreciate the fact that you want your kids involved with your decision and that is what you should do. I have found that children may simply speak from the heart and tell you that you should not worry about this because we will take care of your final expenses but, they are also wondering themselves, "how are we going to pay for (Mom's or Dad's) final expenses when that time comes". You are obviously concerned that you do not want to BURDEN your children with this cost, is that right? The common response is, NO, I do not want to burden my children.

As your adviser, I suggest that we get a policy personalized to you, and have it mailed to you. Once you receive your policy, show your children the great decision you have made and have taken the financial burden off of them and implimented a plan that will pay for your final expenses. You can certainly have your children call me with any questions or concerns regarding your policy. The first step to this process is to do all the preliminary paperwork so we can personalize your policy to you. Now, (Client's name) doesn't that make sense? If they still hesitate, use the 30 day free look period that thay can exercise. This will enforce the fact that they are covered but, not committed at this point. You may have to go one step further and talk to the children. This can be very helpful due to the fact that the children may also help with the premium in most cases since they realize that paying a monthly premium is much more cost effective versus facing a large final expense bill if they do not have this plan implemented.

I also add that a final expense policy is the most cost effective way to pay for there final expenses and it is taking the burden off of there children.

As it relates to your question about the client wanting rates and your card at the door. I simply tell them that there are over 30 plans available and I am not sure what plan you will qualify for. I want the client to know that I want to be able to give them the best plan available to them. I need 10 minutes of your time (Clients Name). May I use the corner of your table. If there is resistance I use the analogy that prescription before diagnosis is male practice! Meaning, I will not just give you a rate before determining what plan you can qualify for. This is against my principals and not legal under the state department of insurance laws. I need 10 minutes and the corner of your table to rate your plan properly and see what

program you can qualify for. Just get to the table to give your full presentation!

I do hope this helps Todd! Good luck with it!

Tim Winders

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Re:objection/ talk over with children? also

Posted by newagent - 2009/08/06 11:53

I'm checking this site out as a possible new agent.

I've been in pre-need at a funeral home and this objection arises a fair amount of the time during a consultation. My reply to them is this and it works most of the time like magic, it goes like this:

"Mr. Customer, I'd be willing to bet that you and Mrs. Customer have made numerous decisions throughout your lifetime in regards to financial and other matters and haven't once consulted the 'kids' to ask their opinion, am I right? (I always want them answering 'yes' to me just to set a pattern).

Then they seem to realize the reason they came to me in the first place was to take care of an issue that they really didn't want their children to be involved with to begin with and proceed with the policy(s).

Try it, you'll like the results! God Bless. :)

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Re:objection/ talk over with children? also

Posted by tdaviso - 2009/08/07 10:45

Todd;

My man! A little late but I thought I would ad my 2 cents. When a client says that to me I have a few I use but I don't use them all at once. I give one then I listen. Then another, then I listen. I always start off with the easiest an obvious. "Mary", I can appreciate that and you definitely should do that. They need to know about your plans ahead of time. But if you're calling to ask them what you should do we both know what they are going to say? They are going to say "Mom don't worry about it. We will take care of it." They say that not because they can or want to but because they don't want to think about you dieing. You and I both know that you are doing this for them and you and I both know that the decision is ultimately yours and yours only. Why would you the burden of that type of question on your children? The only decision you have to make is do you want to take care of this responsibility now little by little or leave the entire burden up to your children when your gone??? Then Todd...you sit and you stare right into their eyes until they give you answer...literally. Try that and let me know. Thanks for using the Forum!!!

Todd D.

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