

# Overcoming Objections

---

**I want to think it over...**

**I don't have the time...**

**Leave me or send me something to read...**

That's fine, \_\_\_\_\_. Obviously, you wouldn't take your time to think or look things over unless you were serious about meeting with me, would you? *[DO NOT PAUSE]*

I mean, I'm sure you're not telling me that to get rid of me. *[DO NOT PAUSE]*

So can I assume you'll give it a lot of thought? *[DO NOT PAUSE]*

Just to clarify my thinking, what part of this do you want to think about or look over... *[DO NOT PAUSE]*

*[ Now pick three/four that apply to the situation ]*

Is it...your concern you'll be sold something you don't need or want?

Is it...your concern you'll be ask to join something or get involved in something you don't believe in?

Is it...The credibility of the company I represent?

Is it...your concern you'll...?

*FOR REFERRAL CONTACT;*

**1**

Seriously, asking you to get involved in anything that not be a benefit to you is the last thing I'd want to do. At this point let's consider our time together as exploratory, I need to hear what your goals are before I can determine if I can support you achieving them. So can I swing by \_\_\_\_day at \_\_\_\_\_ or would \_\_\_\_day at \_\_\_\_\_ be better?

*FOR TRAINING APPOINTMENT;*

**2**

Seriously, asking you to get involved in anything that not be a benefit to you is the last thing I'd want to do. At this point let's consider our time together as exploratory, besides...this would really help me complete my training program by the end of the month.

So can I swing by \_\_\_\_day at \_\_\_\_\_ or would \_\_\_\_day at \_\_\_\_\_ be better?

# Overcoming Objections

---

**I need to talk with my spouse first...**[There are 2 possibilities, 1. sincere or 2. put-off]

*Sounds good, but let me talk to...*

- 1** I understand, why don't we set-up a time for me to meet with you and your husband/wife, I'll call you back [*give a day & time*] to confirm it? So I have [*give a day & time*] or would [*give a day & time*] be better?
- 

***FOR BUSINESS OPPORTUNITY;***

I understand, [*name of referer*] said would be helpful and I would expect you to discuss things. And you would want him/her to have all the facts, right? [*WELL OF COURSE*]

- 2** Why don't we do this, let him/her know the last thing I want to do is sell you something or get you involved in something you don't believe in. At this point you both can be a tremendous help to me by understanding my business and referring me to someone that may be open to earning more income. I'll explain everything when I meet with you both, then I can answer questions as they come up and we can go from there, fair enough?

So why don't we set-up a time to meet with you and your husband/wife, I'll call you back in [*give a day & time*] to confirm it? So I have [*give a day & time*] or would [*give a day & time*] be better?

---

***FOR THE FNA & SERVICES;***

I understand, [*name of referer*] said would be open to listening and I would expect you to discuss things. And you would want him/her to have all the facts, right? [*WELL OF COURSE*].

- 3** Why don't we do this, let him/her know the last thing I want to do is sell you something or get you involved in something you don't believe in. it would take about 20 minutes to go over the material I have to share with you both, I'll explain everything when I meet with you both, and I'll answer your questions as they come up and we can go from there, fair enough? So why don't we set-up a time to meet with you and your husband/wife, I'll call you back in [*give a day & time*] to confirm it? So I have [*give a day & time*] or would [*give a day & time*] be better?
-

# Overcoming Objections

---

**I don't have the time...**

**It's not a good time to start something new...**

**My kids are at that age now...**

**I want to spend time with my family...**

I understand, let me ask you something.

You are concerned about getting ahead for your family in a bigger way, aren't you? [WFA]

**1** One of the things I found out is; people don't feel the time they put into something new will be beneficial in the long run, is that what you feel? [WFA]

So if I can show you how this business will work for you in the long run, would you be open hearing about that? [WFA]

Then see if we can make a difference for your family...

---

I understand, but are you more interested in quantity or quality? **WELL, I GUESS QUALITY.** Me too.

I realized that most people get home from work after 5:00pm eat dinner between 6:00 and 7:00 and then watch TV until 10:00 or 11:00. Let's be honest, not much real interaction takes place, does it? **WELL, I GUESS NOT.**

**2** So what the majority of us are doing is spending quantity not quality time. Wouldn't it be better to maybe invest a couple evenings a week in your future, set an example for our children that in order to succeed we sometimes need to do more than just what ordinary people do and dare to do something great with our lives? I mean, if the return on your time were worth it, you could find some time couldn't you? **I THINK SO.**

So your real concern is that your time invested pays off, isn't it? **YES.**

If I can show you how it can, I assume you'll give it a shot? **I GUESS SO.** Great let me do that for you.

---

# Overcoming Objections

---

## I talked with someone from your company before...

Great, can I ask was it a good experience or bad? [WFA]

*If they say "it was a good experience" and they are not either a client or a Rep...*

Then you must be in the business. [NO]. Then you must be a client! [NO].  
Oh really, who was it that you met with? [WFA].

*If not in the Company, not a client or it was a "bad" experience...*

Well every office is owned and operated differently; our office is well trained but not "high pressure". I'd like to invite you to consider allowing me to present the information as I've learned it, you may find it to be a completely different experience, would you be open to that? [*well okay*]

Great! I could swing by \_\_\_\_\_day at \_\_\_\_\_ or would \_\_\_\_\_day at \_\_\_\_\_ be better?

---

# Overcoming Objections

---

## I read about Primerica on the Internet...

That's great what did you read? [WFA]

*If negative about the opportunity...*

1

Well, that doesn't surprise me. A lot of people are looking for "easy" or "get rich quick". When they discover it actually takes work to become successful, resentment sets in and people lash-out. You aren't looking for "easy" are you, I mean you are open to a real opportunity aren't you?

*Close for the appointment...*

---

*If negative about the products and/or services...*

2

Well, that doesn't surprise me. A lot of people are looking for "the cheapest" or "something for nothing". Usually when making the decision to own something, there are two out of three things people take into consideration; price, quality and service. If you were looking to make that kind of decision, what two out of the three are most important when it comes to your long term financial security? [WFA; usually most will say quality and service] When people do not understand that, resentment sets in and people lash-out. You aren't looking for "something for nothing" are you, I mean you are open to real quality and long term service aren't you?

*Close for the appointment...*

*Refer to "I Heard about Primerica Before" if more is needed*

---

# Overcoming Objections

---

## I heard of your company before...

*And there was cynicism in their voice...*

Can I ask, what did you hear and who did you hear it from? [WFA].

Let me ask you, do you consider the all the facts or just hearsay? [WFA].

Did you know Primerica...

- Is the largest Financial Services Marketing Company in the U.S.
- Is an international company in the U.S., Canada, Spain, Puerto Rico and looking to expand.
- Has more licensed Security Representatives, about 25,000 licensed in the U.S.
- Has nearly \$40 Billion of assets under management
- Provides a complimentary, confidential and customized Financial Needs Analysis, where all others charge a fee.
- Can provide every family it serves with a solution to totally eliminate debt.
- Assisted thousands of homeowners consolidate debt with nearly \$5 billion in fixed rated mortgages.
- Is among the largest provider of Term Insurance
- Paid out nearly \$900 million in claims in 2007
- Has gotten positive reviews from several publications including; Success Magazine, Best Review, an industry publication. [*name more if you know the publication*]
- Primerica paid claims to victims of 911 without question, where many others considered those deaths as an “Act of War”.
- Paid out over \$682 million in cash commissions to it’s sales force in 2007.
- Has more 6 figure income earners than any company in the U.S. and Canada combined.

If you have the opportunity to get the facts about a company, that would be a smart approach, wouldn't it...Well, every office is owned and operated differently; our office is well trained but not “high pressure”. I'd like to invite you to consider allowing me to present the information as I've learned it, you may find it to be a completely different experience, would you be open to that? [*well okay*]

Great! I could swing by \_\_\_\_\_ day at \_\_\_\_\_ or would \_\_\_\_\_ day at \_\_\_\_\_ be better?

---

# Overcoming Objections

---

**I'm not a salesperson...**

**I do not like sales...**

**I know nothing about finances...**

Apparently you have a reason for saying that, would you mind sharing it with me...[wfa]

---

That's great because 90% of the people who join Primerica have no previous sales training either. We've found it much simpler to train those that have no sales experience because they're less likely to be hard-core salespeople.

**1** Remember, we share information with families, we show families how to get more for their dollar. Now if you could show someone how to save money and they do business with you that would be good, right? So let's start training you how to do that.

---

**2** I understand how you feel. I had this image of salespeople being really pushy, is that how you feel? That's what makes us different; most of the people who join Primerica have no previous sales experience. All we do is teach families simple concepts to save and get more for their dollar. Because we take an educational approach, more people are willing to do business with us. So if we can teach you how to teach and show others how to save money and make money, that would be a good thing right?

---

**3** That's why you'd be great...we are more in the business of educating families on making smart choices with their money. You do like to help people don't you? Besides all sales is addressing concerns that people have that prevent them from going ahead with something that is truly good for them. If you could help them make a good decision for themselves and their families, that's good isn't it? You can learn that and I'll help you. I'll be right there for you every step until you tell me you don't need me anymore. Is that fair enough? **YES.** Great. Let's get started right away.

---

**4** Boy are you lucky, because we don't need to retrain you and you'll be able to move much more quickly. The less you know the better. We can teach you the correct way. We've found that people with no prior experience have worked out far better than people with industry experience. By the way, did you know everything about every job you had before you started? No. I'll make sure you receive everything you need to learn to be successful. Is that fair enough? I am excited to work with you. Let's get your paperwork started.

---

# Overcoming Objections

---

## How are you doing at it?

Unbelievable. But what's more important is how you'll do at it. And from talking with you and getting to know you. I know you have all the skills you need to be a success if you choose to become successful. So the only question is do you choose to become successful?

---

## Is it saturated?

**1** That's what I thought, but this is what I found out; to date in California we have recruited less than one quarter of one percent of the potential recruits. In addition, we have only two percent of the market as clients. Knowing this eliminates any concern over saturation doesn't it?

---

**2** It will never happen, our programs apply to a market that is constantly replenishing itself, what I mean is people will keep having families, those new young uninformed families will always have a need to invest, always have a need for protection, always need a solution to eliminate debt. As long as there is a need, there is an opportunity, that makes sense doesn't it?

---

## If it's so good, why isn't everyone in it?

Let me ask you this, if exercise and eating right is healthier, why isn't everyone eating right and exercising? [wfa]

Because it requires some discipline to be healthy just like it requires discipline to be successful and not everyone has it.

So let me show you how we develop some discipline, Okay?

---

# Overcoming Objections

---

**Is this a pyramid?**

**Is this a (MLM) multi-level marketing thing?**

Apparently you have a reason for saying that, would you mind sharing it with me...[WFA]

**1** Let me ask you a question...Have you ever trained anyone at your job? [WELL SURE] Did they go on and become productive for the company? [YEAH] If you could have gotten paid for how much they produced for the company would you take the money? [SURE]. Well you'll have that chance here. All MLM is receiving compensation based on how well you're trained and how well you train others. And my trainer is one of the best. So let's get started.

---

**2** Let me ask you a question...Does the company you work for have different levels of management? **SURE IT DOES.** And do those managers at the various levels get compensated according to their ability to get lower level employees to do their job? **YES.** And do the higher level employees get paid more than the lower level employees do? **YES.** What is the probability of becoming a Vice President for new employees? **PRETTY SLIM.** So, from what you've told me, it sounds like you work for a pyramid because our company works the same way as yours except with us you have a clear cut way to get promoted and that's more attractive, isn't it? **YES.** That settles that doesn't it?

---

I've heard that once too, let me ask you a question...

Have you considered how today's average corporation is structured?

Does the executive in the higher level usually earn more than the person at the lower level?

Does the executive at the higher level earn the greater income based upon the efforts of the person at the lower level?

Do the executives at the higher levels want you to move up through the organization very quickly? Why?

**3** When you went to work for that corporation, whose dreams did you go to work to fulfill?

When you joined the company, did they provide you with a specific road map designed for your advancement and eventual financial security? I wonder why?

Which organization would you prefer to align yourself with, one who wants you to excel quickly, who provides you with the specific road map you'll need in addition to the training and motivation you'll want or one who provides you with no guarantees and virtually leaves you on your own with nothing really to look forward to, very little training and motivation, if any, and no proven track to run on? The choice looks rather obvious, doesn't it?

---

# Overcoming Objections

---

## Are you like Amway?

Refer to "I Heard of Your Company Before" for more

Do you like Amway? [WFA] *whether they like it or not you say...*

Great, You'll love our company then. You see, with us you must get licensed to market our products. We have a very comprehensive training program. We market only financial service products that make total sense; we structure debt, investments, and term insurance. In addition, the average commission potential per client is between \$100 - \$2,000; not \$1.98. So in every way, other than just the opportunity to build your own sales force, we have an ownership program so we are very different...By the way, the only realistic way to get financially independent is to get others to cooperate with you, wouldn't you agree? [WFA]. So you don't see anything wrong with giving others the same opportunity you have do you? [WFA]. Great! How soon do you want to get started?

---