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**I can't take my people out of production for the time it will take for them to meet with you.**

Decision Maker	I can't take my people out of production for the time it will take for them to meet with you.
Agent	_____, in considering something like this, you want to ask yourself two questions; first of all, if you as an employer had one of your employees have an illness, accident, or even a death, you as an employer would want to help them, isn't that true? (Wait for client to say yes)
Decision Maker	Yes.
Agent	I suppose so, yes.
Decision Maker	Is there any reason you would not offer what we have to your employees?

**My employees can't afford it, or they won't buy coverage because they live paycheck to paycheck.**

Decision Maker	My employees are living paycheck to paycheck, they won't buy any insurance.
Agent	I'm really glad you mentioned that. If your employees are living paycheck to paycheck today, then if something did happen to them, like an illness, accident, or even a death, chances are they would come to you for help isn't that true? (Wait for client to say yes).
Decision Maker	Yes.
Agent	_____, most Employers have found that it's better to offer employees solutions for just a few dollars a week today rather than face a major problem tomorrow. Do you see what I mean? (Wait for client to say yes).
Decision Maker	Yeah, I guess you're right.
Agent	Is there any reason you would not offer what we have to your employees?

**I want to poll my employees to see if they're interested.**

Decision Maker	Well, let me poll my employees to see if any of them are interested in buying more insurance.
Agent	Great. I was hoping you would say that. What we normally do is bring breakfast one morning or lunch whichever works best for you, and give a brief overview of the accidental death policy and the needs analysis to determine if there is interest. Would breakfast or lunch be better?
Decision Maker	I guess breakfast.
Agent	Great, how about this Thursday morning or would Friday morning be better?

## We already have a plan in place with someone else.

Decision Maker	We already have worksite benefits from XYZ Insurance Company.
Agent	That's great and it shows you really do care about your employees. We're not suggesting canceling your current benefits but rather enhancing what you're offering with a much needed benefit like our Group Term Life I discussed. Do you see where this product could fill a gap in your plan and give your employees life insurance they could afford to keep after they retire?
Decision Maker	Yes.
Agent	Is there any reason you would not offer what we have to your employees?

## Feel, Felt, Found

Use Feel, Felt, Found as a technique to overcome any other objection you encounter. Here is an example.

Decision Maker	Let me think about it.
Agent	_____, I understand how you <b>feel</b> , in fact a lot of my clients initially <b>felt</b> the same way. But what they <b>found</b> once they really considered it was, you never know what's right around the corner and that while they were waiting, one of their employees could have an illness, accident, or even a death, leaving them financially devastated. Do you see what I mean? (Wait for client to respond)
Decision Maker	Yes.
Agent	Is there any reason you would not offer what we have to your employees?