



Objection Handling

Learn To Overcome All
Recruiting & Client Objections


A low-angle, upward-looking photograph of several modern skyscrapers with glass facades, creating a sense of height and urban density. The image is partially obscured by a dark, semi-transparent overlay on the right side where the text is located.

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Master The Art Of Objection Handling

In every industry there are about 3 to 5 common objections and questions that are recurring. If you can learn how to answer and overcome these questions and then teach your team to do the same, then your team will become unstoppable.

ALWAYS REMEMBER:

When it comes to handling objections; your tone, body language, speaking cadence, and how relaxed you are is just as important as what you say.



"I need to think about it"



"What's the \$199 for?"




"How's indexed growth possible?"



"Is it salary or commission?"



"How come I've never heard of this?"



Recruiting Questions & Objections

Common Recruiting Objections & Questions

What is the company name?

"The company is Global Financial Impact, and we are a Fintech company that works with 25+ multi-billion dollar financial institutions. We do business not only here in the United States but also in 50 other countries! Does that make sense?"

Is this an MLM / Network Marketing / Pyramid scheme?

"No, We are a financial firm that is extremely regulated"

Is it hourly, salary, or commission?

"That is a great question, one of the best parts about GFI is that the firm is flexible. What they typically like to do, is get to know you more and then help you shape an income strategy thats going to be best for you and your family, does that sound good?"

Where do you get your clients from?

"That is a great question. Our clients come from a variety of different places. 1) Self acquisition, meaning we allow you to bring your own clients and help people you know and love unlike the rest of the industry. 2) We can help provide you with clients once properly trained. 3) Referrals from the clients we have already helped and last but not least 4) You have the ability to purchase leads if you would like."

How many hours do I have to commit?

"Well the good news is, there are no mandatory hours, but our average part timer works about 5 to 10 hours per week depending on what their schedule permits, but obviously the more you put in, the better your results will be. Does this make sense?"

Common Recruiting Objections & Questions

What is the \$199 For?

“That is a great question. What the \$199 does, is it gets you set up on our platform, it completes your background check that allows you to do business with the 20+ fortune 500 companies that are on our shelf, and it takes care of your pre licensing courses that you are required to complete in order to take your life license exam. The good news, is that normally those courses are over \$250, but because we put so many people through the process we are able to get them discounted and bundle everything within the \$199, which is also a tax write off, thats pretty amazing isn't it? ”

I don't have a background in finance. How will I learn the information?

“That's a great question. We actually have an incredible training program that will teach you everything you need to know in order to be successful and confident. But don't be intimidated, it is actually very successful. Does that sound good?”

I don't like sales...

“No problem at all, just curious, do you like helping people? Yes? Well that is our approach. Because our average client remains our client for 10 to 30 years, we take more of an educational approach and build long lasting relationships rather than being salesy and pushy. That sounds way better, doesn't it?”

Do I have to recruit people?

“No, not at all, we have agents on our platform that only help clients, and then we have agents that want to build an agency, kind of like a real estate broker, it just comes down to what they would like to do. Does this make sense?”

Common Recruiting Objections & Questions

I need to talk to my spouse.

"I can see why you would want to do that... just curious, what would happen if they said no?"

Answer 1:

Them: "Well I would move forward anyways"

You: "Well then lets see if we can get you approved to work with us then"

Answer 2:

Them: "I don't think I would do it"

You: "Well why do you think they would be opposed to this?"

***They Answer

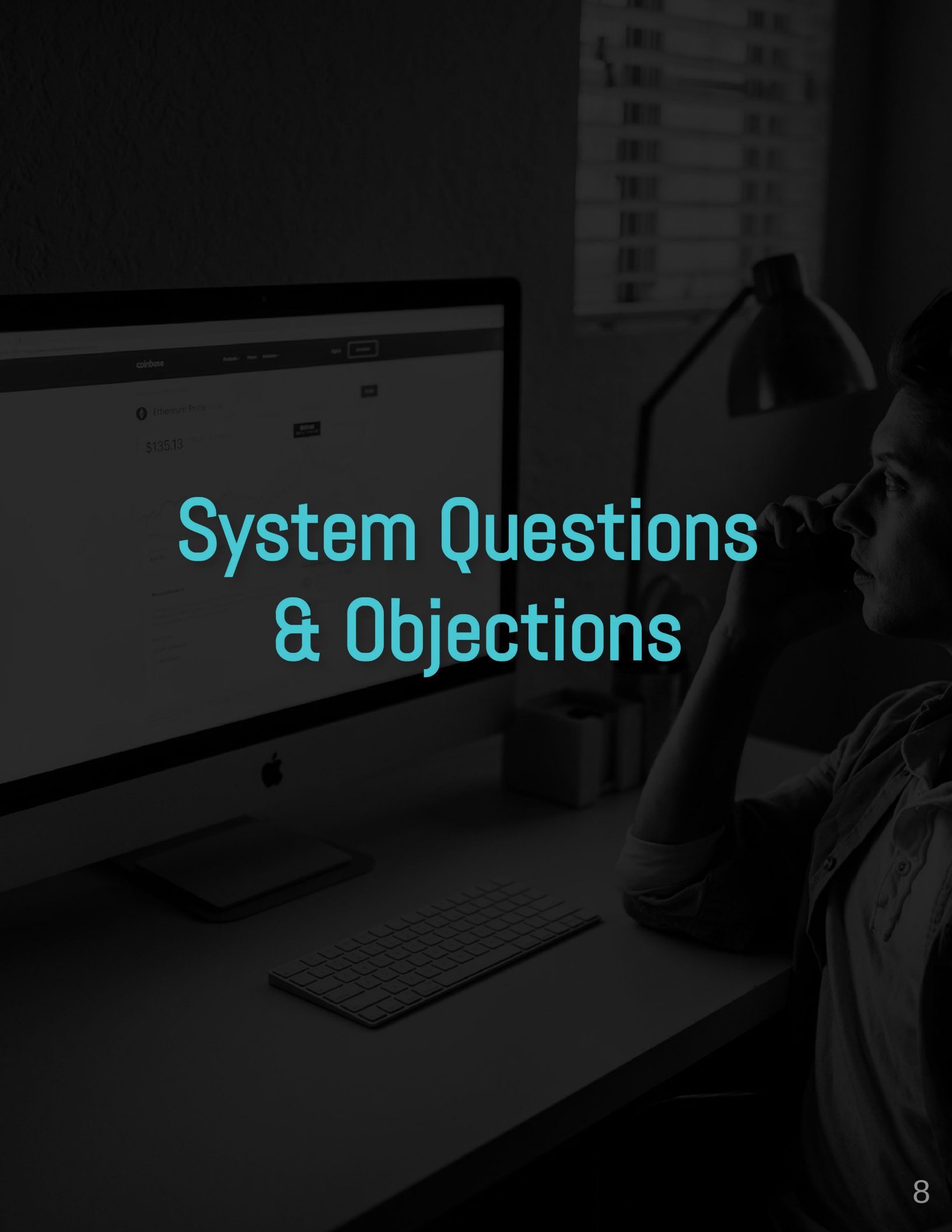
You: Overcome those objections

Great Questions To Ask To Overcome The Objection In Advance

"Just curious, how do you think your spouse would feel about you earning more income for the family?"

"Just curious, do you think your spouse would be happy knowing you were in an environment where we preach the 5 F's?"

"Just curious, do you think your spouse would be happy knowing that you could earn more income for the family while being in complete control over your schedule so you could be present for the family?"



System Questions & Objections

Common System Objections

I Don't Like / Want To Recruit

That's okay... You don't have too, but since I think you have great leadership qualities, would you be okay if I put about 20 agents under you so you can help me with them?

Them: Yes

You Smile:

Well Sara, I am not going to transfer any agents under you, but what you just told me is that you want a team, you just don't want to do the work necessary to build one.

So what is the real concern,
are you afraid of what people will think of you? or are you just not willing to do the work?

*** Address concern

Common System Objections

I don't want to set up appointments with my friends and family

I understand that completely, and I actually felt the same way. But can I ask you a couple questions?

Them: Yes

Is your family set financially? **No**

and has anyone ever taken the time to help them become better and improve their financial situation? **No**

and do you believe in what we do and the difference our products make? **Yes**

so is it that you don't want your family to get the help they deserve, or is it that you are afraid of what they will think if something were to go wrong?

Them: Afraid of something going wrong.

I don't blame you for feeling that way, because that was my concern too. But after doing these trainings not only did I become so grateful that my family got help, but I also got to see how big of a difference we actually make.

I want you to know, that my goal going into these appointments is to make you and the company look really good. Because the better we look, the more referrals you will get, and that is one of the things I am best at. Making our agents and company look good. Can you trust me?

Common System Objections

Overcome The Objection Before It Comes Up

We want to help every one of our agents become clients (as long as it's suitable). An issue that unfortunately tends to happen is as agents quit, they cancel their policies too. An agent being an agent and becoming a client are two separate things, which means we want to be proactive in this communication to place the importance on it.

Agent Script:

Greg & Tina,

I think you are the type of couple that can become extremely successful in our industry, but let's say for some reason life takes you in a different direction, can we both agree that these products that we are putting in place for you and your family are needed regardless of whether or not you are working with our firm?

Them: Yes

Okay great, because we actually won't allow you to become our client unless this is something you can commit to long term. Because if you can't, it's not good for you which is most important to us, and it's also not good for our company. So once again, do I have your commitment that this is something you will keep long term?

Them: Yes

Excellent! Let me pull up an application.

Common System Objections

Overcome People Approval Objection

One of the biggest reasons agents don't want to recruit is that they are afraid of what others will think of them. So if we can demonstrate that they will be looked at in a positive light, it opens them up to being willing to recruit.

The script below is used after covering the requirements for their Field Associate Promotion, when gathering the top 3 to 5 potential business partners.

Agent Script:

Greg, Who are 3 to 5 people that you think can be an amazing fit with our firm? Maybe They are hardworking, ambitious, love helping people, are money motivated, or maybe, they just want more out of life? Let's start with the first one...

****They give someone to you (Tina)**

Amazing, what are 3 good qualities about her?

****They give them to you**

So the reason I asked for these qualities about Tina, is because when I call her, I am going to let her know that you said all of these amazing things about her. When I do that, do you think she's going to like you less, or like you more after hearing you spoke so highly of her? (Like me more). Exactly, so I want to go over the best case scenario and the worst case scenario with you.

Best case, I reach out to Tina and she's been praying for an opportunity like this. She becomes an agent of the firm, and you both go on to help millions of families, and make millions dollars because of it.

Worst case scenario, she isn't interested at this time, but because I let her know that you said all of these amazing things about her, she likes you more.

That sounds like a win, win doesn't it? (Yes) So who's the next person that you think could be a good fit?



Field Training Appointment Setting Questions & Objections

Field Training Appointment Setting Objections

What is the company name?

"The company is Global Financial Impact, and we are a Fintech company that works with 25+ multi-billion dollar financial institutions. We do business not only here in the United States but also in 50 other countries! Does that make sense?"

Does my spouse need to be there?

"In order for me to get full credit, both of you are requested to be there."

Do I need to buy anything?


"No, it's just for my training and to gain support."

Is this an MLM?

"No, we are a financial firm and regulated a lot like a bank."

What will I be doing?

"My trainer is just going to share with you what I'll be doing so I can learn, and also so I can gain support."



Client Questions & Objections

Common Client Questions

How does it grow indexed?

That is a great question. In an indexed account your money is not actually in the market, it only mirrors the market. So when getting an account like this, you get to pick an index of your choice, like the S&P 500. That money then goes into a general account that the insurance companies use as leverage in order to create high rates of return for both you, and them. On the anniversary date of your policy, they then credit your account based off how the index of your choice performed creating a win win for both you and themselves, does this make sense?

How does it grow tax advantage?

That is a great question. Similar to a Roth IRA, but without the limitations. What we do is use after taxed dollars. Contribute those dollars into an account that leverages the right tax codes. From there, you can access the net cash value completely tax free, does that make sense?

How come I've never heard of this before?

That is a great question. Just curious, when was the last time you sat down with a licensed financial professional? Never? Then that is probably why.

It's not that people don't know about these strategies, it's that unfortunately most people take their financial advice from their employer or the bank. But most banks and employers don't offer accounts like these. Which is why the top 5% of Americans leverage financial professionals like myself, does that make sense?

Common Client Objections

I need to think about it... (Part 1)

Bob I appreciate you telling me that and I respect that completely...

but just curious, normally when someone tells us they need to think about it, it's typically because they have a worry about the premium amount, or they have some concerns about the overall program and need more information. Is it one of those two?

Them: Premium Amount...

Okay, no problem at all..

(Isolate the concern)

So if the premium amount was adjusted to fit your wants and needs, is there anything else you would need more clarity on? Or do you have confidence in everything else outside of that?

Okay excellent!

So just curious, is the premium amount too high? Or is it too low?

Too high? Okay, no problem at all

So what would be a comfortable amount for you?

\$500? Amazing.

Then how about we do this, how about we start you off a little lower at that \$500 per month amount, and then as time goes on we can always add more to it at any time. How does that sound?

Fantastic, let me pull up the application and see if we can get you qualified!

Common Client Objections

I need to think about it... (Part 2)

Bob I appreciate you telling me that and I respect that completely...

but just curious, normally when someone tells us they need to think about it, it's typically because they have a worry about the premium amount, or they have some concerns about the overall program and need more information. Is it one of those two?

Them: I have some concerns...

Okay, no problem at all..

If you don't mind me asking, what are those concerns?

THEY ANSWER

(Isolate the concern)

Thank you for telling me.. So outside of (Concern), is there anything else you would need more clarity on? Or do you have confidence in everything else outside of that?

Excellent, (overcome the concern)

Now that we have talked about (Concern), are you feeling a lot more confident and fully understanding how XYZ works?

Amazing!

So as I mentioned earlier, there is an approval process that we would have to go through, so how about we fill out an application to see if we can get you approved. Does that sound good? Excellent, I'll bring it up.

Common Client Objections

I Want To Do Research... (Part 1)

Bob I appreciate you telling me that and I respect that completely...

When it comes to something as important as your finances, I can understand why you would want to look into it.

So that I can help point you in the right direction, are you looking to research the company that your money would be with, or the product itself?

Them: The Company...

Okay, no problem at all.. Thank you for telling me..

(Isolate the concern)

So let's say you look into the company and it's everything you would want it to be, are there any other concerns or are you confident in everything else outside of that?

Confident? Okay excellent.

****Go to the carriers credibility page on their website. If they are not a fan of that company, then show them 3 other companies to see which they prefer.**

Common Client Objections

I Want To Do Research... (Part 2)

Bob I appreciate you telling me that and I respect that completely...

When it comes to something as important as your finances, I can understand why you would want to look into it.

So that I can help point you in the right direction, are you looking to research the company that your money would be with, or the product itself?

Them: The Product...

Okay, no problem at all.. Thank you for telling me..

(Isolate the concern)

So let's say you look into the product and it's everything you would want it to be, are there any other concerns or are you confident in everything else outside of that?

Confident? Okay excellent.

So regarding the product, what would you like to know more about in order to have confidence in the overall service itself?

- They Answer

**Provide clarity based off their answer

Now that we have talked about (Concern), are you feeling a lot more confident and fully understanding how XYZ works?

Amazing!

Common Client Objections

I Want To Talk To My Financial Advisor...

Bob I appreciate you telling me that and I respect that completely...

When it comes to something as important as your finances, I can understand why you would want to speak with them and I'm sure your advisor is a great person.

If you don't mind me asking, are you aware of how financial advisors get paid? They make money if your money goes up, if your money goes down, and if your money stays the same, because they charge your account regardless.

Because we deal with Indexed accounts, the companies we do business are only profitable if your account balance goes up.

So would you rather have your money in an account where it can lose and yet you still get charged, or have your money growing with a company where they are only profitable if you are profitable? Obviously the latter.

If They Still Want To Talk To Their Financial Advisor. Make Sure They Ask Them These Questions...

- 1) What accounts do you offer that provide market-like returns without market-like risk?
- 2) Can you guarantee me that I'll never lose money to market declines?
- 3) Can you offer me an account with absolutely zero fees?
- 4) Can you offer me an account that provides guaranteed income for life?

Common Client Objections

Overcome The Objection Before It Comes Up

In order to make sure that the clients we help remain our clients for life, we have to be proactive in our pre frame to make sure that if anyone tries to challenge what we put in place for them, they call us first prior to making any decisions.

The word tracks below should be used after the application for the client has been submitted.

Agent Script:


“Mr. & Mrs. client,

I know you are excited about having your family protected, I know you are excited about having guarantees on your money, and I know you are excited about being able to capture the gains of the market without downside risk.. I also know that you're excited to live a long, healthy life, and be able to have a tax free retirement...

But I need to ask you a favor...

The only favor I ask is that if anyone contradicts me or tries to persuade you from moving forward or keeping this, whether it's a know it all family member, or a competitor of mine that tries to challenge my integrity by what we put in place today. Before you take their advice, have them sit down with me as well, because I guarantee you that once they see your numbers explained properly by me, they will probably become my client too.

Is that fair to ask?”



Rollover Questions & Objections

Common Rollover Objections

I don't want my money locked up

I don't blame you for that... Just curious, if there was a dollar amount that you think you would need access to per year, what would that be?

They tell you (normally it is within the 10% free withdrawal that most companies offer)

Well the good news is, the account that we are looking into for you would give you the ability to access 10% of the balance per year. So the liquidity that you are looking for is available. That's amazing, isn't it?

Annuities have high fees

I'm not sure where you heard that from, but we have annuities that charge zero fees, and we have annuities that will charge you around a 1% fee or less, and in my opinion, you might want that 1% fee and here's why... (explain participation rates, etc.)

Just curious,
would you rather have your money in an account where they charge you fees, yet you still have the risk of losing money. Or, would you rather have your money in an account where if they charge you a fee, its to get you a higher rate of return, and to guarantee you that if the market crashes you don't lose a penny?

Common Rollover Objections

I can get higher rates of return somewhere else

I can understand why you would think that, but let me ask you this... would you ever take your entire life savings, and go gamble with it at the casino?

Them: Of course not

Of course not, because there is no guarantees to win.

Are there any guarantees that you won't lose money in those accounts that you think will provide a better rate of return?

Them: No

So then you are essentially gambling with your life savings...

So would you rather have your money in an account where you can potentially get high rates of return, but you are at risk of losing it all. Or, would you rather have your money in an account where you can potentially get high rates of return, but are guaranteed not to lose value to a market decline?

Them: Obviously the second option

Well that's what we do, we show families how to potentially earn high rates of return, and instead of "renting" the gains, they get to "own" them since they are guaranteed not to lose value to the market. That sounds a lot better doesn't it?