

## December 2019



### FREQUENT OBJECTIONS AND HOW TO HANDLE THEM!

In today's sophisticated, fast-changing marketplace, prospects look to you for information and guidance. They expect you to engage in consultative selling. This means they want both your creative suggestions and your assistance in helping them make decisions.

Here are some examples of frequently encountered objections and how to handle them:

#### "PROSPECT TURNS TO SPOUSE AND SAYS, WHAT DO YOU THINK?"

"Mary, before you answer, let me say this. Most wives I talk to think their husbands own enough insurance. But, Mary, I've never talked to the first widow who thought her husband owned enough.

"Mary, in answering the question, 'what do you think?'; let me ask you, do you think this would be enough to take care of you and the children if something happened to Tom?"

#### "LET ME THINK IT OVER."

You restate the objection: "Let me make sure I understand what you are saying. You like the plan. You know you need more insurance and you can afford it. It's just that you want to think it over. Is that right?" Then proceed, "In addition to that, is there any other reason why you wouldn't want to buy this plan this afternoon?" Then say, "I think that's smart. You should never buy a plan this important without thinking it over. But you see, I'm a professional. I wouldn't want you to ever buy anything that wasn't right for you. So, why don't we think this thing over together. Now, what questions do you have that we should think about?"

#### "I WANT TO COMPARE."

"Let me make sure I understand what you are saying. You like the plan, you know you need more insurance and you can afford it. It's just that you would like to compare, is that right?" Then proceed, "In addition to that, is there any other reason why you wouldn't want to buy this plan this afternoon?" Then proceed with: "I think that's smart. You should never buy a plan this important without comparing."

"But you know what would make me feel bad, if while you were comparing something would happen and you couldn't get this preferred rate. Or, God forbid, while you were comparing, something would happen to you. So what I'm going to do is go ahead and put this plan into effect. You give me a check and I'll put it in effect today. Then, you go ahead and compare. In fact, I would compare with two or three companies. If you find a plan as good as this plan and an Advisor who will take care of you like me, then go ahead and buy it and I will give you your money back."

"Now, that's fair enough, isn't it?"

Good luck and good selling!

Dare and Dream in 2019!

Kinder Brothers

## The OCR Voice



### Birthdays

- Dec 10 - Beverley Jones & Lolita Boodhoo
- Dec 13 - Jacqueline Soong
- Dec 14 - Stella Mau
- Dec 21 - Pamela Calupig
- Dec 27 - Grant Miller
- Dec 30 - Mohammad S. Ripon

### Welcome

- Anastasio Mario Miras – New Associate in Toronto East - Scarborough
- Ana Ribeiro-Allen – Regional Administrator & Executive assistant
- Brittany Secker – New Associate in GTA West

### Congratulation

- Fazaad Bacchus – Director Position at Advocis Peel
- Irene Walsh – Appointed Advocis President for Durham Region
- Cindy Marques – Membership Chair of the Advocis Toronto

### Office Closing and Other Important Dates

- Dec 20 - Year-End New Business Cut-Off
- Dec 24 - Christmas Eve  
Office will be closed at 12:00pm
- Dec 25 - Christmas Day  
Office Closed
- Dec 26 - Boxing Day  
Office Closed
- Dec 31 - New Year's Eve  
Office will be closed at 12:00pm
- Jan 1st, 2020 - New Year's Day  
Office Closed

*"Objections thrive on opposition, but basically die with agreements."*

**Zig Ziglar**

#### TOP 10 ASSOCIATES YEAR TO DATE SETTLED

Edmund Chun Yuen Tin	\$ 112,176
Homer Glinoga	\$ 101,876
Hovhannes Ter-Martirosian	\$ 90,654
Vesna Toskovic	\$ 74,911
Richard Watson	\$ 70,875
Mohammad Rahimian	\$ 70,662
Suzanne Breen	\$ 45,138
David Corrado	\$ 44,818
Grant Miller	\$ 44,475
Anh (Anthony) Huynh	\$ 39,255

#### DFS INVESTMENT TOP 10 YEAR TO DATE

David Chow	\$ 35,342,635
Vicky Yu	\$ 3,203,922
Mateusz Sak	\$ 2,590,687
David Corrado	\$ 2,446,262
Rohan Smith	\$ 2,046,954
Deborah Williams	\$ 1,844,569
Edmund Chung Yuen Tin	\$ 1,730,039
Mayur Pendse	\$ 1,554,022
Akaash Kalra	\$ 1,103,885
Donald Goertzen	\$ 1,086,159

**Thank you to everyone for your continued support.**

**The hard work will pay off in 2020 as we look forward to the projects coming together.**

**Seasons Greetings**

*Al*

