

OVERCOMING OBJECTIONS

RECOGNIZING AND DEFLECTING COMMON OBJECTIONS

Selling the Pre-Paid Legal Membership

No Money

I CAN'T AFFORD ANOTHER BILL.

Great, I'm so glad you said that. In fact that's exactly why over 1.5 million families now protect themselves with our membership. They understood that they could not afford to pay a legal or Identity Theft related bill. They knew that if they got sued, audited by the IRS, had a speeding ticket, got overcharged for a repair, or denied on an insurance claim that they would be paying extra money out of pocket that they couldn't afford. So I completely understand how you feel. Let's get you and your family protected so that you never have to pay an unfair or unwanted bill again. Now how do you spell your last name?

Need to think about/Talk with spouse

I NEED TO TALK TO MY SPOUSE FIRST.

- “Seeing as though you understand the need for the benefits offered by the Pre-Paid Legal and/or Identity Theft membership, let's go ahead and get the paperwork completed and you can take this temporary membership kit home to help explain the membership benefits to your spouse.”

Leaving the member with something tangible will allow them to visualize their purchase. The temporary member kit will continue reminding the member why the membership was purchased and help prevent buyer's remorse. Additionally, by equipping the member with substance and information regarding the purchase they are much better prepared for confronting a skeptical spouse.

By presenting the temporary member kit, with the membership cards, will questionnaire and supporting documents you will make the prospective member much less apprehensive about making a purchase without their spouse's approval.

- That's great; I feel the same way when it comes to making decisions. Here's what I suggest: your coverage begins immediately, so why don't you fill out the application so that you are covered even while you are thinking about it and discussing it with your spouse. Does that make sense? If you truly see the value in it, I'm sure your spouse will feel the same way.
- I feel the same way when it comes to making big decisions. This seems big because the coverage is awesome, but when you truly look at the cost the financial decision is really one you can make right now.
- Does this service at least make sense to you? You said you didn't have a will, right? Let's go ahead and get your paperwork in today and you can take these will questionnaires home tonight and share them with your spouse. I am sure they will be thrilled about getting your wills done, not to mention all the other legal benefits now available. If not, just give me or your HR person a call tomorrow.

- Great. That is exactly what we want you to do, check with your spouse. Now exactly what is it that you want to check with them about? Do you think they would be agreeable to protecting your family and getting your wills done? Great, let's go ahead and get your paperwork filled out while I'm here. In the meantime, I will give you this DVD to take home for your spouse to see. If after reviewing the information they remain unconvinced, just simply call me up and I will shred your paperwork. Now how do you spell your last name?
- If you see the value in protecting your family with our service, let's go ahead and complete the membership application and I will send this DVD home with you to show your spouse. If after they have seen this information, they do not see the value in our membership you can call me tomorrow and I will not submit it for processing. Also, I'm going to send you with this temporary membership kit so you and your spouse can begin completing your wills. Sign right here....

Already have an attorney/Do not use lawyers

MY FAMILY MEMBER IS AN ATTORNEY.

- Great, let's get them protected with the Identity Theft Shield and the Life Events Legal Plan. A large number of attorney's who've been presented with our membership immediately recognize its value and the additional legal protections it offers their families. Do you have their number handy?
- Great, in what area of law do they specialize? Fantastic, let's get them protected with the Identity Theft Shield and the Life Events Legal Plan. Attorney's are just like doctors and specialize in specific areas of law. If you broke your foot, you wouldn't go see your allergist would you? Exactly, you'd see a podiatrist or a specialist. That's exactly why medical doctors have medical insurance. And that's the same exact reason attorneys see the benefit in owning our service. Don't you agree?
- So do I! You know, Pre-Paid Legal has many practicing attorneys who have a membership and actively use our services. Think about it, attorneys, of all people, know the value of access to legal experts. But most attorneys practice in specific areas of law, in specific states. Our service covers all areas in all states. Plus, what is the average attorneys fee, \$200-\$300 an hour? Why would anyone pay \$300 an hour when they can get the same high-caliber attorney for pennies on the dollar? That's like continuing to pay \$4 a gallon for gas when the station across the street is cheaper. So of course you see why you should have this membership.

OUR COMPANY HAS A CORPORATE ATTORNEY.

- Great, a large number of attorneys who have been presented with our product immediately recognize its value and need. Since you have a corporate attorney it can serve as reinforcement that you and your business believe in the need for legal services. Can you make sure that he attends the presentation in order to impress upon your employees the need for legal representation for their own personal issues?
- Super, I assumed you would just like the rest of our clientele but that's not the reason I'm calling. In addition to legal services, you need to protect your company, clients and employees against the dangers of Identity Theft and also give your employees the opportunity to save money on their legal services. And it only takes about 15 minutes. Will you be in your office on Wednesday?

WHAT CAN AN ATTORNEY THAT ONLY CHARGES \$26.00 A MONTH ACTUALLY BE WORTH?

- When you go to the Doctor's office and it costs you a co-pay of \$20.00, how does your care differ from the person that pays full price? Exactly, the doctor has no idea and therefore the level of care is exactly the same. We do this with your legal questions and concerns, we simply provide the same level of expertise and service that you would expect from an attorney that charges \$350.00 an hour. In many cases, the Pre-Paid Legal membership base is the provider law firms largest and most lucrative client. Due to the collective buying power of all our members, we can offer the best legal services available for a low per member fee.

I tried that before and the service didn't work for me

I TRIED THE SERVICE BEFORE AND IT DIDN'T WORK?

- I'm sorry to hear that? What happened? Did you have your will prepared? If you had a problem with a medical doctor would you drop your health insurance? Have you ever had food poisoning? And did you stop eating? I'm sorry that your previous representative misinformed you about our service and what is and isn't covered. Let's go back over the membership so that you understand how it works.

Decision Maker Objections – Group Environment

MY EMPLOYEES CAN'T AFFORD ANOTHER BILL.

- I'm so glad you said that. In fact, that's exactly what I said. I can't afford another legal or Identity Theft bill because of something I didn't do or should have done. I knew that if I got sued, audited by the IRS, had a speeding ticket, got overcharged for a repair, or denied on an insurance claim that I would be losing money. By having to take time off of work and pay extra money out of pocket, I would be spending money that I didn't have. So I completely understand how you feel. That's exactly why I want to bring in bagels and donuts and share with your employees this incredible service that will empower them and their family. Would Wednesday or Thursday of next week be better for you?
- "I understand your concerns, but would your employees be in any better position to afford the services of an attorney without the help of our membership?"

This is a good time to inform the decision maker about the time away from work an employee can expect while dealing with a legal or identity theft issue. With our memberships an attorney can be located and benefits initiated by a simple toll-free call to their Provider Law Firm.

"Don't you agree that a better informed financial decision could be made after hearing about the time and money a Pre-Paid Legal and/or Identity Theft membership could save your employees?"

LET ME TALK WITH MY EMPLOYEES AND SEE IF THERE IS ANY INTEREST.

- "I'm sure you would agree that your employees would be able to make a much more informed decision after hearing exactly how they would benefit from our memberships....Right?"

Thank the decision maker for the interest and offer your expertise on the subject. Make it known that your presence requires nothing of the decision maker other than allowing you access to the employees. Inform them that you are an expert and the employees would be in a much better position to make an informed decision after they are presented with the benefits offered.

I WANT TO THINK ABOUT IT. DECISION MAKER.

- I am glad to hear that. Would you acknowledge that the coverage as I have explained it would provide your employees some valuable benefits? What part of the information I have shared do you want to think about? The coverage? The benefits to your Company? The date and time when we need to present the benefits and enroll your employees? (Use questions to determine the "real" reason they are hesitant and then close again)

WE JUST CUT OUR EMPLOYEE BENEFITS.

- I've run across this exact situation in the past and wouldn't it be nice to offer them something back, something they need and can easily afford? It will show them that you are thinking of their well being, especially when you get in front of them and tell them the value that you see in the services we offer and how you believe it will help them. You can make it your plan for them, to help them in an area we both know they need help. At XYZ company they had the same situation and their employee's were thrilled to hear that the company went out of their way to help them.

MY EMPLOYEES CAN'T AFFORD YOUR PROGRAM.

MY EMPLOYEES DON'T EVEN PARTICIPATE IN OUR MEDICAL OR 401K PROGRAMS.

YOU'RE TELLING ME THAT YOU'RE GIVING MY EMPLOYEES A LAWYER TO USE AGAINST ME.

I JUST ADDED A BENEFIT AND MY EMPLOYEES ARE NOT READY FOR SOMETHING NEW.

WE DON'T HAVE ANY TIME TO SPARE TO LET YOU SPEAK TO OUR EMPLOYEES.

WE JUST LAID OFF HALF OF OUR STAFF.

WE DON'T HAVE ANY PAYROLL SLOTS OPEN.

I NEVER USE LAWYERS.

- A good blanket response to many of these objections is to say, "You know, I've heard that before from other companies and I've got to tell you that every time I get in front of the employees they usually see it a little differently, they understand the benefits and want the help. You may not know this but statistics tell us that at least 50% of you employees have a legal problem right now. It could be as simple as a traffic violation or a more difficult issue like immigration, divorce, IRS..... And statistics also show that very few employees have a will. So when I simply explain what we have to offer many of them are going to want to become members right then and there."

DECISIONMAKERS WHO DECIDE THAT THEY KNOW WHAT IS RIGHT FOR THE ORGANIZATION WITHOUT GIVING THE EMPLOYEES A CHANCE TO DECIDE.

- You can overcome this obstacle by positioning the Pre-Paid Legal membership as something that would make the decision maker look good in both the eyes of the management as well as employees. Present Pre-Paid Legal from their point of view in terms of WIIFM – what's in it for me.