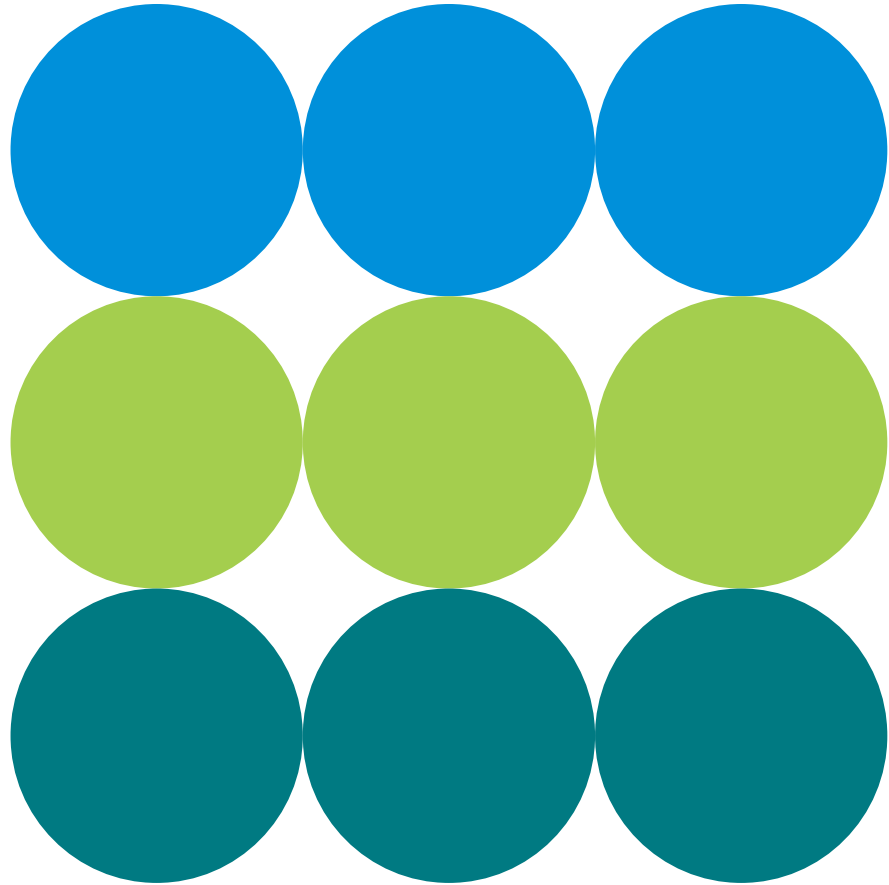**MetLife**

Closing

Closing

Closing

Closing is the most important stage of the sales process!

- **It is helping the Prospect to say "YES"**

- **It is turning your Prospect into CLIENT**

- **Most Consultants succeed in phases up to closing but here simply fail**

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Closing

When To Close!

The right time to close is when there is a BUYING SIGNAL

Question :
- "Is this plan available?"
- "How about paying X per month/year?"

Comment :
- "That sounds like a good idea"
- "That looks OK"
- "Are you giving payment facilities"

Signals :
- Facial Expressions
- Thoughtful look

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Closing

Types Of Closing

1- Direct Response Close:
- Involves asking the prospect directly whether or not he is ready to go ahead with the sales. This step should be used when the prospect does not appear to have further queries.

2- Indirect Agreement
- Obtaining the agreement of the prospect to a series of points.
- Confirmation that solution offered is understood & accepted.
- The consultant safely implies that the prospect has consented by asking him a suitable question (such as spelling the Prospect's last name)

3- Action Close
- Involves Physical Action on the Consultants part after providing the solution.
- Simply it consists of taking out the application form with a pen & try to complete it.

4- Minor Choice Close:
- Involves using the method of getting decisions based on minor points.
- It is easier to make a small decision than a large one.
- A large decision can seem smaller after series of small ones.
- Such as asking the client's : exact date of birth, mode of payment, stating the beneficiaries, ID card, etc.

5- Variable techniques:
- This is applicable if several closing attempts needed.
- The consultant must use different closing techniques during each attempt.
- Varying closing methods creates awareness in the prospect that you have understood his needs.

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Handling Objections

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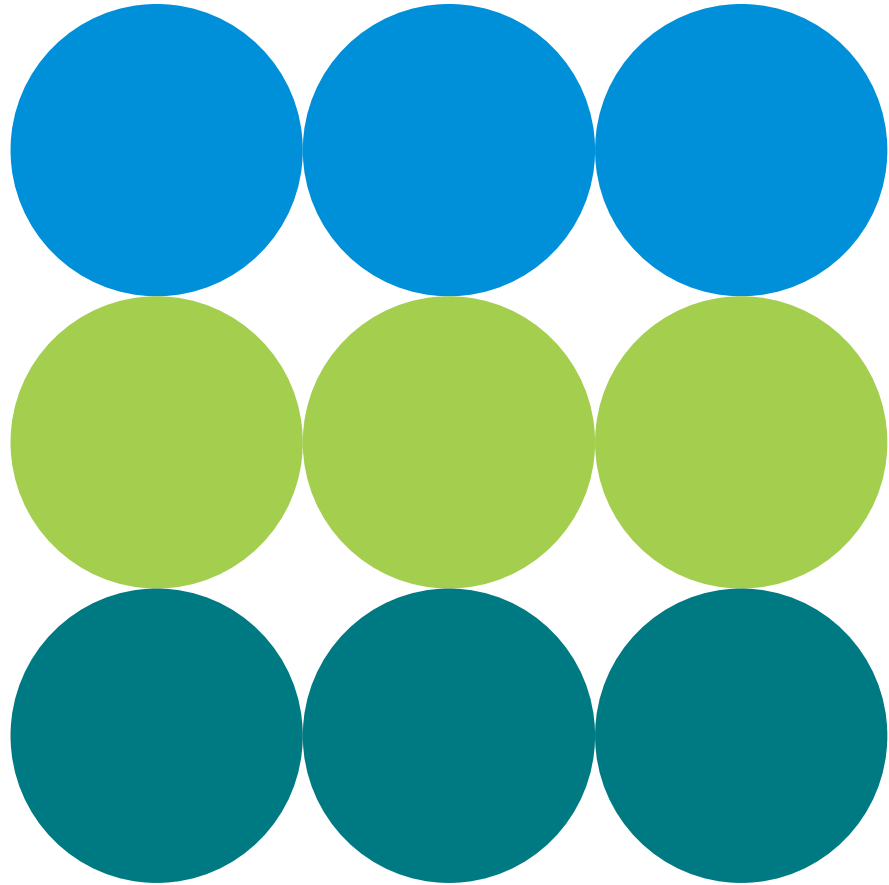
Handling Objections

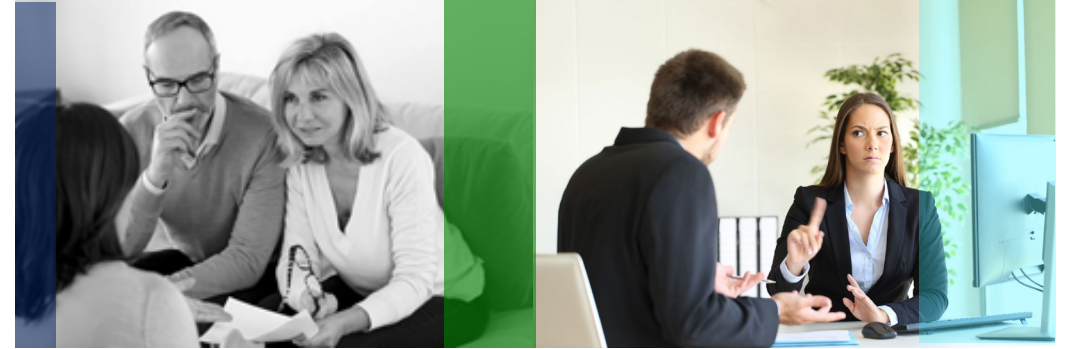**Major Objections**

- Bank Vs. Insurance
- Let me think about it.
- I have to ask my wife
- No enough money.
- Got Insurance.

How To Handle Objections

It is not only about argument, it's more about attitude, never underestimate your customer

- Accept the customer objection.
- Remind him/her quickly with the benefits.
- Address your argument.

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Handling Objections

How To Handle Objections

Bank Vs Insurance

These are 2 different needs:

- **Bank:** It is Important for the long term but doesn't consider any unfavorable surprises. (Unfortunately when it happens you miss the disciplined saving).

- **Insurance:** It is for both, the long term (accumulates money), and the short term by considering any unfavorable surprises. (You do not miss the disciplined saving).

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Handling Objections

How To Handle Objections

Let Me Think About It

Exactly sir, we want you to think about your future, to take a decision

- Everyone agrees that planning for future is a must.
- Proposed plan covers almost all needs.
- We always think about doing something for the future, but we are always, too busy to do it.

Planning now gives better chances for the future

Protection for the family is better than leaving them with nothing ,

You liked the plan , The premium is OK , Procedures are easy ,

You are one step from having a good plan for your future, & that of your family

MAKE IT HAPPEN !

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Handling Objections

How To Handle Objections

Wife Opinion

Mr. Customer; You are doing this for your wife (you don't ask her to get her a gift).

You do this for your family (future/ emergencies), & this is your own responsibility more than your wife,

Even If She Said NO, shall this provide the needed funds, whether for future or emergencies?!

She will definitely say, we don't need the money, we want you, it is really a true nice emotions, however

the family needs more than just emotions.

Affordability

- Remember that the client choose the cost by himself.
- Go for frequency (annual-semi-quarter-monthly).
- Adjust coverage; less coverage is better than zero coverage.

Got Insurance!

- Great, that means that you understand the importance of protecting your future & that of your family. Let's see if you have a suitable coverage, or your are missing anything; Education Plan, Wedding Plan, Retirement or Health Care.

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