# The CLOSING CONCEPT

Advanced Guidance for Complex Sales Strategies

## Overcoming Objections: Turning "Not Now" Into "Let's Do This"

Many clients don't say "no" to life insurance, they just look for reasons to wait. Busy schedules, health concerns or assumptions about the process can stop a sale before it starts.

### The Client's Problem: A Growing Need and Reasons to Delay

A 42-year-old HVAC business owner had built a successful small company. With that rapid growth came a bigger home, more financial obligations and greater responsibility to both his family and his business. He had an old $150,000 policy, but he hadn't revisited his coverage in years.

When the conversation about additional protection came up, he was dismissive. He recognized that his needs had grown, but he also anticipated a complicated process or even a denial of coverage. With a demanding schedule and concerns about his blood pressure and A1C, he assumed getting more coverage would be time-consuming and frustrating. It seemed like he had a million reasons not to move forward.

### The Opportunity: Removing Roadblocks

The agent talked through her approach with her Mutual of Omaha sales team. At first, the conversation sounded simple, but they took the time to dig deeper.

The agent and client had another phone call and walked through what the first year would realistically look like if something happened to him, with his family unable to keep up with mortgage payments, equipment loans and ongoing needs.

The producer seized another opportunity: removing the perceived barriers that might otherwise stall the case.

### The Solution: Making It Easy to Say Yes

To meet the client's needs and to ease his concerns, the producer positioned a streamlined, flexible approach. The client applied for **$500,000 of coverage through Indexed Universal Life (IUL) Express®**, providing the necessary protection while keeping the process simple and efficient.

Several key advantages addressed his concerns and moved the case forward:

- **Increased face amounts** on **IUL Express** provided the appropriate coverage in a single solution, without piecing together multiple policies.
- **e-App submission** made the process faster and more convenient, eliminating paperwork delays.
- The ability to **meet remotely** fit seamlessly into the client's schedule, keeping the process moving.
- **Text-to-sign functionality** helped prevent follow-up delays, allowing the client to review and sign quickly from anywhere.
- Despite minor health concerns, **IUL Express remained a viable option**, avoiding the complexity he expected.

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## Why Mutual of Omaha: Flexible Solutions for Real Concerns

Mutual of Omaha understands that every client brings a different set of concerns to the table, and not every solution needs to look the same. Whether it's simplifying the application process or providing product options that remain accessible and comprehensive, the goal is to help you move forward.

The right combination of tools and products allows you to adapt to the client — not the other way around — so you can address objections as they arise and keep the focus on the outcome.

## Producer Pro-Tip: Don't Let Objections Stall Progress

When a client hesitates, don't let the process become the barrier. Keep the conversation centered on the outcome and the focus on why moving forward matters.

The more you simplify the experience, the more likely you are to see the case through to placement.

**To learn more about this concept contact your Mutual of Omaha Sales Director.**

Contact your dedicated Mutual of Omaha Sales Support Team for any pre-sale inquiries at 1-800-693-6083 or email at sales.support@mutualofomaha.com.