

# How Do You Sell Something Everyone Needs But No One Wants to Buy?

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It was March 2016, we had just bought my dream home. It had four bedrooms, three baths, a pool, plenty of space to entertain inside and out and a 30% increase in our mortgage payment.

Soon after we moved in, multiple times a day for months I felt scared. I remember thinking, "What if something happens to me how will we pay the mortgage?" See my husband and I agreed I would cover the increased payment, an agreement that would be no problem; assuming I was working.

Finally, I got sick of worrying and called my advisor. I went through underwriting and thankfully got approved. Boy did it feel great to put that worry to rest!

Like most consumers my *feelings* motivated me to buy disability income (DI) insurance. However many advisors try to appeal to their clients' logical side when selling DI insurance not their emotional side. This is a big mistake because most people make decisions based on emotions and back their decision up with logic. Your clients do the same.

This means initially, your job is not to make sure they *get it* but that they *feel it*. It's the feelings that will motivate them to buy DI insurance.

So how do you tap into your client's feelings? It's simple, you tell them a story. You tell a story about a person who either had DI insurance, needed to use it, and the effect **having** a policy had on their life, and about a person who did **not** have DI insurance, needed to use it, and the effect **not having** a policy had on their life.

But not all stories are created equal, so here are 3 tips for making sure your story is Crazy Good:

- 1) Tell a story about a person similar to your client. Years ago one of my clients Matt told a story to a group of young moms about another young mom named Ali who was struggling with the same things they were struggling with. Not surprisingly that story struck a cord and persuaded almost everyone in the audience to do business with him. I guarantee, had that story been about a 60 year old truck driver named Al, his conversion rate would have been a lot lower.

- 2) Paint a picture. Give your listener a few details that bring the story to life. Tell us the what was going on at the time, what did your main character see, feel, or hear. Include a detail that makes your character relatable.
- 3) Include dialog. Don't just narrate your story by telling us what your main character said, tell us as if they were saying it themselves. Ex: "My client told me she'd been lying awake at night worrying what they would do if she couldn't pay the mortgage." vs. My client said, "I've been lying awake at night worrying about what we'd do if I couldn't pay the mortgage." Adding dialog will make the listener feel like they know your character. This brings your story to life and makes you more relatable.

To sum up connect with your prospects emotions and not only will you sell more DI insurance policies but you'll protect more lives. Remember nobody wants to buy DI insurance until they can't buy it. Knowing that, your role is to disturb your client. By disturbing your clients you're actually serving them. If you feel squeamish about that think about how much worse you'll feel when your client becomes disabled and calls to ask, "Why don't I have DI insurance?"

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