

Understanding People's Natural Fears

By Tom Hopkins

What is it that jumps in and brings presentations that were previously sailing smoothly along to a screeching halt? You may think it's the financial aspects of your offering. Perhaps you think it's the prospective client's inability to make a decision. And, you would probably be correct. But, with selling being what it is — a bottom line business — let's dig deeper and find the bottom line of what lies between you and your 'potential future client' coming to an agreement.

The greatest enemy to the process of helping people make decisions about the disposition of their assets is fear. There are all kinds of fears inherent in these situations: Your fears about your own ability to persuade others; the prospects' fears about making "irrevocable" mistakes; fear of even admitting they're mortal.

Hopefully, you'll learn to recognize and conquer your fears through continual education on strategies and tactics that will keep you ahead of the pack. Those who analyze and learn from every presentation are the quickest to grow and develop their sales skills.

A tough part of your job is in helping others understand and overcome their fears so you can earn the opportunity to help them make wise decisions. Fear is what builds that wall of resistance we so often run into. When you recognize your potential clients' fears as barriers to giving them excellent service, you are then ready to learn how to dismantle those walls, one brick at a time, thus gaining their confidence and trust. Your goal is to get them to like you and trust you by serving them with warmth and empathy.

The first step in accomplishing this is to show them you understand their fears and then to offer reassurance and a bit



of education. Here are some other common and potentially paralyzing fears that many people face in decision-making situations and what you should do about them.

1. Your prospective client is initially afraid of you. This is simply because everyone knows your job is to sell them on using your services. I think you'll agree with me that most people do not generally accept salespeople with open arms. Even if you are going to help someone you already know — a friend or acquaintance or even a relative — when you get down to business, certain fears will arise. It's bound to happen in 99% of your presentations. (I'll give you a 1% non-fear situation with your parents or grandparents, simply because in most cases they'll believe in you and trust you no matter what role you play with them.) What do you do about the others?

Accept it. There are some people who are going to be afraid of you just as there are patients who are panic-stricken when they have appointments with doctors or dentists. What you need to do to conquer the fear is to master the skill of putting people at ease. Learn

to use a relaxed manner and tone of voice. Use rapport-building comments and questions that show them you are interested in the people who are making the decisions, not just in closing the sale.

2. They have a fear of making a mistake. We all have that one, don't we? We've all made decisions we've later regretted. Help your prospective clients recognize that you are an expert in your field. You have knowledge that they haven't even considered. To help people overcome the fear of making a mistake, lay out all the details they require in an easy-to-understand manner. Once they gain confidence in their new knowledge, making a decision will be easy.

3. They fear being lied to. Face it. The profession suffers from the antics of those less-than-scrupulous folks who used to be known to say anything to 'close the deal.' This is where your literature, testimonial letters and referrals come in. People are more likely to believe the written word than the spoken word so let them read the good news about your company for themselves. Let them see how happy the people you currently serve as clients are.

4. They are afraid of the unknown. A lack of understanding is a reasonable cause for delaying any transaction. Selling is little more than a matter of educating the people on the benefits of doing business with you. Once you educate them, they will feel confident they are making a wise decision.

Some people's most common fears may seem irrational to you, but remember, you have eliminated the unknown from being a potential fear through your own education and personal experience in the business. You have already been involved in more estate planning situations in your career than the average person will be in his or her entire lifetime.

5. Their fear may be based on third party information. Someone they admire or respect may have given them some advice that holds them back from making a decision. That third party will stand between you and them until you convince or persuade them that you can help them more than that person because you are the expert. You'll have to work hard to earn their trust. You may even have to enlist the aid of some of your past happy clients as references. You must be prepared to do whatever it takes to replace any fears they may have with confidence in the decision they're making and in the service you will provide.

No one wants to handle a transaction in which the client may be dissatisfied with the result. Believe me, there will be cases where the grief you will get from that client won't be worth the fee you'll earn. It doesn't happen often, but you must go into every presentation with a very curious interest in the who, what, when, where and why of the situation. When you've satisfied yourself that this decision is in their best interest, then it's your duty as an expert in your industry to convince them that this decision is truly good for them.

ABOUT THE AUTHOR:

Tom Hopkins is recognized as "America's No. 1 Sales Trainer." His sales training books, audios, and videos have launched the careers of millions of sales professionals worldwide. His how-to selling skills are proven effective in all types of industries and economic times. Tom has authored 18 books on selling, salesmanship, and success. To learn more about how his nuances of selling can make a positive impact on your career, read his blog: <http://www.tomhopkins.com/blog>.



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