**How To CURE YOUR Shame Of Selling LIFE INSURANCE**

My office phone rang at 9:33 on Monday morning, and my client said, "The wheels fell off the case."

I knew the case my client was talking about.

The advisor had been working on a substantial insured life annuity case for the past 18 months that was about to close for the owner of a lumber mill.

"What will you do about it?" I asked my client

My client said, "I'm going back to the carrier to rewrite the case so that I can re-present it."

"Why did your client say no?".

The advisor replied …

* "I believe I made a mistake".
* "I believe I did something wrong".
* "I believe I didn't have enough information to present the case."

"Did you complete the three-step process to eliminate your negative beliefs before presenting the case to the client and asking the carrier to rewrite the case?"

My client said, "No".

I said, "You are wasting your time going back to the carrier to rewrite the case."

My client said, "Why?".

I said, "There's no point in going back to the carrier to rewrite the case when you have negative beliefs because you will transfer the same negative beliefs onto the client, case, and carrier, which will cause the wheels to fall off the case a second time."

This is the Shame Of Selling and it was the cause of the wheels falling off the case because of internalized negative beliefs like;

* "I am a mistake".
* "I am not enough".
* "I am wrong".

So, what is the Shame Of Selling and its symptoms? What are the signs that you have the Shame Of Selling? How can we understand where it comes from? How can we cure it and sell more life insurance?

Life Insurance is a product for which there can be no shame. When used as intended, it only does good things, not bad, and changes the lives of the people when they need help the most.

What shame can there be in selling a product that:

* Changes the world of the beneficiary when something horrible happens
* Builds communities
* Keeps businesses alive
* Keeps your church or temple alive
* Is a foundational asset that only grows in value and can never decrease in value

The Shame Of Selling is the feeling of embarrassment or distress salespeople may experience when selling. It is created by internalized negative beliefs, often due to the stigma around being pushy or the fear of rejection.

A stigma is the negative emotion and negative beliefs towards a circumstance, quality, or person.

Popular culture has created negative stereotypes and the belief that a salesperson is inherently:

* Manipulative
* Selfish
* Arrogant
* Unfamiliar With The Truth
* Cold And Calculating
* Only Money Motivated

These assumptions have caused society to have a low opinion of salespeople. These assumptions have bled into salespeople's picture of themselves and led to Role Rejection.

Role Rejection is when you sell life insurance but don't want anybody to know that you sell life insurance.

The interesting thing about psychology is that whether you are doing anything morally or ethically wrong is not as important as your belief about the nature of what you are doing. If you think you are, then you are.

Could the selling stigma influence the number of life insurance policies sold in Canada?

There are approximately 108,000 life insurance agents in Canada at last count, and last year, 589,000 life insurance policies were sold. That is just an average of 5.45 policies per life insurance agent.

Applying the 80/20 Rule to these numbers, 20% of life insurance agents produce 80% of the business, which correlates to 20% of life insurance agents producing an average of 21.81 policies per agent and 80% of life insurance agents producing an average of 1.36 life insurance policies per agent.

An average of 1.36 life insurance policies per agent could mean that 80% of life insurance agents sell either themselves or their wife a policy, and that’s it.

In some circles, even 21.81 policies per agent would not be considered a big hitter, but consider the hitters, no-hitters, and hit-and-misses.

Are you a hitter, no-hitter, or hit-and-misser?

Is the Shame Of Selling causing you to be a no-hitter or hit-and-misser?

Why are these life insurance numbers so low when life insurance is integral to holistic financial planning?

Some believe that financial advisors fear life insurance more than their clients and they don’t bring it up. Why is this happening?

Remember that selling life insurance is a valuable, rewarding, and noble profession when approached ethically and authentically.

What are the signs you experience the shame of selling?

Experiencing the shame of selling can manifest in various psychological and emotional signs. Here are some common indicators:

1. **Avoidance Behavior**: You might procrastinate or avoid selling tasks, like making sales calls or following up with potential clients. This could be due to a fear of rejection or feeling like you're imposing on others.
2. **Negative Self-Talk**: You might find yourself engaging in harsh self-criticism, thinking things like "I'm not good at this," "No one will want to buy this," or "I'm just being pushy."
3. **Physical Discomfort**: Selling might cause physical symptoms like a tight chest, sweaty palms, or dread. These are signs of anxiety related to the selling process.
4. **Imposter Syndrome**: You may feel like you're not knowledgeable enough or that you're deceiving others by trying to sell something, even if it's a product or service you believe in.
5. **Discounting Your Offer**: You might frequently offer discounts or underprice your services or products, not because it's necessary but because you feel uncomfortable asking for their full value.
6. **Reluctance to Close**: Even when the selling process is going well, you might hesitate to close the sale, fearing you'll come across as too aggressive or desperate.
7. **Over-Apologizing**: Apologizing unnecessarily or excessively during sales conversations can be a sign of discomfort or shame about selling.
8. **Focusing on Negative Outcomes**: You might dwell on the negative aspects of selling, such as potential rejection or criticism, rather than focusing on the benefits you can offer to the customer.
9. **Fear of Judgment**: Worrying excessively about how others will perceive you for selling something, fearing they will think you're only interested in money rather than helping them.
10. **Downplaying Your Success**: Even when you make a sale, you might downplay it or feel undeserving, thinking it was just luck or that the customer didn't really understand what they were buying.

These signs can often stem from deep-seated beliefs about money, self-worth, or the value of what you're offering. Recognizing these signs is the first step towards addressing and overcoming the shame associated with selling.

What causes The Shame Of Selling?

Financial advisors fear life insurance more than their clients because of avoidance behaviors, cultural or family beliefs, fear of rejection, and self-worth issues, which they transfer onto their clients. These issues relate to The Shame Of Selling.

Avoidance Behaviors are any actions people use to escape or distract themselves from difficult feelings, beliefs, and situations. For example, they avoid being steadfast about offering life insurance as part of the holistic planning process because it bothers them.

Cultural or Family Beliefs about sales are often misinterpreted as a pushy or dishonest profession that involves manipulating people into buying products or services they don't need – and they are not certain people need.

Fear of Rejection often originates with childhood experiences like critical parents, being bullied or ridiculed, or having a physical condition that makes you different or you believe makes you unattractive to others – all of which impacted advisor’s ability to risk getting a note to insurance.

Self-worth Issues include being extremely critical of yourself and downplaying or ignoring positive qualities – so why attract more trouble with this troublesome product, life insurance?

To overcome the feelings of shame related to selling we need to:

* Eliminate negative beliefs
* Build self-confidence
* Believe more in our product.
* Use a client-centric discovery process to help your clients make it easy to choose to choose life insurance.

Eliminating negative beliefs "I am a mistake", "I am not enough", and "I am wrong" builds self-confidence and product and process confidence, making it easy to ask the right questions to help clients discover how valuable life insurance is.

To serve our clients, we must understand and eliminate the Shame of Selling triggers related to rejection, unrealistic targets, colleague competition, and public failure.

The fear of rejection has deep psychological and evolutionary roots, arising from both individual experiences and our inherent social nature as humans. Here are some key origins:

1. Evolutionary Perspective

* Survival Instinct: Early humans depended on social groups for survival.
* Social Bonding: Humans are inherently social creatures, and forming bonds within a group is crucial.

2. Psychological Development

* Attachment Theory: Early experiences with caregivers shape how individuals perceive acceptance and rejection.
* Self-Worth: Experiences of rejection, especially during formative years, can significantly impact self-esteem.

3. Cultural and Social Influences

* Social Conditioning: Cultural norms often dictate what is considered acceptable or desirable.
* Peer Pressure: During adolescence, the need to fit in and be accepted by peers is particularly strong.

4. Cognitive Factors

* Negative Self-Talk: Individuals with low self-esteem may engage in negative self-talk, reinforcing the belief that they will be rejected.
* Overgeneralization: People who have experienced rejection may overgeneralize the experience, believing that rejection is inevitable in all similar situations.

The fear of rejection is a complex interplay of these factors, and while it serves as a protective mechanism, it can also become a barrier to forming healthy relationships and pursuing personal goals.

The origins of unrealistic targets, colleague competition, and public failure could have developed in one's early sales days, where company sales campaigns pressured a salesperson into setting unrealistic targets, comparing one salesperson against the other during the sales campaign, with the risk of public failure when unrealistic targets were not met.

The Shame Of Selling symptoms and Self-worth Issues both include:

* Always worrying about what the customer thinks.
* Feeling unappreciated even after making a sale.
* Believing you have little impact on anything important.

These negative beliefs, triggers, and symptoms manifest into anxiety, depression, and low self-esteem fueled by a subconscious belief that you are flawed and there is something inherently wrong with you.

The Law Of Attraction is absolute. Whatever one thinks about, they make real.

Could financial advisors be creating objections to life insurance on behalf of their clients? They could …

Why is this happening?

According to Simon Sinek, 90% of success is about YOUR WHY, and many incredible speakers are here today to discuss the WHY and the benefits of life insurance.

Jim Ruta's LIFE INSURANCE WHY is a great example;

* Life insurance provides hope, saves families, and saves real people; it's a lifesaver and a noble profession.

I want to honor Jim Ruta. Jim and I have spoken at countless financial conferences over the decades and have seen each other speak multiple times. Jim and I spoke at the Elder Planning Issues Conference in Niagara Falls in June 2024, and Jim talked about Shame Of Selling. I approached Jim and said let’s get together because I have some ideas that I would like your input on How to Cure the Shame Of Selling Life Insurance. Jim and I have collaborated on several occasions to refine the presentation you’re seeing today. It is an honor to have the opportunity to receive Jim’s input. Thank you, Jim, one of the recognizable Icons in the Life Insurance Profession.

What is Your LIFE INSURANCE WHY?

What shame can there be in selling a product that:

* Provides tax-free cash to people at the worst possible time when they need cash the most
* Changes the nature of society
* Finances business succession planning

So, let’s talk about:

* WHY you are NOT selling more life insurance.
* Eliminating your conditioned shame of selling more life insurance.

Before we eliminate your conditioned shame of selling more life insurance, let me ask you WHY you became a financial advisor.

These are the five traits of successful financial advisors;

* A passion for helping others with their financial security.
* The ability to connect with people on a deep personal level.
* Ability to market yourself.
* Putting clients first.
* Curiosity

Passion can be a blessing and a curse.

Is your passion for being a financial advisor based on financial abundance or financial scarcity?

Financial abundance means believing there are enough resources to fulfill your desires, support your needs, and pursue your passions without financial constraints limiting your choices.

Financial abundance comes from growing up with positive beliefs about money.

* There is an infinite potential of opportunities and possibilities for financial growth!
* There's enough to go around, and I can have it too
* There's enough wealth, happiness, and success in the world for everyone

It stands to reason that someone who grew up with financial abundance would have little discomfort about asking clients to invest money!

Financial scarcity means believing there is simply not enough to go around, focusing on lack, and having a win-lose attitude.

Financial scarcity comes from growing up with negative beliefs about money.

* You need to be frugal to have more
* You are selfish if you want to make a lot of money
* There's never enough money

It would be reasonable to think that someone who grew up with financial scarcity would experience both shame and guilt when it comes time to ask clients to spend more money, especially when it's timed with death and dying.

A financial scarcity mindset will cause you to project your concerns about money onto your clients, and you may not feel worthy of presenting and asking for the sale, especially with negative beliefs about needing to be frugal, being selfish, and there's not enough.

Which financial mindset did you grow up with, financial abundance or financial scarcity?

* Do you believe that money is a good thing and a positive force in this world that helps you and others?
* Are you selling Term Insurance because the CASH VALUE LIFE INSURANCE costs too much money?

Are the origins of financial scarcity at the core of your conditioned shame of selling more life insurance?

WHY you are NOT selling more life insurance has to do with negative beliefs towards yourself.

Eliminating your shame of selling more life insurance involves understanding both shame and toxic shame.

Shame is “I made a mistake.”

Toxic shame is “I am a mistake”.

Toxic shame has to do with negative beliefs towards yourself like;

* “I am a mistake.”
* “I am not enough.”
* “I am wrong.”

Thinking positive isn't enough when dealing with toxic, shame-related negative beliefs.

Thinking positively gives the toxic, shame-based negative beliefs more power. Whatever you defend against, you make real.

The same toxic shame-based negative beliefs get projected towards yourself and life insurance in the form of:

* I might make a mistake if I sell life insurance
* I don't know enough to sell life insurance
* I might do the wrong thing and lose my client if I try to sell life insurance

Is it possible to sell small or large cases carrying these toxic, shame-based negative beliefs?

Training is essential to selling more life insurance. Training is the act of teaching a skill. Conditioning is required to change behavior to master a skill, such as selling more life insurance.

Before we get to a formal process to reduce and eliminate the Shame Of Selling, let's talk about the biggest reason for doing so: the Honor Of Helping.

How can we eliminate the Shame Of Selling and replace it with the Honor Of Helping?

When you feel shame, you feel embarrassed; when you feel honor, you feel goodness at a soul level. It's a real moral victory. How do you convert yourself from Shame to Honor?

We are here today to help you do what you need to do and what you want to do. Remember, you don't have to do it alone. The more you help yourself and others, the more you honor and sell.

Breaking the cycle of shame and guilt involves conditioning with forgiveness, reframing, self-compassion, and affirmation, which I'll give you examples of today.

Combined Training, Conditioning, and Forgiveness combust into results.

Why is forgiveness so important?

Forgiveness is an action. We must consciously decide to forgive ourselves for how we used to think when we were young for falling short of someone else's or our own expectations. We must act to forgive and not wait until forgetfulness softens the pain of disappointment.

Forgiveness frees you from the negative beliefs that have taken root in your heart.

"The weak can never forgive. Forgiveness is the attribute of the strong." - *Mahatma Gandhi*

The following 3-Step Forgiveness Process is part of a 6-Step Process that will help you eliminate The Shame Of Selling more life insurance.

Step One – State the negative beliefs from your past.

1. I might make a mistake if I sell life insurance
2. I don't know enough to sell life insurance
3. I might do the wrong thing and lose my client if I try to sell life insurance

Step Two - Forgive the negative beliefs from your past.

1. Forgive me for believing I might make a mistake if I sell life insurance.
2. Forgive me for believing I don't know enough to sell life insurance.
3. Forgive me for believing I might do the wrong thing and lose my client if I try to sell life insurance.

Step Three - Realize the truth about yourself, your profession, product, and service.

1. Forgive me for forgetting I am consciously magnifying my strength and financial abundance with every breath I take.
2. Forgive me for forgetting life insurance provides hope, saves families, and saves real people.
3. Forgive me for forgetting life insurance is a lifesaver and a noble profession.

Expanding on the application of Step Three - Realize the truth about yourself, your profession, product, and service.

Forgive me for forgetting;

I am committed, confident, and convinced that life insurance is an essential part of the holistic financial planning process. It ensures life as you want it to continue and:

* Changes the world of the beneficiary when something horrible happens
* Helps widows and orphans
* Provides a space for grieving versus having to go back to work
* Prevents children from losing two parents, not one
* Provides cash where none existed
* Provides tax-free cash to people at the worst possible time when they need cash the most
* Keeps families together
* Keeps families in their homes, in their neighborhood, mortgage free
* Provides education for children
* Builds communities
* Changes the nature of society
* Keeps businesses alive
* Keeps businesses running and employees employed
* Prevents business cofounders from becoming partners with the deceased cofounder’s spouse and their lawyer
* Allows the hiring of a person to replace what a partner used to do
* Finances business succession planning
* Pays bank loans and taxes
* Keeps your church or temple alive
* Is a foundational asset that only grows in value and can never decrease in value

Life insurance ensures life as you want life to continue, and when you focus yourself and your clients on the moral benefits, goodness, and value of Life Insurance, you replace the Shame Of Selling with the Honor Of Helping.

The Honor Of Helping and selling with honor refers to the ethical and respectful approach to sales, where the primary goal is to assist the customer genuinely rather than merely closing a deal for personal gain.

It involves recognizing the value in providing a product or service that genuinely meets the needs of the customer, thereby fostering trust and building a long-term relationship.

This concept emphasizes integrity, empathy, and the satisfaction derived from positively impacting the customer's life or business.

The Honor Of Helping and selling with honor means prioritizing the customer's well-being, ensuring they benefit from the transaction, and taking pride in delivering real value.

My office phone rang, and my client said, "The wheels are back on the case."

I asked my client, "Did you go back to the carrier to rewrite the case?"

My client said, "No".

I asked my client, "Did you complete the three-step process to eliminate your negative beliefs?"

My client said; "Yes".

I asked my client; "Did you call your client?"

My client said, "No. My client called me and apologized. He explained that he had a family meeting and said, "Go ahead with the case as is."

Thank you very much for the opportunity to be of service, and may you enjoy the rest of the conference and receive insights to help you meet and exceed your goals.

If you struggle or your success is up and down with Shame Of Selling symptoms that include;

* Avoidance behavior
* Downplaying your success
* Fear of rejection
* Focusing on negative outcomes
* Imposter syndrome
* Negative self-talk
* Reluctance to close
* Self-worth issues

Which all lead to:

* Apologizing unnecessarily during the sales presentation
* Downplaying your success because you feel undeserving
* Dwelling on criticism or rejection rather than the benefits of life insurance
* Excessive worrying about how you will be perceived rather than helping
* Feeling like you are not knowledgeable enough even if you believe in life insurance
* Hesitating to close the sale, fearing you will come across as too aggressive or desperate
* Keeping yourself a secret in your own family or neighborhood
* Procrastinating and avoiding selling tasks like making sales or follow-up calls
* Self-criticism like “no one wants to buy life insurance”
* You have not bought enough insurance for yourself and your family

If you recognize any of the challenges I've discussed—such as avoidance behavior, negative self-talk, or reluctance to close—and you’re ready to eliminate the Shame of Selling and embrace the Honor of Helping your clients, I’d love to help.

Life insurance is a powerful tool that changes lives and builds legacies. It’s time to feel confident in the value you’re offering your clients and to see selling as an act of service.

Please call 250-248-6012 or click here to schedule a free, no-obligation conversation: <https://leadingadvisor.as.me/callwithsimonreilly>

Thank you for the opportunity to be of service.

Simon Reilly  
Leading Advisor