**Most Common Objections and How to Respond with Confidence**

With IBO prospecting, you will reach a little resistance from some people because there is so much junk on the internet. But we know that AmeriPlan is a reputable company so with these questions, we have the opportunity to showcase that and highlight all the GOOD that we are. When I get these types of questions, I feel that the person is just helping me close them because the answers help show them how great AmeriPlan is. Have confidence in that! **Here are the Top 11 objections or questions that you will hear while IBO prospecting.**

**1. Does this cost anything? (When someone asks you this question, do NOT even hesitate. Proudly say...)**

YES, we do have a small startup. You can get started for just $69.95. That includes pre-designed e-commerce websites. So any website you've seen of mine, you will have the same ones except they will l be personalized for you. Also, AmeriPlan services our benefit members for us. So when we enroll the plans, they mail them their membership cards and an 800# and when the customers have questions, they contact them instead of us. They save us a ton of time with that. We also receive household health benefits that includes hospital, tele-medicine, ancillary, dental, vision, prescription and chiropractic. So we receive a lot in return for our small investment. Does this still sound like something you'd like to learn more about?

**2. I shouldn't have to pay to work or I shouldn't have to pay for a job**

I agree, you absolutely shouldn't have to pay to work. With AmeriPlan, you are not paying to work. This is not a job, this is a home business. You are investing in the things that you will be receive in return... You will receive pre-designed e-commerce websites. Also, AmeriPlan services our benefit members for us so when we enroll the plans, they mail them their membership cards and an 800# and when the customers have questions, they contact them instead of us. We also receive household health benefits that includes hospital, tele-medicine, ancillary, dental, vision, prescription and chiropractic. With starting any type of business, there will always be an investment. Luckily with ours, it's a very small one.

**3. I've heard that if you have to pay to work at home, it's a scam.**

You are correct, if you have to pay for a work at home job, that is a huge red flag that it's a scam. However, with AmeriPlan, this is not a work at home home job, it's a home business. And with any business, there is going to be some sort of investment. The good news with AmeriPlan is our investment is very small. And you receive a lot in return... you will receive pre-designed e-commerce websites. Also, AmeriPlan services our benefit members for us so when we enroll the plans, they mail them their membership cards and an 800# and when the customers have questions, they contact them instead of us. We also receive household health benefits that includes hospital, tele-medicine, ancillary, dental, vision, prescription and chiropractic. And AmeriPlan is definitely NOT a scam. We've been recognized on a national level since 1992, we have an A+ rating with the BBB, we've been featured on 60 Minutes and Good Morning America. We are members in good standing with the US Chamber of Commerce, Consumer Health Alliance and the National Association of Dental Plans. Our plans are accepted at all the major pharmacies like CVS, Walgreens, Walmart, Target and many others and also at all the major vision centers like Pearle Vision, Lens Crafters, Sears, JCPenney and many more. So as you can see, AmeriPlan is a very strong, reputable company with elite credentials.

**4. I have to talk to my husband or talk to my wife**

Okay, absolutely. I will go ahead and send you an email that goes over everything that we just talked about and it will have a few extra links where you can do a little more research. This way you guys can sit down and see if this will be a good fit for your family.

**5. I don't have the money**

I completely understand. What would be a better day for you? Okay, I will go ahead and send you an email that goes over everything that we just talked about and has a few extra links where you can do a little more research. And while you're waiting to get started, if you come up with any questions, just send them my way. I am always happy to help.

**6. Is this a pyramid scheme?**

Absolutely not, pyramid schemes are illegal. Pyramid schemes are companies that just recruit people to recruit people to recruit people and they don't offer a product or service. AmeriPlan has two million benefit members and roughly 50,000 people that work at home with us. So clearly, we are a benefits company and not a recruiting company.

**7. This question can be asked in a few different ways.... Is this legitmate? Is this a scam? Is this real?**

I completely understand your concern as there is SO much junk out there on the internet and you have to be cautious. I personally sifted through all the junk on the internet for two years before I found AmeriPlan. And even then, I was still skeptical and I researched the company for four months. I was really impressed to find that AmeriPlan had been recognized on a national level since 1992, had an A+ rating with the BBB, we've been featured on 60 Minutes and Good Morning America. We are members in good standing with the US Chamber of Commerce, Consumer Health Alliance and the National Association of Dental Plans. Our plans are accepted at all the major pharmacies like CVS, Walgreens, Walmart, Target and many others and also at all the major vision centers like Pearle Vision, Lens Crafters, Sears, JCPenney and many more. So as you can see, AmeriPlan is a very strong, reputable company with elite credentials which was something that definitely put my mind at ease when I was looking into getting started.

**8. I saw that AP is not accredited with the BBB**

Being accredited with the BBB just means that a company pays the BBB a monthly membership fee. AmeriPlan does not pay a monthly membership to the BBB, we earned our A+ rating for free.

**9. I saw bad reviews online**

AmeriPlan is a 100 million dollar company that has two million benefit members and 50,000 people that work at home with us. With any company of that size, there are bound to be a few complaints. Check out Walmart or McDonalds, you'll see a ton of complaints. The important thing is that the company takes the initiative to resolve the issues and AmeriPlan always does. That is how we maintain an A+ rating with the BBB.

**10. How long have you been doing this?**

**If you are brand new: (say with excitement**) I'm actually pretty new to AmeriPlan. I researched the company, saw all the amazing team training and support and the income opportunity so I jumped right in and right now I'm working on my first promotion of RSD and that's just around the corner.

**If you have been here a few months: (again, say with excitement**) I've been doing this a few months and have seen some great success already and I'm so excited about the upcoming years with AmeriPlan. I plan on going straight to the top and I'd love to take you with me.

**If you've been here a year or more: (Proudly say**) I've been here X amount of years. This company has truly been a blessing for my family.

**11. How much do you make?**

**If you are making $0: (Say with excitement**) I'm actually pretty new to AmeriPlan. I researched the company, saw all the amazing team training and support and the income opportunity so I jumped right in and right now I'm working on my first promotion of RSD and I'll make about $1,000 by the time I reach that goal and that's just around the corner.

**If you are have made a few hundred dollars or your residual is a few hundred dollars: (again, say with excitement)** I've been doing this a few months and have seen some great income so far and I'm so excited about the upcoming years with AmeriPlan. I'm on target for earning a full time income in just a few months and six figures per year in just a couple years.

**If you are making $1,000+: (Proudly say**) I earn a full time income at home with AmeriPlan. This company has truly been a blessing for my family.

Then add to each one - To give you an example, our part timers average about $200-$400 per week and our full timers average about $500 - $1,000+ per week. And those amounts continue to grow since we are paid residual income.

So there you have it, the top 11 objections and how to respond with confidence. The important thing with these questions is to be honest. People will appreciate and respect that. Respond with excitement, don't hesitate and be confident and PROUD of what we are offering! We all started with making $0, we all started on day one. People may ask you these questions in the beginning because they hear the lack of experience in your voice. But as you get better, you'll hear them less and less. So don't worry about these questions and you'll do amazing!!