

Recognizing the valid concerns many federal employees have can help you—the financial professional—to tailor your approach and avoid being stereotyped as “that guy” in the federal marketplace.

- 1. “I’m pretty conservative, and I’m worried about the economy.”**
Generally, most federal employees are conservative. While they normally don’t join the government to pursue high-risk entrepreneurial careers, they do find satisfaction in the important long-term civil services they provide and tend to appreciate the job security and steady paycheck that comes with it.
- 2. “I’ve never heard of you before—how do I know you’re legit?”**
Explaining that you’ve been in the community for many years, and the reasons you have decided to focus your practice on serving federal employees may show them that you’re in it for the long-haul.
- 3. “You probably don’t even know my benefits, or the unique challenges I have.”**
Many feds don’t feel that many people outside the government really understand everything. Calm their fears by sharing the specialized training you’ve received, and how many federal families you’ve served.
- 4. “Don’t talk over my head—use real words, not fancy financial lingo.”**
Nobody wants to feel stupid. Using unfamiliar terminology will make them feel alienated and not inclined to do business with you. Find casual, succinct and simple ways to explain complicated subjects.
- 5. “You seem pretty eager to make a sale—and I’m not buying it!”**
Most people don’t like feeling pressured to buy something—whether they are on a new car lot, a furniture store, or sitting across from a financial planner. You shouldn’t be ashamed to “sell” products—but you should be more focused on building a sustainable relationship first and foremost.
- 6. “I don’t feel like you listen to me, or you constantly interrupt me.”**
Everyone wants to have their concerns validated. Practice your listening techniques to ensure you’re truly listening to your clients without jumping the gun or interrupting them.
- 7. “I’ll admit it—it’s been a while since I took a good hard look at my benefits.”**
Most clients we meet with aren’t really excited about reviewing their benefits each year to make sure they are up-to-date. Chances are something has changed in their life that warrants an adjustment.
- 8. “I’m not sure what to expect when I meet with you—and I don’t like surprises.”**
Nobody likes to be ambushed. Clearly lay out your process for working with federal employees, what you expect of them, and what they should expect of you.
- 9. “You say that the initial consultation is free—what’s the catch?”**
We all know a marketing tactic when we see one, so don’t try to hide it. If you offer a complimentary review, be straight about what is included and what is not included in the consult. Clearly outline the scope of service and where the free relationship stops.
- 10. “Why should I pay you a ton of money to tell me what to do?”**
Most are not opposed to paying for your services—they just need to feel that they are making a good financial decision in doing so. Find a compelling way to show them the value of your unique services.

How to maximize results with every federal client you meet

As a trainer and coach to more than 600 professionals in the federal market since 2001, Chris Lennan is an acclaimed go-to expert for financial advisors and planners worldwide. In addition to helping professionals overcome the unique challenges of serving the federal marketplace, Chris has equipped them to confidently turn prospects into long-term clients and to create new and recurring revenue streams for their practices.

Become a ProFeds member today, and you'll get:

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