

BANKING · INSURANCE · WEALTH MANAGEMENT

Objection-Handling Table

This table sets out the six objections that come up most often in client meetings across banking, insurance and wealth management. It is built on the **Traitement** (Handling) step of the CAPITAL Method: an objection is a request for information, not a refusal. For each one, this sheet gives the real underlying concern, a response approach you can use as it stands, and the method step it maps to.

The six objections and how to handle them

Objection	Underlying concern	Response approach	CAPITAL step
"It's too expensive"	A perceived-value objection, rarely a pure price objection. A discount given without something in return confirms the original price was overstated.	Return to what the client is trying to achieve and what it costs them not to, before discussing the number. Never move the price without something in return.	Handling
"I already have an adviser"	The client is defending a trusted relationship; criticising the incumbent reads as criticising their own judgement.	Acknowledge the existing relationship sincerely, then shift to what it does not cover (estate planning, tax, diversification). Offer a complement, never a replacement.	Handling
"I need to think about it"	An unstated objection: the client has not named the real sticking point.	Calmly ask what specifically the thinking is about. The real obstacle almost always surfaces and can be handled on the spot.	Handling → Agreement
"I need to talk to my spouse"	The co-decision-maker was not in the room — a framing gap upstream, not marital disagreement.	Anticipate this at the booking stage. If it still comes up, ask what the spouse will need to know to form a view, and set a specific follow-up date.	Framing → Handling
"Markets are too high" / fear of losing capital	Conflates two separate decisions: structuring the wealth, and timing the market entry.	Separate the two decisions. Agree the structure (wrapper, beneficiary clause, holding architecture) without settling market exposure immediately, then phase it in.	Handling → Impact
"Just send me some documentation"	A polite way of avoiding commitment in the moment.	Ask what specific question the documentation is meant to answer, answer it there and then, then propose a concrete, dated next step.	Handling → Agreement

Use this as a meeting aide-memoire, not a script to recite. The full method — the seven CAPITAL steps — is set out at belghiti-advisory.com/method/.

What not to do

- Conceding immediately — a discount or concession given without something in return confirms the original position was overstated.
- Over-explaining — burying the objection under technical argument instead of answering the specific point raised.
- Deferring by default to a follow-up meeting — postponing does not handle the objection, it delays it and gives the client time to talk themselves into doing nothing.

Read more

The full article — “Objection Handling in Banking & Insurance” — and the Handling step of the CAPITAL Method are at belghiti-advisory.com/insights/ and belghiti-advisory.com/method/.