

## Selling Systems Outlined

Our selling systems are simple, effective, time tested/proven and cost You, the representative, no more money than the gas to get to the prospect's business or home. We do not "give you fish" but we invest time and money to "teach You how to fish" therefore investing in your personal skills. This approach has worked for our company for over 27 years and taken Family Heritage from \$0 assets in 1989 to over \$1B assets today.

## 2 Systems to Building Your Client Base

### 1. Selling/Serving Those In Your Personal Network

*Questions: Who do you know personally that has battled cancer? Did they have any financial hardships that came unexpected? Would they have benefited from having our policy in place? If you went through Cancer tomorrow and couldn't work for 6-9 months or longer how would you pay your bills and keep your family afloat?*

**The Why:** The majority of people we know and care about have never discussed or considered a backup plan in the event they were to go through Cancer, Heart/Stroke or an Accident. Most people have and have been approached by multiple sources regarding Health Insurance, Life Insurance and Retirement, but very few have anything in place to pay their bills while they are battling (and surviving) an illness. Matter of fact most people have never been approached about this very important topic..... Until now!

#### **The How To:**

1. Develop a list of 100 people in your personal network (use Personal Pipeline Fillable Worksheet)
2. Work out of the local office each week to set up 8-10 selling appointments (use Personal Pipeline Phone Script & New Agent Calendar docs)
3. Arrive at the selling appointment on time and prepared to give the prospect a professional and energetic explanation of the policies....followed by collecting 5-10 qualified referrals

**Impact Their Life:** Your personal prospect is served with the very best in supplemental insurance on the market and grateful you care about them enough to introduce them to the policies. Most likely they have heard of AFLAC and other companies but lack the clear understanding of the benefit of such policies offered. You benefit by earning a substantial advance pay and lifetime residual....all while helping someone You care about!

### 2. Prospecting & Selling Mom and Pop Business Owners

Definition of Mom and Pop Business Owner: A small company of 1-10 employees where the owner is accessible via a walk in

**The What:** Small Mom and Pop business owners are underserved in our niche. They are too small for AFLAC and Colonial to serve

**The Why:** Think about it. A small hair salon, mechanic, flower shop, etc. relies on the owner being present to operate the business and serve the customer. If the owner were to battle cancer and couldn't run their shop for 3-6 months it would affect their business revenue, their personal income and cause a hardship in paying their business and personal bills. They love the logical nature of our products with Return of Premium. These business owners "get" what you are offering and provide the best referrals.

**The How To:** You will be trained on a systematic approach to prospect, develop referrals and sell; called Pre-Approach. Pre-Approach begins with 15-20 walk-ins on a daily basis to set the appointment or do the demo. It's not easy, but with energy and follow through it's extremely effective and produces an immediate result that is long lasting. The purpose of the walk in is to set a future appointment or directly present the policy.

**Note:** We also serve larger businesses on a payroll basis but start with the Mom and Pop and systematically work in the "back door" approach with the larger businesses. *Selling Systems Outlined*