



## **Developing a Sustainable Selling Career For Life**

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# Developing a Sustainable Selling Career For Life

## Letter from the Authors

The very first thing that each person who decides to embark in a career of building a sales business needs to clearly understand is, **THIS IS YOUR BUSINESS!!** There is a specific path that can and be followed to ensure your success: commitment, hard work, dedication, consistency, desire and the ability to be teachable and learn from others who have paved the path before you.

This book will give you the necessary path to follow and tasks to do each day along the way in order to run a business that will sustain you and your lifestyle for many years to come. You can't pick and choose what to do or what to follow. You **HAVE** to do each and every detailed task that will be covered in this book in order to really build your business to a successful and profitable company.

The idea of developing a *lifestyle* business is very appealing. The only problem with most people that want to build a business like that is that they are expecting to build it in just a few short months or a few short years. They want the *lifestyle* now, and are not willing to follow through on all of the work that has to be done up front that allows the *lifestyle* they desire to follow.

In building your own business there are many failures you will have to overcome and fight through. There are many obstacles that you will encounter that you will have to overcome. There are many tears you will shed along the way of developing anything of substantial worth. **BUT....** it's all worth it in the end.

You **CAN** build a business of massive net worth. You **CAN** have the financial security you desire here. You **CAN** have the balance in your life that eludes so many during their careers. You **CAN** have the *lifestyle* you desire. And you **CAN** make a difference! This is your atlas. This is your road map. Work it, live it, and follow it to the last page! Don't waver and you will "*Secure Your Future*".

## **INTRODUCTION**

There are three phases to learn and follow within the SSC System, and your advancement from one phase to the next is entirely up to you. Some people will catch on quickly because of their commitment to their goals and schedule, while others will simply not put in the same effort, so it will take a bit more time to reach the point where the foundation they have built will fully be in place. Bottom-line, you determine the pace of your success.

Regardless of how long you've been in sales, everyone needs to start right here. If you're looking to have the career you've always wanted and to live the lifestyle you've always dreamed of, this book clearly lays out the steps to follow – no exceptions!

There is a weekly “Take it to the Bank” success schedule you must commit to following each and every week. This schedule is key to your success each and every week. Commit to it, don't waiver or stray from it. It works 100% of the time as long as you do.

### **Priority of Schedule for Week**

Monday:

- 8:45am: Attend the weekly Kick Off meeting.
- 11:00am: Make your first approach of the day. Get 30 points. *(page 5)*
- 7:00pm: End your day and head home.

Tuesday-Thursday:

- 8:00am-10:00am: Phone call to set 2 selling appointments
- 11:00am: Make your first approach of the day. Get 30 points.
- 7:00pm: End your day and head home.

Friday:

- 8:45am: Attend the weekly planning meeting. Use the phone to set up 10 selling appointments for the following week.
- 12:00pm: Get 30 points.
- 5:00pm: End your day and head home.

The vast majority of sales jobs require a certain amount of cold calling, or prospecting. Normally, a large amount is required up-front while one is building his or her business, and the amount gradually dies down as one adds to his or her network. Why is it then, that some sales professionals who've been in sales for years, are still cold calling 95% of the time?

In most cases, it's complacency. If something seems to be working, why change it? Well, the real question to ask is, "What if adopting, or following the system that you will learn here, not only increased your sales dramatically but also gave you an entirely fresh outlook on your career?" Wouldn't you commit to learning it as quickly as possible?

In building a sales company that truly is successful there are a number of terms and tasks that must be learned and then mastered. This only happens through consistent practice and repetition.

### **Terms to Understand in this Book:**

- **Approaching:** Telling a prospect face-to-face what you are doing
- **T-Approaching:** Walking across the street and calling on the two homes or businesses from the place you just left
- **Introduction:** The time spent with a client building rapport and finding a need before doing a presentation
- **Demo:** The actual presentation of the product
- **Close:** The step-by-step process of asking questions to bring a prospect to the point of decision
- **Application:** paperwork the customer uses to apply for a policy
- **Referrals:** Names of additional prospects to call on given to you by a prospect you have already met
- **Re-Service:** Visiting clients to sell them additional products
- **Persistency:** The amount of time a policy stays on the books

So, whether you've been in sales for three or four years or just three or four days, deciding to follow this proven system step-by-step will transform you from an average salesperson into a top sales professional overnight!

## **SSC Phase I: Build Your Business Foundation**

SSC Phase I is all about building a solid foundation for your business. This includes good habits, proper discipline, a network of referrals, and lots of activity. This is the cold-calling phase!

During Phase I you will be cold-calling individual clients in their homes and businesses. Your “Take it to the Bank” daily commitment is to call on 20 individuals face-to-face each day.

This activity will transfer into at least 4 appointments - either on the spot or set for later that day or the next. These 4 appointments will produce at least 1 sale. For some of you, it will produce 2 to 3 sales. This initial activity will give you the foundation and belief early on that no matter what, you will be successful.

This initial cold-calling will last anywhere from 2 to 8 weeks when you are starting out, depending on the time it takes you to obtain 200 qualified referrals.

A referral is **qualified** when you have the following information:

1. Referral’s name (and spouse if applicable)
2. Person’s name who referred them
3. Referral’s phone number
4. Referrals home address (and office address if possible)
5. The name of the place they work

By following the SSC System, you will learn how to get at least 5 referrals from every person you give a presentation to, whether they become a client or not.

During Phase I it is important to realize that getting your referrals is equally as important as selling a new client. This is true because these referrals become the foundation for Phase II.

For example, in the best-case scenario you would sit down with 4 prospects a day and get 5 referrals from each prospect, giving you 20 referrals a day. You will work 5 days a week, so  $20 \text{ referrals} \times 5 \text{ days} = 100 \text{ referrals}$  obtained a week. After two weeks you should have 200 qualified referrals to allow you to move into Phase II.

The two variables in this example are:

- You are new to this business
- You will be a bit nervous at first

This will cause you to sometimes not have the patience to get referrals from every prospect or you'll simply forget to ask for the referrals. This is what can take Phase I from 2 weeks, out to 8 weeks.

During Phase I, you must keep in mind that you are setting up for your business to morph into Phase II as quickly as possible. Another thing you will be doing is, setting up delivery appointments with each client you sell 1 month from that week you are currently working in. When you come back and explain the policy to that client, it dramatically improves the persistency of your sale.

By seeing that client a second time, they know you and trust you more and are usually happy to give you more referrals. Also, this client is a buyer! Because of this, you will sell 25% of your existing clients a second policy at this time. So you are actually setting up additional sales appointments from your very first week in starting your business.

## **FOUNDATIONAL HABITS**

Finally, the habits you are building during this time are the most important aspect of building your business. During this time you will gauge your daily activity by collecting 30 “points”:

1. Every Approach = 1 point
2. Every Demo = 3 points
3. Every Application = 5 points

Once you have achieved 30 points, you can end your day.

In doing this, you're developing the proper habits and discipline to move into Phase II of your business. The primary goal of Phase I, however, is to build a network of 200 **qualified** referrals. Once this has been accomplished you will move to Phase II.

In review of the importance of Phase I, ask yourself these questions:

1. Do you have to cold-call in building a successful business?
  - a. Absolutely.
2. Will it be the only way you sell throughout your whole career?
  - a. Absolutely NOT!

You must understand that at this point, you are building the foundation that your whole business will be built upon. The simplicity of the importance of learning to effectively cold-call is to teach yourself that no matter what ever happens, you will ALWAYS be able to go out and make enough sales to provide yourself and your family the lifestyle you desire. Once you accept this first phase, you quickly will begin to see the future phases and how quickly your business changes over time.

### **The Exact Way to Ask for Referrals**

Referrals are the lifeblood of your business. Statistically, Family Heritage agents *close 70% of their direct referrals* compared to only *30% of the prospects they cold-call*. Some agents close 90% of their direct referrals.

With a success rate of two times or even *three* times greater than cold calling, why wouldn't everyone transition into a referral-based business as quickly as possible?

Everyone has their own way of gathering referrals, but unless you're collecting an average of 5-10 from every person you sit down with, there's definitely a more effective way of doing so. The following two sections explain verbatim what needs to be said to ask for referrals. This section explains how to get referrals from prospects that **DON'T** buy, while the second section explains how to get referrals from prospects that **DO** buy and how to **solidify** the sale.

## **Option I: Getting Referrals From A Prospect That Does Not Buy**

- Let them off the hook
  - *“Hey John, I totally understand if this isn’t the right time for you guys.”*
- Get them to admit it’s a good product
  - *“Wouldn’t you agree that if something did happen though, it would be nice to have something like this in place? So, we can at least agree that this is a good product, right? Awesome!”*

... then continue on

## **Option II: Getting Referrals From Buyers**

- Get them to pull out their phone
  - *“Go ahead and plug my number in your phone so you can get ahold of me in the future.”*
- Offer your help
  - *“John, I typically only work by word-of-mouth. There are over 2 million people who live in Austin, so if there are people you care about here in town, it’s highly unlikely that I would randomly meet them.”*
- Go to their recent contacts
  - *“Most people I talk to have anywhere from 150-300 contacts in their phone. I obviously can’t get to that many people.”*
  - *“Who are the 15 people in your recent call log that would appreciate knowing they don’t have to run a GoFundMe to maintain their standard of living if they go through cancer in the next year or two?”*
- Leave referral sheet and go to the restroom
  - *“I’m going to leave you this sheet real quick, and while you’re filling this out, do you mind if I use your restroom?”*
- Come back and fill in the rest of the details for the referrals
  - *Get as much information as you possibly can on each referral. Ie...addresses, neighborhood names, church they attend, kids names and spouses names and where they work.*



## **Getting the Last Few Referrals to See Today**

Once you've finished collecting referrals from your prospect (whether they bought or not), there is one more thing you need to do before leaving.

**As you're walking out the door, (make sure you are standing in their doorway) turn around and ask the prospect:**

*John, thanks a million for all the suggestions. Last question.... are there any people at home or at work that I could go see TODAY, right now??*

These last-second referrals are not to save for Phase II of your business with the rest of your 200 referrals. You can see them TODAY!!

### **Option 1: They can't think of anyone**

If they can't come up with anyone, ask for pre-approach for the surrounding businesses and neighbors and go T-Approach.

### **Option 2: They think of someone very close by**

If they refer someone very close by like a neighbor or someone less than five minutes away, go ahead and go see that person immediately.

### **Option 3: They think of someone further away**

If they refer someone over five minutes drive from where you currently are, go ahead and T-Approach the immediate neighbors and then go catch the referral. If they're not there when you get there, T-Approach the neighbors around that prospect's home and catch them on a later date.

## Setting Up Your Referral System

If referrals are the lifeblood of your business, having a system to organize them is absolutely vital. And organization is the key. Too many random sheets and notebooks of referrals get lost if they're not properly filed or organized. This is your *business*, and successful businesses are highly organized and keep impeccable records of everything!

Here are the supplies you'll need:

- Filing box to put in your trunk
- Standard Family Heritage referral sheets (15 spaces)
- Four different colored highlighters

As you collect referrals from prospects, you'll organize them *chronologically*, in the order that you received them according to who referred them. For example, if Betty referred 11 of her friends on Tuesday and Jane referred 9 of her friends on Wednesday, the referral sheet with Betty's name at the top would be *in front* of the referral sheet with Jane's name at the top in your filing box.

To avoid confusion later, use one referral sheet for every prospect you come across. Don't put the referrals of four or five different prospects on the same sheet. This may save space and paper, but it only leads to confusion and headaches six months down the road. Keep it simple. Use only one referral sheet per prospect. That way you can always add to it in whenever you visit them again in the future.

Once you've reached Phase II of your business, you'll begin to contact your referrals by phone to schedule appointments with them. AGAIN, your phone times will be Friday mornings from 8:00 am to 1:00 pm and then Sunday evenings if you haven't hit your goals by Friday afternoon. Your goal is to schedule 7-10 appointments for the following week.

When calling to schedule appointments, be aware of the areas where people live. Don't schedule an appointment on Monday at 3:00 pm and a second one at 4:00 pm in a town that's thirty minutes away. Make sure to schedule appointments in similar areas. That's why zip codes are so important, especially in larger cities of over 100,000 people.

**Now.. the following is really important to understand!**

If one of your referral sheets has 15 referrals on it, you may call all 15 and only six people answer. And of the six, you may only schedule an appointment with one of them. How many referrals do you have left on that sheet?

NOT 9! You still have 14 referrals!

Make a note on the sheet of the ones you contacted and then re-file the sheet to the back of your filing box. Once you come across the same names 3-6 months later, you can call the ones that never answered and plan to personally visit the ones that did. They may not even remember ever talking to you.

**Highlighting system:**

- **Orange** = Name at top of sheet (person who gave referrals)
- **Pink** = Called but didn't schedule an appointment (personally visit later)
- **Green** = Bought
- **Yellow** = Presented to but did not buy

## **SSC Phase II: Schedule Your Business In Advance And Work Ahead Of Yourself**

As you start to set your business up, you must realize the progression of growth your business will encounter. What this means is; what you do the first three months while following this system will not be and *cannot* be what you do your next three months. And what you do your first six months while following this system will be totally different than your next six months. And by the time your second year of following this system comes around, you'll be able to sell the same amount of business as you did in your first year in 30% less time!

Phase II will feel completely different than Phase I. As mentioned earlier, cold-calling is a key part of our business, especially in the beginning as you're building a foundation. However, an entire career of nothing but cold calling is enough to send anyone to a mental institution.

In Phase II your "Take it to the Bank" weekly commitment is to be sure to schedule at least 10 selling appointments up for the following week. You will do this each week at the Friday morning meeting with your partners that goes from 8:45am to 12:00pm every Friday. This is where you will begin to contact your 200 qualified referrals.

You will quickly start to understand the importance of the 200 referrals. By having 200 referrals from the start to begin calling, you will never run out of prospects to call, thus eliminating the main frustration of making phone calls. By making these phone calls and setting up at least 10 selling appointments for the following week, your cold-calling is cut down to a minimal 15% to 20% of your time. Now things start to get fun!!

During Phase II of your business, your weekly schedule should be prioritized as follows:

1. Visiting your 10 selling appointments
2. Visiting your 5-7 delivery appointments
3. Completing 10-15 demos from your T-Approaches
4. Setting your 10 selling appointments for the following week

This will lead to an average of 25-30 demos per week, and your closing percentage will skyrocket. You'll be calling on referrals and past buyers the majority of the time and cold-calling with your T-Approaches the other 15% to 20% of the time.

Your mood will be better, your schedule will be better, and your bank account will be **much** better! Welcome to the world of becoming a true professional! We can't wait to see how your business radically transforms for the better!

Phase II will last anywhere from 3 to 6 months. You move from Phase II to Phase III when you have sold 100 clients. By that time you will have gone through almost every possible situation that could come up. You have a firm foundation built to grow your business upon. And finally you are transforming your *Daily Grind* into a *Lifestyle* you control.

What have you accomplished in the first short 3 to 6 months of starting your business? You have transformed your business into a referral-based business. Your life as well as your livelihood is changing!

Statistically, if you schedule 10 selling appointments, 6-8 will show up on average, and because they are all direct referrals, you'll close 4-5 of them. How does this translate? All of the pressure of cold-calling and starting at zero is taken away! If you begin your week with 10 solid appointments, you know in your gut that you've already hit your goal in sales for the week; just show up and go through the presentations!

Additionally, instead of just taking your time to hop from one appointment to the next like an amateur, do the following:

**First**, Approach the homes or businesses immediately adjacent to and across from the place you just called on. And you do this whether your appointment showed up or not. Before heading to your next appointment (assuming it's not immediately following the last one), make sure to approach all the homes or businesses around the one you just left.

**Second**, on your way to your next appointment, stop and approach any open local businesses and homes you see with a car in the driveway or parking lot. This is a way to keep your activity high all day and will pay huge dividends in the end!

When you have appointments scheduled throughout the day, small doses of cold-calling feel *completely* different than doing nothing but cold calling all day long. Anyone can handle an hour here or two hours there, knowing that solid appointments are right around the corner! Doing this will keep your activity at a consistent level, keep you completely engaged during the day, and lead to plenty of unexpected surprises and extra sales.

Working a week ahead of yourself: This is the true key for peace of mind and the foundation to build an integrated life.

### **What to Say When Calling Referrals**

Just like approaching for the first time or using your rebuttals, when you first begin making phone calls, it will seem awkward. You will stumble over your words. You will fail miserably at least once. But eventually, it will become second nature!

The purpose of calling referrals is to schedule an appointment to actually go through the presentation. If you catch yourself trying to sell the product over the phone, you've just become a telemarketer and completely missed the point.

Below are two phone scripts from two of our best in this business. Either one of these phone scripts will work for you. Just choose the one you're most comfortable with and begin using it! Nothing feels more professional than showing up on time to a scheduled appointment and the prospect is excited about hearing about what you do!

## **OPTION I – Referral lives close by**

- If they live close by where you are, I try to tell them as little as possible just like a face-to-face approach:
  - *“Hello Betty, my name is Jen Foster and your sister Ann had asked me to call you and meet with you. I am actually just leaving Ann’s house and she mentioned you live close by. I figured since I was here in the area I would give you a call. Now I know she mentioned you live by the high school. I’m on Broadway right now; where would I turn from here?”*
- If they ask what you are doing, just give them little pieces at a time like you would at the door.
- If they ask what are you needing to meet with me for?
  - *“Well Betty, I just talk to families in the area about things like cancer and heart disease. I know it’s not the most pleasant subject but it affects many people and your sister thought it would be good if I met with you for a few minutes. Now, I’m over by Fry’s; where do I go from here?”*

## **OPTION II – Setting appointments for future or lives far away**

- If you are setting appointments for the future or with someone who lives outside your working area, you will want to tell them a little about what you do.
  - *“Hello Bob. Bob, my name is Jen Foster and your sister Carol asked me to call you and tell you about what her and I had just met about recently. This will just take a few seconds.*
  - *Bob, I’m with a company called Family Heritage. We show programs that pay cash directly to you if you ever go through anything like cancer, heart disease, an accident or illness.*
  - *Now, you might have your regular health insurance that pays doctors but we actually give you money to help with out of pocket expenses such as co-pays, deductibles, travel, time off, and other out of pocket expenses that health insurance will not cover.*

- o *What's great is that if you stay healthy you actually get all of your money back whatever you do not use!*
- o *Now, Carol didn't know if you would qualify or not, but she figured that you would definitely want to know what your options were.*
- o *Now, I know she mentioned you work during the day, so would tomorrow evening be better for you or Saturday?"*
- *At this point you work to get something on the books and make sure if the person is married, you are meeting with both of them or at least the decision maker!*

### **OPTION III - Tanya Long Phone Script**

*"Hi, is this John? Hi John, my name is Tanya Long. We haven't met before, so you don't have to rack your brain as to who I am okay (pause for laugh or not)?"*

*The reason I'm calling is that I sat down with Eric and Lisa Jones last week, and they had wanted me to catch up with you and Katie because they thought you might be interested in what I do for them.*

*Have you talked to Eric lately (wait for response)?"*

- **If yes**, then *"Did he tell you that someone might be calling?"*
- **If no**, then *"Well, the reason they wanted me to come see you is that they took out a supplemental plan with me (or cancer policy whatever you are most comfortable with)."*

*"What that does is if a family (or individual) ever goes through something major like cancer, a heart attack/stroke or a major accident, instead of paying money to the doctors and hospital, because that's what your health insurance does, we pay all of the benefits directly to you to help with out of pocket expenses.*

*For instance, if you're not able to work or have to travel and have extra bills or just paying your regular bills when you don't have a full income coming in.*



*But, the biggest thing that Eric and Katie liked about the plan is that after a certain number of years if you don't use it, 100% of what you pay in gets refunded back to you."*

*"So, basically all I do is find a time that works to get together with you and Rhonda and just explain what it is, how it works, and all that. It doesn't take very long and I always tell people right up front that it may be something for you and it totally may not, but Michael and Jessica just wanted to make sure you guys got a chance to see what it is."*

*"I'll be working in Houston this week. Would Monday or Tuesday night work better for you? (OR) Is it better for you guys to meet at 5:30 pm one night or more after 7:00 pm?"*

### **Answering Objections Over The Phone**

**"I don't think we'd be interested."**

- o *"I totally understand, and like I said it may not be something for you at all. I always tell people it's worth looking at and seeing what it is and then making a decision. Are you open to at least getting some more information?"*

**"This week is bad" (or the nights are bad)**

- o *"When would be a better night for you? (OR) "When would you like me to check back with you?"*

### **After setting appointment**

*"Okay, so that is Tuesday night at 6:30. Give or take a few minutes in case I'm coming from another appointment. If you need to get a hold of me for any reason before then, my cell is \_\_\_\_\_. Great, we'll see you on Tuesday."*

## **SSC Phase III: Professional Client Management and Business Development**

When you get to SSC Phase III, your business will look like this:

- 80% Referrals and Existing Clients and 20% Cold Calling
- Revisiting New Clients Three Weeks Later
- Maintain Semi-Annual Client Contact
- Maintain The Habit Of Selling Every Week
- Re-Service Existing/Past Client Lists

### **Building Persistency in Your Business**

You've probably heard that follow-up is just as important (if not more) than the first contact with clients. If this is true, why is it that, aside from a quick thank-you note every now and then, most sales people never talk to their clients again after the point of sale until they call with an issue or to cancel their order? As a true professional following this system, this is no longer an issue or problem.

In order to be a true sales professional, follow up with your clients three weeks after they make a purchase from you. The purpose of the follow-up meeting is threefold:

1. To explain how their policy works
2. To get more referrals
3. To show them a second or third policy

By taking the time to walk our clients through their policy, this creates a new level of trust and security that's never achieved by a mere thank-you note or random phone call. This heightened trust inevitably leads to more referrals and the beginnings of a true relationship.

And ideally, that's the goal of Phase III: developing long-term relationships with our policyholders.

There are numerous ways to develop and maintain these relationships over the long run without spending huge amounts of time:

- Sending B-day cards, Thanksgiving cards or Christmas cards
- Creating a newsletter and emailing your clients once a quarter
- Visiting your clients personally once a year
- Contacting your clients by phone sporadically

On the surface, these activities may seem to be unnecessary and counterproductive to your selling efforts. But the exact opposite of this is true! It's the lack of doing these things that's costing you hundreds of thousands of dollars in the long run and making your business more stressful than it needs to be!

How is this costing you hundreds of thousands of dollars? If you sell a policy to a random person you cold called and never contacted that person again over the next year or so, it's *very easy* for that person to cancel their policy. They haven't heard from you. They're not tied to you in any way. And as far as they're concerned, your company may not even exist anymore!

If, however, you develop a relationship over time with your clients, it's much harder for them to drop their policy. Yes, money is money, and when people run out of it, they have to cut expenses somewhere. But, if you've built a relationship with them, they're much more likely to call you and ask about cancelling as opposed to just cancelling on their own. In our experience, of all the clients that called their agent personally to cancel, 80% of them ended up keeping their policy or just downgrading it to a lower premium.

## Good Relationships = Great Referrals

Better relationships with your clients also lead to a greater number and quality of referrals. When your clients hear from you once every quarter or so, they develop a greater and greater trust in both you and the company you represent. It's easy to refer friends and family members to people you *enjoy* doing business with. And in time, you'll find that your clients will actually begin calling you to give you referrals and names of people who are very interested in what we do.

How does following up with your clients make your business less stressful? It's much easier to tack on policies to clients you've built a relationship with than with those you haven't. People like doing business with people they like. And if someone likes their FHL policy and appreciates the service that you provide, there's a high likelihood that he/she will purchase other products from you in the future.

After a **year** of following our system for 6 to 12 months **CONSISTENTLY**:

- 30% of your new business will come from existing clients
- 60% of your new business will come from referrals of existing clients
- 10% of your new business will come from new cold calls

If we ever look at this business as a short-term job that's meant to pay our bills and give us a lot of time off, we'll never experience the full potential of what this career actually offers. A career with Family Heritage is not designed to just meet your needs on a monthly basis. Most salary-based jobs do that. This career, when done the right way, is designed to meet your financial needs for life! But it takes time!

## **Use Transitions In Your Presentation to Save You Time**

Too many newer agents (and even older ones) are so afraid of hearing a prospect say no that they push through the entire presentation regardless of the prospect's interest. Over a week's time, this leads to hours and hours of wasted time, and it can easily drain you during the day. Who likes spending lots of time with uninterested or unqualified prospects?

There are a couple of key points that need to be hammered home before going into the benefits with every prospect you meet. In fact, if these points haven't clicked or connected with the prospect, it's almost *pointless* to spend an extra 15-30 minutes going through the rest of the presentation. And their odds of buying are slim to none!

### **Step 1: The Prospect must admit it's possible to get cancer, have an accident, have a heart attack or die some day**

The prospect **must** accept and acknowledge the fact that it's possible for him/her to one day be affected by cancer, an accident, a heart attack or pass away. Regardless of how persuasive you are, if the prospect is "invincible", they will not buy. Stop your demo, hand them a card, and ask for referrals.

### **Step 2: The Prospect must admit how devastated they'd be if any of the things mentioned above were to happen to them**

The prospect must internalize and admit that if something like cancer were to happen to them, they would be in serious trouble. If the prospect doesn't grasp this, they will not buy because they don't perceive a need.

The way you bring the prospect to this point is by asking questions over and over again in various ways until they finally admit how screwed they would be if something did happen. This all happens on the indirect cost page, and you may end up asking between 10 to 12 questions to get the prospect to this point of recognition.

Examples of questions you may ask include the following:

- *“If you or your spouse couldn’t work for 6-9 months, how would that affect your family’s income?”*
- *“Which one of these living expenses would affect you the most?”*
- *“How would you take care of a \$40,000 medication that your insurance doesn’t cover?”*
- *“Who would take care of your kids if you were both travelling back and forth to the hospital?”*
- *“When do you think families find out about these costs?”*
- *“Which one of these indirect costs would affect you the most?”*
- *“Other than your savings, what kind of back-up plan do you have in place if something like cancer were to happen?”*
- *“Have you ever thought about this kind of stuff before?”*

### **Step 3: Qualify the Prospect before the demonstration**

A qualified prospect has a checking account and is able to make a decision that day! If their spouse needs to be present, or the prospect refuses to make a decision that day, the odds of making a sale are slim to none. Stop your demo, schedule a time to come back, and ask for referrals.

If any one of the three items above are not properly accomplished, continuing the presentation for another 15-30 minutes is utterly pointless. You’ll be wasting hours of time every single day and costing yourself hundreds to thousands of dollars every single week.

### **Finally, ask trial closing questions the entire presentation**

Don’t be afraid to ask these questions throughout your demo:

- *“Isn’t that handy?”*
- *“How am I doing so far?”*
- *“Doesn’t that make sense?”*

If people are with you, they’ll let you know. They’ll be nodding their heads, paying attention, and verbally answering your questions. If they’re not with you, they’ll be doing the opposite. They’ll be almost motionless, completely absent-minded, and quickly answering your questions just to rush you through the rest of your “pitch”.

## Solidify Your Sales

Oftentimes solidifying our sales is either overlooked or not given the attention it deserves. Buyer's remorse is one of our greatest enemies as salespeople. We can never eliminate it, but we can radically lower the chances of our clients feeling it. This completely depends on how well of a job we do solidifying the sale.

In the past, most sales people simply handed over a "*welcome packet*", hurriedly rushed through it, and possibly sent a thank-you note a few days later. **This is not solidifying the sale**, at least compared to what's expected with our *Sustainable Selling Career System*.

In the next few sections, how to solidify your sales is outlined in detail. But generally speaking, you'll do so by having the applicant write their reasons for purchasing the policy on the top of the application and by visiting the client one month later to go over and explain their policy.

### Solidifying the Sale Part I

- Ask prospect open-ended question and give choices if necessary
  - *"So John, why did you decide to get this today? Was it the wide range of coverage or the refund of premium or did you just want the chance to be able to see me again?"*
  - *"Besides that, was there anything else?"*
  
- Have prospect write the reasons on their own application
  - *"Could you do me a favor real quick? Could you write down those reasons at the top of your application?"*
  - *"Why do you think I'm having you do this?"*
  - *"Exactly, most people forget why they purchased this two to three years down the road, but this is meant to serve as a reminder to you."*

- Dime Close with option A or B
  - *John, I just wanted you to know that you didn't spend a dime today! Option A is you or your wife gets cancer somewhere down the road and we pay you tens of thousands of dollars to help you get through it. Option B is you and your wife never get cancer and we refund all of your premiums."*
  - *"So in the long run, how much does this actually cost you? You're exactly right; it costs you nothing! It's a totally win-win situation."*

## **Solidifying the Sale Part II**

- Ask for their calendar or planner
  - *"Hey John, do you keep your calendar in your phone or do you write all of your appointments down on a physical calendar? Could you grab that real quick?"*
- Schedule the delivery appointment
  - *"Okay, today is December 21<sup>st</sup>. I'll send your application in on Monday, December 27<sup>th</sup>. If they accept you, you should receive your policy in the next two weeks, but I'm going to go ahead and schedule an appointment to come back on January 14<sup>th</sup> to review it with you. It won't take us more than about 15-20 minutes, but I want to make sure you know exactly how it works and how to use it. If I come back on the 14<sup>th</sup>, is this normally a good time of day to catch you? Perfect! Then, let's say January 14<sup>th</sup> around 3:00pm."*
  - *(When you're not in your home territory, schedule a time to come back the next time you're in that area, three to six months later.)*



## Delivering and Explaining Their Policy

When you show up for the delivery appointment, there are four objectives:

- Explain how the policy works
- Collect more referrals
- Demo a second or third product
- Demo or Set a Life Insurance Sales Appointment

### **Step 1: Explain how the policy works**

This is relatively simple. Have the client pull out their policy and just go through the essentials: their policy number, the claim forms, how to fill them out, the fax number, the customer service number, and remind them of a few of their benefits. Physically highlight these key pieces as you go through it with them and constantly reassure them that if they ever need anything that they're more than welcome to give you a call.

### **Step 2: Collect more referrals**

Once you've explained their policy to them and how it works, pull out the original sheet you used to jot down their referrals and say the following:

- Compliment their decision to purchase the policy
  - *“John, I’m so glad that you made such a great investment for your family. If any of you gets really sick, we’ll pay you tens of thousands of dollars or even more, and if nothing happens, you’ll get all of your premiums back. Great deal, huh?”*
- Collect more referrals
  - *“Well, I’m excited for you guys. It’s such a great feeling to know you’ll be taken care of if anything serious ever happens. And the more people I talk to lately, the more they’re wanting me to make sure all of their friends and family members have the same opportunity for protection as they have.”*
- Slide referral sheet across the table
  - *“I know I was in a bit of a rush the last time, but can you think of at least 10 more people that if they were to get cancer three years from now and we paid them tens of thousands of dollars that it would be a huge blessing to them?”*

- Grab your demo book
  - *“John, While you’re filling this out, I’m going to go grab one more thing that I forgot to show you the last time I was here.”*

### **Step 3: Demo a second or third product**

Once your client knows that you’re truly there to help them out, it’s much easier for them to trust you as their financial consultant and not just a random insurance salesman. Again, your goal is to develop a long-term relationship with all of your clients. This will inevitably lead to more referrals and repeat business with many of your clients.

- Desire for long-term relationship
  - *“John, one of the things I can’t stand about most insurance agents is that they sell you something and you virtually never hear from them again.”*
  - *“Well, I’m not that kind of agent. You’ll get occasional emails from me, updates about our company, and most definitely some awesome Christmas cards. Ideally John, I’d like to become somewhat of a financial consultant for your entire family and help you with all sorts of situations that may come up down the road.”*
- Transition into the heart or accident plan
  - *“For example, the last time I was here we talked primarily about cancer. But wouldn’t you agree heart attacks and strokes (or accidents) are as much of a concern for families these days? In fact, who’s the closest person you know, friend or family, that’s been affected by a heart attack or stroke?”*
  - *“Well, I forgot to show this the last time I was here, but it works the exact same way as the cancer plan. It pays money directly to you guys if something ever happens, but you get all of your money back if it never does.”*
  - *“I’m going to run through the benefits real quick with you, and if you like it, great; if not, no big deal. But I wanted to make sure you knew this was available.”*

- Demo the heart or accident plan
  - You can bypass all of the introduction and building a need stages because they'll understand that it works the same way as the cancer plan. Just run through the benefits and quote a price. This should not take more than about 5 minutes total.
  - If they want to get it, sign them up! Let them know that they can choose a separate drafting date than their original plan and that the second plan will work the same way as the first (no need to come back and re-explain).
  - If they decide to hold off, let them off the hook immediately! Remind them that you just wanted to let them know what else was available and that you'll probably bring it up again sometime down the road.

#### **Step 4: Schedule a life insurance appointment**

Regardless of what your client decides on the second product you demo, the last objective of this meeting is to schedule an appointment three weeks later to demo the Family Heritage Life Product. As you're closing your demo book and packing up your things, say the following:

- Introduce product
  - *“Hey John, before I go I just wanted to put one more little bug in your ear. Have you thought about what would happen to you financially if you or your wife suddenly died?”*
  - *“I know it's not a very fun subject to talk about, but how are you guys set up with life insurance?”*
- Schedule appointment for three weeks later
  - *“Well, the reason I ask is our company has a very unique life insurance product. Ours has a refundable portion just like all of our other plans, so it doubles as a savings plan.”*
  - *“I don't have time to go through this today, but if I were to come back one month from today, is that something you'd want to take a look at for a quick 15 minutes?”*
    - *If not, say no big deal. Thank them for their time and send a follow-up email the next day again appreciating them for their time and business.*

## **Email Follow Up for All Clients and Demoed Prospects**

Thank-you notes are very personal and effective, but they can also be very time consuming and expensive. The money you'd save on stamps from sending thank-you notes can be used on the stamps to send either your Thanksgiving cards or Christmas cards at year-end. In the place of sending thank-you cards, you can begin sending a quick email instead.

Once you get home, you can quickly send your thank-you emails for the day in a matter of minutes. Copy/paste your standard thank-you note in the body of the email and add a quick personal note. You're saving money on postage and lots of time on personally hand writing your notes.

Once you begin meeting with your clients on the delivery appointments, you will also send a follow-up email afterwards thanking them again for their time and business and emphasizing your excitement about the long-term relationship to come. These too should be standard notes that you use over and over again by simply copying and pasting.

You should write your own emails for both of these situations and use them religiously. Your own words will sound much more original, but make sure to get in the habit of using the same ones over and over again. Also develop the habit of emailing your stats for the day to your manager right after you finish your thank-you notes or follow-up emails. Doing this each night should not take more than 5-10 minutes.

### **What to Send in Your Email Campaign**

An email campaign is a highly effective way of maintaining a long-term relationship with your clients that costs you the least amount of time possible. Doing this will dramatically increase the persistence of your business and definitely lead to more qualified referrals!

After you send your thank-you emails for the day, you'll want to add your client's email address to your newsletter. At the end of every quarter, send a brief email to all of your clients highlighting any updates company-wide and in your own personal life. Clients love to hear our company is doing well, and they absolutely love to hear how their personal agent is doing.

## **CONCLUSION**

As you begin to implement this new system, you'll find that your calendar book will begin to fill up very quickly. And all of a sudden, your entire mindset and outlook towards this business will change.

**Within 1-3 months, you will literally transform from a door-to-door Cold-Calling insurance salesperson to a truly Professional Insurance and Financial Consultant.**

The greatest challenge for insurance sales professionals is getting out the front door and going to work. At times, an entire day of cold-calling can be very daunting, so daunting that people choose not to go to work some days. With enough skipped days and late starts over a year's time, it's no wonder that few people hit their goals or ever grow 20% each year.

The beauty of this system is that it completely eliminates our biggest challenge and fear altogether.

**Any given week an agent has 10 selling appointments, 5-7 delivery appointments, and 2-3 life insurance appointments, there's no longer a debate whether or not to go to work.**

You *have* to go see the appointments you've set! And even when your appointments stand you up, there are plenty more people to see using the T-approach and other nearby referrals. Getting out the door is easy when you have 15-20 people waiting to see you!

**The job also becomes fun.** *It's one thing to get rejected most of the day. But it's an entirely different feeling to be welcomed into places and visit people who are happy to see you most of the day.*

Will we still be cold-calling at times? **You bet!** But the monotony and drudgery of doing so all day long week after week is totally taken away.