

The 5 Ways to Sell Remotely

Rolodex (friends, family, people we know)

Re-service (adding coverage to current clients)

Reinstate (re-protecting termed clients in that 31-90 day window)

Re-enroll (re-protecting a 90+ day termed client)

Referral (we get at LEAST 5 referrals from everyone, just need a name & number)

The general approach with calls is to

- 1) introduce yourself (with a smile & enthusiasm)
- 2) ice breaker/rapport (just talk about the coronavirus)
- 3) give the purpose of the call.

The shorter the better usually. Our job here isn't to sell the policy. Just like knocking on a door or walking in to a business we're selling ourselves and we're trying to get them scheduled (either now or later) for a video or phone call to get through the introduction.

The first preference is to do a video call. If they can't do that, then just email them the brochures and demo them over the phone while they review the brochures with you. If they have no computer and they have no email (you probably won't get this, everyone at least has email on their smart phone) then do what you can and just have a conversation with them. You're fine just demoing off the brochures for both video and phone calls. Don't spend an hour like you would in a house, do a shorter demo than you normally would.

The main purpose for your call is 3 things:

- 1) remind them what they have (re-service, reinstate), what they use to have (re-enroll) or introduce them to what we do (rolodex, referral);
- 2) get their help with your business because you are "transitioning your business temporarily to working remotely from home" (all calls);
- 3) make them aware of our coverages that could help them right now (icu/hospitalization/life or any other coverages they are lacking) (re-service, reinstate, re-enroll).

Just make the call.

The worst they can say is they aren't interested and even tell you no to referrals. But who cares? This won't be quite the same as the rejection we get in the field, because everyone will at least understand that you're just doing your best with working remotely like everyone else is as we're all trying to adjust to this new and temporary life. The mindset is "hey, you would be doing me a huge favor and really helping me out by hearing about what I do and giving me at least five names to call" as I am "transitioning my business temporarily to working remotely from home."

If they are current clients.

Make the call first about reminding them what they have and why they have it. Congratulate them on saving \$ with our policies (especially during a time like this) and try to calculate a rough estimate of what they've paid (saved) so far and be very enthusiastic about how smart they are to have this. Second, make it about your needing their help with transitioning your business. Then after you've re-excited them about what they have and gotten a few referrals, let them know about our other coverages.

The rest of it is just doing what you already know to do. Run through the brochure as your demo and focus on the stats and then mainly the indirect cost page and ask them a few trial closing questions. Create a buying atmosphere, run through the #'s and quote them, go through the ROP and close them.

Here are a few scripts to follow. Use the other scripts Eric and Kate provided and just find what works for you and what is comfortable and most importantly what makes you feel like you're being YOU. You've got to be yourself during this entire process. And sit up and smile or even stand up and walk around. It's easier to have enthusiasm when you have energy and people will absolutely hear you smiling through the phone. DO NOT make these calls lying in bed or on your couch with no energy and a crappy attitude. DO NOT DO IT. Go get 'em!

Rolodex:

Hi, _____! It's (your name). How have you been? How are you guys doing right now with all of this coronavirus stuff? Well the reason I was calling was because I'm transitioning my business temporarily to working remotely from home and it got me to thinking about which of my family and friends have not heard about what I do. In a nutshell, I help protect families financially by sharing programs that pay cash directly to them when they face a medical emergency. The best part is if a family doesn't use our programs they get all of their money back as a savings. I'm not sure if you guys would be interested at all or not, but I would hate for something to happen to you guys and I never at least told you about it. I was wondering if you would take just a few minutes to hear me out and if anything it would at least be great to just catch up with you! I can either connect you to a video call now or schedule a time for later this afternoon or evening. Which would be better for you?

Re-service:

Hi, is this _____? Hi _____, it's (your name) with Family Heritage. How are you doing? [If not your client, then: Hi, is this _____? Hi _____, my name is (your name) and I work with Family Heritage. How are you doing? I'm not sure if you remember, but you have some supplemental coverage with Family Heritage that you've had for several years, does that ring a bell? Oh great! Well, I'm not the agent who originally enrolled you in your coverage, but I've been tasked with following up with you.] How are you coping with all of this coronavirus stuff right now, the worlds a bit flipped upside down isn't it? Are you able to work business as usual or at least from home? It's at least nice to spend some time with family, isn't it? Well, I wanted to give you a quick call for a couple of reasons. First, I wanted to quickly remind you what you have with us and how much money you've been able to save so far. Second, I'm doing my part in staying in at home, but I've had to transition my business temporarily to working remotely from home; so I wanted to get your help with that by jotting down a just few people you know that would at least appreciate hearing about what we do. And finally, we have a couple of things that can actually help families right now with all of this coronavirus stuff going around. But it just take a few minutes. I can either connect you to a video call now or schedule a time for later this afternoon or evening. Which would be better for you?

Reinstate:

Hi, is this _____? Hi _____, it's (your name) with Family Heritage. How are you doing? How are you coping with all of this coronavirus stuff right now, the worlds a bit flipped upside down isn't it? Are you able to work business as usual or at least from home? It's at least nice to spend some time with family, isn't it? Well, I wanted to give you a quick call. Are you aware that your policy recently lapsed? No big deal. This happens sometimes and honestly the most common reason is because people change

their bank account and forget to call in or sometimes it's just a financial thing. What happened with you guys? Well I wanted to let you know that you do have a couple of options. Do you remember why you guys got this coverage? Do you remember about the savings? (Re-sell them on what they had and how much they have saved so far). Well I can reinstate your policy and you can keep all of the savings that you've invested and, more importantly, have coverage again. It just takes a few minutes. I can either connect you to a video call now or schedule a time for later this afternoon or evening. Which would be better for you?

Re-enroll:

Hi, is this _____? Hi _____, it's (your name) with Family Heritage. How are you doing?
[If not your client, then: Hi, is this _____? Hi _____, my name is (your name) and I work with Family Heritage. How are you doing?
I'm not sure if you remember, but you used to have some supplemental coverage with Family Heritage, does that ring a bell? Oh great! Well, I'm not the agent who originally enrolled you in your coverage, but I've been tasked with following up with you.] How are you coping with all of this coronavirus stuff right now, the worlds a bit flipped upside down isn't it? Are you able to work business as usual or at least from home? It's at least nice to spend some time with family, isn't it? Well, I wanted to give you a quick call for a couple of reasons. First, I wanted to see if Family Heritage owed you any money. There are a few benefits that you might not have taken advantage of when you had this in place and you may have left some money on the table (this is about the wellness benefits). And second, we have a couple of things that can actually help families right now with all of this coronavirus stuff going around. But it just take a few minutes. I can either connect you to a video call now or schedule a time for later this afternoon or evening. Which would be better for you?

Referral:

Hi, is this _____? Hi _____, my name is (your name) and your friend _____ gave me your number and suggested I give you a call. I work for Family Heritage and we specialize in protecting people financially when they go through things like cancer, heart disease and even the coronavirus. _____ is a client of mine and (s)he thought you might appreciate just knowing more about this. I can either connect you to a video call now or schedule a time for later this afternoon or evening. Which would be better for you?

OBJECTIONS:

We're all good. We don't want to add anything else. Are you trying to sell us more insurance? And everything else under the sun that you might hear right now. "Hey no big deal. I'm transitioning my business temporarily to working remotely from home. So even if all you do is take a quick look or just give me a couple of people to reach out to you'd already be doing me a HUGE favor and REALLY helping me with my business right now."

REFERRALS: (memory joggers)

Who do you know whose family has been affected by cancer, heart disease or an accident?

Who do you know who is working from home right now?

Who are some colleagues you work with?

Who is your best friend?

Who do you know who is fearful they have come in to contact with Coronavirus?

Who do you know that is a business owner? An essential business?

Who do you know that is working right now in the medical field?

Who are the last five people you've talked to?

Who is on your favorites list on your phone?

Who are your closest neighbors?