The Magic Formula

Secrets to Selling Final Expense

By Joe Johnson

For more online training visit our website

www.SeniorSolutionsAgents.com
# Table of Contents

Introduction: Why the Magic Formula

**Chapter 1: Why Sell Final Expense Insurance**  
pg 6

**Chapter 2: Leads and Investing in Your Business**  
pg 10

**Chapter 3: Prospecting**  
pg 14

**Chapter 4: Psychology of the Sales**  
pg 17

**Chapter 5: Sales Scripts and Objections**  
pg 19

**Chapter 6: Psychology of closing**  
pg 54

**Chapter 7: Scheduling for Success**  
pg 59

**Chapter 8: Referrals**  
pg 61

**Chapter 9: Submitting Your Business**  
pg 68

**Chapter 10: Tracking Your Activity & Business**  
pg 70

**Chapter 11: Know Your Carriers & the Competition**  
pg 73

**Chapter 12: Goal Setting**  
pg 77

**Chapter 13: Slowing Down to Speed Up**  
pg 83

**Chapter 14: Work Smart and Hard**  
pg 84

**Chapter 15: Self Development**  
pg 85

**Chapter 16: Agency Building & Recruiting**  
pg 90
Some would say there is no magic formula to selling Final Expense. I disagree. In my opinion, a magic formula does exist - just like there is a formula to success, and a formula to achieving your goals. There are many components to the magic formula, and it’s not always easy to put it into words or on paper. The Magic Formula to selling, and being successful in the final expense business is a system that must be duplicated from A to Z. There are no shortcuts to the Magic Formula. The shortcut is following the sales system fully without any shortcuts. Mind-blowing right?

There are no shortcuts to success!
Reasons most agents fail:

1. Not enough clients to see, no leads or lead program.
2. No proven sales system to follow.
3. Lack of sales and people skills.
4. Poor work habits and work ethics.
5. Lack of focus and self-discipline.

I can help you with sales skills and leads, but work ethic and self-discipline in an inside job. I cannot put in you what God left out. You have to want it bad enough to go for it. When you have a burning desire to achieve success, good work habits and self-discipline often come naturally.

Here comes the **BIG** disclaimers on this book.

First off you will probable find a ton of missed spelled words and grammar mistakes in this book. I know, and who cares. Try to focus on the content contained in these pages. One of the worst things you can do to stifle your career in any business is to be a “FLAW-FINDER”. A Flaw-finder is typically someone with a very low self-esteem so in order to make themselves feel better they fine the flaws in others. Don’t be that guy. Love people for who they are and where they are in life.

The seconded disclaimer is this book will not necessarily guarantee you success or make you rich. However, I will promise you success and money if you will drop your ego and just follow the system laid out in this book. The chapters in this book are not necessarily in order of importance, but they are in the order as they came to me as I wrote this book.
I recently read an article they was referring to two different interview with Bill Gates the founder of Microsoft and Warren Buffett CEO of Berkshire Hathaway. During the interview the interviewer ask the question, what was the single most important contributing factor to your success. In the two separate interviews they both said FOCUS. Focus was the single most important factor.

Definition of focus: center of activity, attraction or attention. It has been said by many successful people “what you focus on will expand”.

Take the focus off yourself and focus on helping clients in need and your business will expand beyond belief.
Why Sell Final Expense Insurance:

When I first got into the Insurance business in the spring of 2009, I promise you I was not looking for a career in insurance. I had previously been in the car business for over 20 years. Fourteen of those years were spent at the dealership level mainly in management and finance. The other four years I was working as a Dealer Relationship Manager for a major lender in the region. After being downsized in 2008, I decided to start looking for opportunities outside the automobile and banking business. As I said I was not looking for insurance, but insurance found me. In February of 2009, I received a phone call that would change my life forever. I am so thankful even today that I received that random cold call that introduced me to the world of insurance. I had always had the desire to be self-employed and own my own business, but I lacked the knowledge and startup capital to get started. The insurance business was my opportunity to be a business owner without having a lot of knowledge and startup cash.

My first experience in the insurance business was selling Mortgage Protection for a very large IMO. I really loved the product and the thought of helping people if tragedy were to strike. Having your home paid off in the event of a death would be a life saver for most Americans. As much as I loved the product and helping out folks the problem was getting fresh leads. Mortgage data back then was scarce at best. I found myself having to work old leads and cold call raw data just to squeak out a living.

In the summer 2010 the IMO I was working with at the time introduced Final Expense Leads. I was so excited for the opportunity to work fresh leads instead of old inventory of recycled leads.

Initially I was awesome at booking appointments over the phone. It seemed like I booked an appointment with just about 100% of the people I spoke to. I was so excited to go out and make some sales. The very first batch of final expense leads I purchased was about 2 to
3 hours from my house. I remember I purchased 19 fresh “A” leads. That’s all that were available at that time. I got to work and started pounding the phones. I work hard to ensure that I would have a full day of appointments. The first day out in the filed with final expense I had booked 5 or 6 preset appointments for that day. I just knew I was destined to make some money that day. Boy, was in for a rude awakening. I remember I sat with all my appointment but did not make one sale. I remember feeling so disappointed, and the clients were so easy to book over the phone. When it came to the in-home presentation, I was sucking it. I mean I sucked with a capital “S”. At the end of the second day I had gone through and worked all 19 leads but did not make one sale. I can remember having the feeling I was ready to throw in the towel. To be honest I only had that thought for a few minutes. I knew even back then I was going to have a successful career in the insurance business. Having a choice at this point of either getting bitter or getting better. I chose to get better, and learn the craft of selling final expense. From that point on I did everything in my power to educate myself on how to effectively sell final expense. I was determined to be successful in selling final expense insurance. Seeing others around me be successful in final expense, I knew it was me and not the industry or the product. Through self-education, reading sales books and finding mentors, I did become successful selling final expense. I have gone on to become one of the top final expense producers in the country with three different IMOs and started my own agency Senior Solutions Agency, LLC. I feel the reason I did not sell any of my first final expense appointments is the fact I was to focused on selling life insurance. I was focused on my own needs of needing a paycheck to pay some bills. I was not focused on the needs of the clients. What I have come to find out is most people don’t want to purchase life insurance. They want what life insurance does. Most people in this world would agree that when they die, they do not want to leave a financial burden to their family. So, you see people want what life insurance does not what it is. Where else can you trade penny’s for dollars and give your family peace of mind.
In the same respect most, people would rather not buy a house. Who in their right minds wants a mortgage payment and all the repairs and maintenance required with owning a house? What you really want is what owing a house provides. Safety, security and shelter for you family. A place to sleep, cook meals and raise a family. Why do you think so many seniors today like living in maintenance free housing. Home ownership can be hassle sometimes.

Remember a house is not an asset. A house is a liability. Assets make you money while liabilities cost you money. The house you live in does not become an asset until the day you sell it.

I digress.

I was first attracted to the final expense market because of its size, and the overwhelming need for the product. In today’s economy with so many companies downsizing, the final expense industry is actually exploding with growth opportunity. The reason for the extreme growth in the final expense market is because of the Baby Boomer Generation. These are the folks that were born between 1946 and 1964. It is estimated that there are currently 76 million baby boomers in the USA today. There are over 10,500 people every day turning age 65. A very large percentage of these boomers are in need of a final expense program. Unfortunately millions of these Baby Boomers did not do a very good job of planning for retirement, let alone the high cost of funeral expenses. There are millions of seniors in the US today that are living on a fixed income and simply don’t have the resources to pay for their final expenses. A recent survey among seniors says one of their major concerns is dying, and leaving their family with a large funeral bill. If given the opportunity, most seniors today would much rather pay $40 to $60 a month into a final expense program than leave their family with a financial burden. Most people are not going to take the initiative to seek out a life insurance agent and ask to be sold a policy. People need to be poked prodded and reminded why they need to have life insurance. This is where leads, advertising and you the agent come in. As professional
sales people it’s our responsibility to educate consumers on all the benefits life insurance provides and then show them the pathway to getting their family the coverage they so disparately need.

A career in the Final Expense industry can be a very lucrative and rewarding opportunity. The Final Expense industry can provide benefits for you and your family like no other opportunity.

1. The ability to work from home with a flexible schedule.
2. Own your own business and create a residual income.
3. Provide true value to seniors and families in your community.
4. Earn a very high level of income with no ceiling.
5. Earn a residual income through renewals.
6. Earn “all expenses paid” vacation to luxury destinations.
7. Receive compensation paid weekly and even daily.
8. Job security and stability
9. Control of time and money
10. Agency building utilizing a proven system and platform.

I’m sure we could come up many more reasons why selling final expense life insurance is the right career path. Let me just tell you from my own personal experience. I came into this business with very little money and probably a low self-image to boot. When you get downsized from what you thought was your dream job it has a way of damaging your self-esteem and bruises your ego. I’m proud to say I have made a complete 180 degree turn since then. Being self employed and working in the final expense business has given me back my self-esteem and self-worth. I now have money in the bank, I take dream vacation with my beautiful family. I have to say life is good. Don’t be fooled into thinking it was easy or quick. I was not an overnight success. I worked my ass off. You want to be successful in any business I will tell you this right now. It will take longer than you think, and it will be harder than you think. Mark my words! I promise you it will be worth it every minute of every day.

Can you imagine living the rest of your life in regret wishing you had done something really big. Now is the time not to pay it safe. Now is
the time for you to go for it! I will tell you this fact, no one has every make it big by playing it safe. All your friends that played it safe are probably broke. To be successful in business you must believe in the risk to reward system. This is a great segue into our next topic.

**Leads and Investing in Your Business:**

To be successful in final expense you need qualified prospects. Final Expense is a lead driven business. The most successful agents in the country are on a high quality lead program. Take advantage of the lead opportunity at Your Insurance Group. YIG offers the best final expense direct mail leads that I have ever worked. If you truly want to be successful in this business, you must be on a recurring “A” lead order. Recurring order means you are ordering leads every week without fail. You can also supplement your “A” leads with “B” leads, telemarketing leads, overflows, Facebook leads any other leads that may become available. You must be flexible, and willing to travel to other counties to work. There is no guarantee you will be supplied an endless stream of leads in one county. The number of leads that can be generated in one particular county will be determined by the data available and how often the county has been mailed.

Facebook leads are a great way to get an audience with the internet savvy seniors of today. Now matter what lead program you choose to work, one thing I can tell you for sure is your leads will not sell themselves. I see far too may good agents under estimate the amount of prospecting and persistency it takes to close sales. Getting off topic for just a minute. If you want to read a great book on sales, pick up a copy of Grant Cardone’s book *Sell or be Sold* this is one of the best sales books I have ever read. If you like listening to books instead it’s available on Audible and Grant narrates the book himself. It’s pretty cool because you get a lot of extra adlib stuff from Grant. I have had the privilege of meeting Grant a few times and have attend his
workshops down in Miami. FYI  Beware throughout this book I may go off topic or go on a rant about something.

The Sales Funnel

This business is a numbers game, and you want all the odds in your favor. In my opinion, you can never have too many leads. Let’s face the facts, if Senior Solutions and YIG did not have an awesome lead program you would probably not be working with us. The fact of the matter is you know that leads are the life blood of any sales business. If you don’t have leads, you’re out of business. Don’t be afraid to make the investment in yourself, and an investment in your business. Make sure you have fresh leads coming in every week. Look at leads this way. If you went to Vegas, and every time you put a dollar in a slot machine you got back five to ten dollars every time, how many times would you keep feeding that slot machine. You wouldn’t stop would you? You must consider leads as an investment, not an expense. When worked properly, leads typically result in a 500% to a 1000% return on investment. Most agent will convert 25 to 40% of there “A” leads into a sale. It only takes a 5 to 7% conversion to be in the black all the rest is profit for your business.
“You don’t get rich by saving money, you get rich by investing”

There is a formula to ordering direct mail leads. I recommend in the beginning start with a big one-time order of 50 to 75 leads. This will jump start the process. Having this much mail out all at once will get you more leads back faster. Immediately back up your one-time lead order with a recurring lead order of 20 to 25 “A” leads per week. If your budget will not allow for the kick start of 50 to 75 leads then just start with the recurring “A” lead order of 20 to 25 per week, or 20 biweekly depending on budget. Remember this is an investment in your future, so don’t be cheap. There is one mistake I see agents make over, and over, and it drives me crazy. An agent will make a one-time lead order of 20 “A” leads thinking they will wait until those leads come in, make some sales then reorder more leads. Let me be completely blunt with you. This will not work, and it has never worked. You will end up in a never ending cycle of starting over every three to four weeks. Think of it this way - imagine you owned a hamburger restaurant, and you only ordered hamburger meat when you ran out. You place your order for meat, and it takes three weeks to come in. What do you do for the three weeks without hamburger meat, close the restaurant? This would be a crazy way of running a restaurant business. Why would you want to run your insurance business the same way? The fact of the matter is that only a consistent lead order will result in consistent income. A recurring lead order will ensure that you will always have people to see every day. Even when I go on vacation, I don’t stop my lead order. I look at it this way, when I get back from vacation I will have double the leads to catch up on the lost sales.
“Invest in your business like your life depended on it”

In my opinion Direct Mail Leads are the best leads in the industry. It’s so powerful to be able to show up to a client’s home, and show them the form they filled out in their own handwriting. This is one of the reasons I prefer door knocking over making dials. The key to making presentations is getting in the house. The other thing I love about Direct Mail Leads is the shelf life is indefinite. You can work Direct Mail Leads for months, and years. Therefore, a Direct Mail “B” leads work, even though “B” leads can be up to 5 to 6 yrs. old. I personally have made sales on 6-year-old leads. The cool thing about working “B” is it takes the pressure off because it’s only a $2.71 lead.

As you can probably tell by now, I am very passionate about being on a recurring lead order. It has been my personal experience for every 20 “A” leads I receive I am able to make on average 12 presentations per week. These 12 presentations will result into 7 applications per week. My average premium per application is very close to $700 in annualized premium. These averages result in $4,900 per week in total premium. Assuming you achieve a 100% commission level you will net after lead cost over $3,000 per week. This is money in the bank after the 75% advance. Do you realize this is a net income of over $150,000 per year! Where else can you be your own boss, set your own schedule, and make $150K your first year. You should be fired up to be involved in an industry that allows for this type of income. Contact your manager and start your recurring “A” lead order today. Don’t forget to supplement your recurring direct mail order with the other lead types such as Facebook and telemarking leads.

“You have to learn the rules of the game. And then you have to play better than anyone else.”

Albert Einstein
Prospecting:

You must become a master prospector. Just because you purchase leads does not get you off the hook from having to prospect. Having leads means you are now prospecting in a qualified pool of people that have requested more information on final expense insurance. In my opinion you should be making at least 150 to 250 dials per week as well as door knocking 75 to 100 doors per week. Your goal should be to make minimum of 12 to 15 presentations per week.

Should I dial my leads, or door knock them? If I had a Nickel for every time I have been asked this question I would be retired by now. The answer is “yes”. You should be doing both of them. I always say this, if I only had one way to prospect it would be door knocking. But since we can do both, you should door knock every lead, and you should dial every lead until that lead has been dispositioned. There are some people in this world that will just never answer their phone, and then there are others we can never seem to catch at home. One of the biggest reasons I believe in door knocking so much is understanding how communication works. Effective communication is broken down into three parts, body language, voice inflection-tonality and content. Body language is 55%, Voice 38% and content 7%. If body language is 55% of communication, you see why it’s so important to door knock. People can’t feel your body language over the phone.
I feel if you are going to dial your leads, then dial first before you door knock. Here is the reason why. If you blow the lead over the phone, it’s much easier to make the recovery at the door. If you let the lead rest for a few days then door knock, there is a good chance the client won’t even remember you called. Here is a great tip for door knocking. Be sure to take a stack of delivery notices, and leave one on every door you knock. Then what I like to do is backtrack at the end of the day, and see if my delivery notice has been removed off the door. If the delivery notice is missing you know your clients should be home. Work smart.

What is a Delivery Notice? A delivery notice is a small sticky note as seen below you leave on the client’s door to notify them you were attempting to deliver information. This can be ordered from my office.

What is the best time to dial your leads? I will tell you that there is no bad time to dial, but there are optimum times to dial. I have found best times to dial are early Saturday morning 8:30 to 10:30AM, and Sundays late afternoon, and up to about 8PM. Have you ever heard the expression the early bird gets the worm? Don’t be afraid of calling early before 9AM. Most seniors get up early anyway. Trust me you will not offend anyone. Calling early is good because most telemarketers call in the evening. Clients are less likely to think you are telemarketer if you are calling at 8:30 in the morning. Be sure to call early during the weekday as well. During the weekday I like making dials early from 8:30 AM to 10AM, then door knock from 10AM until 5 or 6 or until it gets dark whichever is earlier. Then hit the phones again until 8:30 or 9:00 PM.
One of the keys to becoming a master prospector is to have a set schedule, and daily goals of how many contacts you will make in a day. It’s key to have a schedule, and prospecting must be part of the schedule. Prospecting is an income producing activity, and must become a high priority. I recommend a combination of both door knocking and dialing. With Facebook leads you can also incorporate texting and emailing into your prospecting routine.

Use the phone to preset 5 to 7 appointments per week. Use the time in-between your appointments to door knock. Remember your goal should be to have 12 to 15 presentations per week.

Here is an interesting tip for dialing. When making dials, I will usually dial the lead three times back to back to back hanging up just before it can go to voice mail. You will be surprised how many people will pick up on the third time you call. I have found people are more likely to call you back if they see you have called three times. I believe it’s a psychological thing that people are curious of who is calling. Have fun when making phone calls. Stand up, and put a smile on your face. I always say, “how can you think on your feet when you’re sitting on your butt.”

Read the book Sell or be Sold by Grant Cardone. This is one the best sells books I have read.
Psychology of the Sale:

As an agent it is important for you to fully understand the mindset and attitude of the final expense client. Our direct mail clients have recently received a card from us talking about State regulated programs to pay for final expenses. Most of the lead responders are mailing the card back because they know in their heart they have a problem. The problem is they don’t have enough insurance or cash in the bank to pay for their funeral cost. It is important for you to understand just because they mailed the card back, that does not automatically mean they want to buy life insurance. Don’t let this fact discourage you. The fact of the matter is the clients know they have a serious problem, they just don’t know life insurance is the answer to their problem. This is why during the sales process we say things like sharing or getting you more information. I always try to stay away from the word life insurance in the beginning of the sale. A huge part of the sales process is first identifying the client’s needs. This is why in the sales script we ask so many questions. Only by asking the right questions will you be able to identify your client’s needs. After you have properly identified your client’s needs, you may now fulfill the need with the solution which is life insurance.

When dealing with clients always be polite, respectful and courteous. I always say treat your clients in the same manner you would want your own mother and father to be treated. I understand how frustrating it can be to make an investment in leads to only have the lead go nowhere or have a client tell you they are not ready to purchase, or they thought it was for something else. It’s okay to push the client in the right direction to protect their love ones. In fact I feel we should show our passion and emotion during the sales process. You should care enough to confront. This does not mean to be rude or disrespectful. I have actually had agents tell me that they told their client that they paid $30 for the lead and that the client just cost them money. Needless to say those agents are out of the business now. You can’t look at each lead and focus on the money that was
invested. Instead you must focus on each lead as a family that needs your help. Take your mind of the money and focus on helping as many families as you can. You cannot help everyone the same day you meet with them. Just because your client does not buy from you today that does not mean they will not buy in the near future. There have been many time when a client did not purchase form me on the first visit, but they filled out another response card six months or a year later. All I can say is thank goodness I was courteous and respectful the first visit. Can you imagine going back to a client’s house only to get called out that they remember you, and that you were rude or disrespectful. How embarrassing would that be? The bottom line is always do the right thing and treat other in the same manner that you would want to be treated.

As agents it is important for us to have the right mindset and attitude to be effective in selling final expense. Here is a good tip for you. Take off your sales cap and put on your listening cap. Stop trying to sell sell sell and start being a good listener and ask more questions. Believe it or not your clients will revile their hot buttons for purchasing if we just ask the right question. If you want to read a great book on how to ask better questions read The Aladdin Factor by Jack Canfield and Mark Victor Hansen. This book will give you great insight on how to ask better questions. In fact in the book they say “the quality of your questions will determine the quality of your life.”

My goal when I meet with a clients is not necessarily to sell them a policy. My goal is to make sure every client I meet with is left in a better position than when I found them. Having a servant’s attitude and an open heart will help you make more sales than you ever thought possible. Meet people where they are, be understanding and compassionate and watch your sale increase exponentially.
Sales Scripts & Objections

The purpose of having a sales script is to give you a road map of a conversation that goes down the path you choose. Scripts are not so you can be in control of the conversation. The script is there to help you control the desired outcome. Sales scripts must be memorized so you can internalize them, and make them your own. When you own the script, it no longer sounds scripted or canned. Be willing to learn all the scripts for dials, and door knocks. Learn all the rebuttals so you can handle any situation. This will give confidence, and greatly improve your posture.

Be sure to have the In-Home presentation memorized to perfection. This is an area you don’t want to shortcut. Use all the tools given to you in the training videos. Always start the In-Home presentation with the Warmup, and then transition into using the pre-sale folders as shown in the training video. During the pre-sale folder presentation you will go over with your client the following.

- Memorial guide
- Ten Facts brochure
- Policy review form
- POA and Living Will
- Social Security future funeral cost
- Social Security $255 benefit form
- Today’s funeral cost
- RX prescription discount card
- Asset gathering form

A proper start to the In-Home presentation will set you up for the rest of the sale. Move through the flip-chart presentation rather quickly, but thoroughly. Get your client involved by asking questions. The key to closing any sale is not what you say, but the questions you ask. The quality of you questions you ask will determine the quality of your
sales. The flip-chart presentation will help create the need for your client. By utilizing the pre-sale folders, and flip-chart presentation properly you will increase your in-home closing ratio as well as your placement, and persistency. Remember, it’s not how much business you write, but how much stays on the books that counts. I am very proud to say I have always had good placement and persistency percentages. Once you have completed the flip-chart presentation, move through the health qualifying questions to determine the best carrier for your client’s situation. Here is the first health question you want to ask to help break the ice and be sure to ask this question with a smile on your face. “I just need to ask you a few simple health questions. Now Mary, I know this question may seem silly, but I’m required to ask. Do you currently reside in a nursing home?” While you are asking the health questions, this is the time you want to get started filling out basic information on the application. I typically will have most of the application done at this point accept the banking information. Now that you understand your client’s health issues, and you have determined the right carrier. Transition into the Three Option Close. I prefer the Three Option Close over other closes because I feel it is the easiest to master, and the most straight forward. I am not opposed to you using the Payment Close, but am just asking you to master the Three Option Close first.

After you close your client on payment be quick to tighten up any loose ends on the application like beneficiary, banking info, and first draft date. Don’t be in a big rush to leave the house, your work here is not done. Write your client a policy receipt, confirm the premiums are affordable, and verify the draft date. At the end of the sale I always says something like this. “Bob and Mary it’s important for me to know before I leave your house today that the premiums I quoted you are affordable, and will not take any food off your table.” Wait for their answer. “Bob and Mary remember I am here today to help relieve a financial burden not create one.” Finish up the sale by getting referrals, utilizing the Emergency Response System, Rx Discount Card and the Client Survey. All three referral processes work effectively. Get
comfortable with one or two, and use them on every sale. You can get additional training on getting referrals off my free training website www.SeniorSolutionsAgents.com. I have included for your convenience all the scripts that are currently used.
In-Home Presentation 10 Step Process

1. Bond and Rapport:
2. Why you requested info
3. The upfront contract / Full disclosure
4. Pre-sale folder “The Free Stuff”
5. Flipchart presentation
6. Application & health questions
7. Three option close
8. Complete application
9. Referrals ERS, Rx & Survey
10. Cool down & push back
IN-HOME PRESENTATION OUTLINE

In you BAG. Applications from Transamerica, Mutual of Omaha, Liberty Bankers, Foresters, Americo and AIG. Also put together presentation folders with the Memorial Guide, Peace of Mind Kit, funeral price list, Soc Sec future cost, “I Am Your Policy,” Policy Request Receipt, Indexed Annuity information, policy review form and POA/living will

Your dress should be professional but not overdressed. Business casual is great. Remember it’s better to be slightly over dressed than under dressed.

Tools in the field: Senior Solutions or Y.I.G. ID badge, flip chart, door tags, business cards, pre-sales folders and cheat sheet are a must. You will not be successful without these essential items. Don’t be cheap it will cost you in the long run. For your convenience you can order a new agent starter kit from Senior Solutions that will give you everything you need to get started. You can also make the flip chart yourself if you what to, it will save you about 12 bucks. If you are interested in making the flip chart yourself give me a call and I will email you the pdf file. DON’T forget business cards. The best value is to just order the starter kit with cards included but if you want to do your cards yourself, I recommend Vista Print. Vista Print is a great online place to get your cards pretty cheap. I will send you the Senior Solutions logo if you would like it on your business cards.
1. **Bond and Rapport:**

I use the acronym C.O.R.E to help me with the warm up process, *Children, Occupation, Recreation and Emotion.* These are great subjects to talk about when you are trying to get to know someone for the first time. This can be done in the kitchen or living room. Go with the flow sit where your clients are most comfortable. Don’t force them sit some where they don’t want to. Remember to be real and genuine. When building rapport with your clients try to find some common interest. Be observant and look for things in their house you can talk about. It could be trophies, pictures or maybe some cool knickknacks. Many seniors will have a wall-of-fame, that’s the wall that is filled with pictures of grand and great grandchildren. Ask questions about their children, grandchildren, what kind of work did they do and what do they do for fun now. What is their favorite TV show. Let your clients tell their story. Many of the seniors we meet with don’t get that many visitors so be sure to be patient and be a good listener. As a side note try to stay away from conversation regarding politics and religion. If the conversation goes that direction be polite, smile and stay quiet. The easiest way to change the direction of a conversation it to ask a question regarding a different topic. Don’t take up too much of the talk time in the beginning your time to talk is coming soon. As your clients share their story and interest its ok to share a little bit about you. Be sure to let your clients know how passionate you are about helping people and especially seniors. Remember it’s better to be interested rather than inserting. Now that you have done a good job of breaking the ice with your client it time to transition to phase 2.

**People don’t care how much you know until they know how much you care.**
2. Why you requested info:

To transition say something like this. “Bob and Mary I am really enjoying getting to know you folks but I’m sure you don’t what me here all day, let’s talk about why I’m here.

Show your client the lead card and ask them to verify their information and handwriting. Let me read to you the letter you retuned to us. Read the first sentence of the letter out loud to your client. Then say

“Bob and Mary I have been doing this for quite a while now and most people I meet with tell me the reason they filled out the form is so when they die they don’t leave their family with a financial burden. Is this why you filled out? WFA They will say yes most of the time. You say “that’s why I’m here, so that won’t happen to your family. Is it ok if I take care of that for you?”

3. The upfront contract / Full disclosure:

The purpose of the upfront contract is to lay out the ground work so your client knows how the appointment is supposed to go. People in general are more comfortable doing business if they understand the process. This is what to say next.

“So, Bob and Mary do you know how these State Regulated programs work?” WFA They will always say NO. “Allow me to explain. How this works is I am a state licensed field underwriter, it’s my job today to help you get qualified for a program. I don’t work for an insurance company, but I can help you apply for any of the State Regulated programs available. However, I’m required to ask you a few simple health questions and review your medical history. This will help me understand what program will be the best fit for your unique situation. After I know what program your eligible to apply for I will lay out what most people are doing in your same situation and
If we can find a program that fits your needs and most importantly fits your budget I will send in your request for coverage and I usually get an answer back if you’re approved with 3 to 5 business days. Does that sound fair enough to you?” They will say YES. This is where you are looking for any objections to overcome. Its easier to overcome objections upfront than at the end of your presentation.

4. Pre-sale folder “The Free Stuff”:

The next phase of the sale is where we want to add value to our clients by offering no cost benefits and information.

“Bob and Mary before I go over all the guarantees of our State Regulated programs would it be OK if we started out with something for FREE!!!” WFA “ I have a very special program for you that will allow me to help you do some pre planning for your funeral. This will really help relive the emotional stress for your family at the time of your death. We also offer a FREE prescription savings card that has saved many of my clients hundreds on their prescriptions. The reason we are giving away these free benefits, this is our way of giving back to the community and a way of advertising. Many insurance companies as you know spend millions of dollars on expensive television ads.” Talk about GECO Aflac, State Farm, Allstate and Progressive these are the most popular ads on tv. “We decided to spend our advertising dollars on you by giving you these free benefits. Like I said we do this as a way of advertising because wouldn't you agree that word of mouth and referral advertising is still the best way to advertise.” They will say yes.

“The fact of the matter is Bob and Mary there are people that you know and care about that could benefit from not only the free programs I have but could also benefit from the life insurance programs, but I can’t help them unless you put me in touch with them. Does that make sense? You are allowed to sponsor up to 5 people that can take advantage of the free promotional program. Each person you refer over I will simply reach out to them let them
know about the NO COST funeral planning and prescription saving card, in the hope if they ever need life insurance in the future they would think of me. Who is the first person you would like to sponsor.” This is a way for you to get referrals before you even make your presentation. You will be surprised how many clients are willing to give referrals upfront.

Take about 5 to 10 minutes to go through the pre-sale folder. As you are reviewing the information in the folder be sure to go through the memorial guide. This is the perfect time to ask your client if they have done any preplanning or do they currently have any coverage. I usually ask my clients if they were planning traditional funeral with a grave site burial or something simple like cremation. Another very important step during the pre-sale folder is to fill out the asset gathering form. The asset gathering form performs two functions. First it raises your client’s awareness for the need of final expense insurance and second it help identify any potential assets for an annuity sale. Most of our annuity sales come from final expense appointments, sit no sale.

**ESTIMATED FUTURE PLANS** Don’t skip this part it very important for later in your in-home presentation.

This is where you would say Bob let’s talk about the estimated future cost of your plan. Bob as you stated your wishes are to have a standard burial funeral. We know the current cost on a standard burial is around $10,000 to $12,000 today. Be sure to write in $10,000 in the TODAY’S COST. Now show you client the Social Security chart for future cost based on their life expectancy. Don’t make a big deal of this just do it very AS A MATTER OF FACT.

**Example** Today’s cost for the average funeral is about $10,000. If your client is a male age 65 then according to the Social Security Administration their life expectancy is 81.73 and the estimated funeral cost is $21,133.77. Be sure to write this down and show it to you client. Again do not make it a big deal you are just showing them information. Ask you client if they have any questions about the
information presented. Time to transition to the flip chart presentation.

5. **Flipchart presentation:**

“Let me now review all the guarantees of our State Regulated life insurance programs.” This is where you go through the Senior Solutions/ YIG flipchart. You can add a personal page to your flip chart to personalize your presentation. Include a copy of your life lic and pics of the family and pets or hobbies. For the most part you are just reading what’s on the flip chart but adding your own style and personality. Be sure to watch to the In-Home presentation video on the Senior Solutions website to learn how to navigate through the flip chart presentation properly. The last page of your flip chart presentation your clients should be picking option #3 Acquiring a final expense plan. Here is how you transitions from the flip chart to the application.

6. **Application & health questions:**

This is what I say next. I just need to ask you a few simple health questions. Now Mary, I know this question may seem silly, but I’m required to ask. Do you currently reside in a nursing home? This question will usually get a little chuckle out of your client. From here you want to start with the other question.

- In the last 5 years have you had a HEART ATTACK, STROKE, CANCER, DIABETES OR LUNG DISEASE that required inhalers or oxygen?
- In the last five years have you had any surgeries, procedures or been in the hospital?
- What conditions do you take medications for?
- Are there any medications you have stopped using in the last 5 years?
- Do you have any medical conditions we did not name?
- Have you used any tobacco products in the last 12 months?

It’s very important to go over all the medications your client is taking. Be sure to look up every med and be sure to check for dual uses. Confirm with your client why they are taking each medication. The better job you do here the more time will save later. Be sure to take good notes so you can answer any questions the carriers may have. Move through the application quickly but thoroughly making sure you don’t miss any important info. Be sure to get EFT info and collect all signatures. It’s always a pain in the butt to have to go back and get signatures. It is very important to verify the draft date. If your clients are receiving Social Security, it’s imperative you coordinate their draft date with their Social Security deposit date. For example, if they get paid on the third of the month make sure you schedule their draft date for the third. If they get paid on the 3rd Weds of the month make sure you schedule the draft for the 3rd Weds of the month. Most carriers today allow for drafting on the 2nd, 3rd and 4th Weds of the month.

If you are not sure where to place the business first look at the underwriting cheat sheet second call the carriers and get a risk assessment third call your manager.

7. Three option close:

“Now that I know what you’re eligible for let me show you what most people are doing in your situation. Mary before I show you what most people are doing in your situation I want you to promise me if what I’m showing you doesn’t fit in the budget, promise me you will let me know. WFA Because Mary wouldn’t agree that getting some coverage today would be better that not having anything at all. WFA
After all ultimately you are the one that controls the cost of the program. I’m here to help relieve a financial burden not create one.”

**Laying Out the Pricing** Always show three options to choose from. This is where you need to be in touch with your surroundings and get good at feeling where you should start you clients off. The older they are usually the lower the face amount you will start with. Remember never be afraid to start with something BIG. If you don’t ask you will not receive.

Here’s what to say when you lay out the pricing for the three options.

Option #1 I’m required to show you the maximum benefit allowed under this program

Option #2 Based upon Social Security data this is what the future cost would be

Option #3 Based upon today’s cost of a funeral or cremation

*Always try to use the Tree Option Worksheet if possible. If you forgot to bring the worksheet don’t freak out. Just flip over the back of your application and use that as your worksheet. My pricing will look like this. Adjust based age and affordability. Always make the print for the benefit much bigger than the premium amount. It’s physiological.*
Here is an example of what the three option worksheet looks like and how it should be filled out.

**Final Expense Benefit Options**

![Example: Bob age 65 Transamerica nt](image)

When it comes to the cost, Never use the words cost or premiums these are insurance agents terms. Use the statement “This is what you will need to set aside to fund your program.” After you lay out the program for your client simply ask them “**which of these work best for you?**” This is the close. Shut up and wait for their answer. First to talk loses. After they tell you what works best, ask your client “upon your passing who do you want the money to go to? Record the beneficiary then confirm the amount and verify when they want the program to start. Always coordinate the premiums with when they get their Soc Sec check.

**The I can’t afford it objection.**

If I get the objection, {I can’t afford any of these} then I quickly switch to the payment close. I will phrase it like this. “Mary I can
appreciate the fact that what I’m showing you does not fit your budget. Remember when you said that getting some coverage was better than not having any at all? WFA At the end of the day you are the one that controls the cost of your program. Mary I promise I will find a program that fits your budget. Where between just a dollar a day and three dollars a day do you feel you could comfortably afford without take any food off your table?”

Another great way to handle the I can’t afford it objection

Mary, what did you expect a program like this to cost? If she says 40 bucks a month then show her a program for 37.25. More than likely she will say, well what does 45 bucks a month get me. At this point the deal is done. Just back into her payment of 45 per month and ask Mary who do you what the money to go to.

From here I will close my client on payment then simply back end to the face amount based on payment.

8. Complete application:

Now that you have sealed the deal it’s time to make sure your application is airtight with zero mistakes. Be sure to review the application getting all the necessary signatures. Confirm you have the clients proper banking information. When possible, all ways get a voided check just to make sure you have the account and routing number correct. NEVER EVER leave the house without the clients banking information. Make the client look for their banking info while you are there waiting. Have your clients look for an old bank statement if necessary. I promise you this, if you leave the house without EFT info your deal is 99% dead. Your client will never call you back with the info. When a client says they can’t find their checking info what they are really telling you is they’re not buying.

What’s even more powerful and to really make sure your client is committed, get them to write a check for the first premium make payable to the insurance carrier. Have your client postdate the check
if necessary. You will not actually be cashing the check, but instead use the check as the voided check.

9. Referrals ERS, Rx & Survey:

Transition to the ERS Program. Getting Referrals

Mary you make a great choice to protect your family today. One of my jobs as your agent is to make sure that when you do pass away I deliver the funds to your family necessary your final resting place. I want to make sure I deliver these funds at the time of need as quickly as possible. Something you may not be aware of but there are literally millions of dollars of unpaid death claims from insurance companies. It’s not because the insurance company did not want to pay the benefit. It’s because the insurance company did not know the person died. No one ever contacted the agent or the insurance company. I don’t want that to every happen to you or any of my clients. That is why I came up with the Emergency Response System. This is your network of friends and family that care about you and that you trust to contact me at the time of your passing. I usually find it necessary to put at least 10 people on your contact list. The reason being I usually only get a hold of about half the people anyway. Then of the half I do get a hold of only half of those will keep my number and do the right thing. That leaves about 2 people, we just don’t know which 2 it will be. So Mary who is the first person you want to put on you network. Keep your head down and keep writing those names don’t stop until you get your ten. If you need to use a memory jogger list.

• Have them go through their phone. Who were the last 5 people you called?
• What family members are you close to?
• Who are your 3 closes friends?
• What are the names of your neighbors?
These are just a few examples of good questions to ask for referrals.

**Getting More Referrals**

Use the CLIENT SATTISFACTION SURVAY to get more referrals. Works like a charm especially if you are struggling with the referrals on the front or using the ERS method.

To receive more training on getting referrals go the Senior Solutions website and watch the training videos.

www.SeniorSolutionsAgents.com

**10. Cool down & push back:**

**Almost done:** Remember to not be in a big hurry to rush out of your client’s house. This is a great time to make them feel good about themselves and what they just did. Ask your client how they feel about getting this taken care of. The last thing to do is write out the Policy Request Receipt and read the “I AM YOUR POLICY” letter. This is a very emotional letter to your client from their policy. Many of your clients will well up with tears and so will you. After I read this I say. The reason I read you this letter from your policy is that I need to know before I leave here today that the $68 a month fits your budget and will not take any food off your table. WFA Give your client a BIG hug and get to your next appointment. Be sure to call your clients back in three to five days to let them know they are approved and check for buyer’s remorse.
Handling In-Home Objections:

You always can go back to the answer the prospect gave you on the 3 questions you asked.. Re-confirm there need and what they told you!! Simply ask: How much did you expect this to cost?

I can't afford it #1:

I understand, in fact I would strongly recommend you don’t spend a penny that you are not already receiving from Social Security. What I recommend is that you simply do what most people do and simple reallocate 5 to 7% of the funds that you are already receiving from Social Security. If you client is receiving $750 a month form SS then show them a program for $37 per month. That’s 5% reallocation of funds.

I can't afford it #2:

I’m glad you brought that up. Actually, it’s not money that qualifies you for this coverage, it’s your good health. Many people would be happy to pay much more if only they could qualify, unfortunately for them it’s too late. Today you have a choice, isn’t that true? (YES) How much did you expect this to cost?
I can't afford it #3:
I understand your concern. I understand when you are on a limited income it is tough. But Mr. _____, most everyone I see every week lives on a fixed income. What we have to realize and understand is that death is something that is certain. There are no ifs, ands, or buts. There comes a point and time in life when we have to take care of the inevitable. Mr. ____ who is going to take care of your affairs in the event of your death?

I can't afford it #:
I understand Mr. ___, but when death occurs there are sacrifices that have to be made. Two sacrifices come to mind are Emotional and financial. Only time and God can take care of the emotional side of losing a loved one, but we have to take care of the financial part. We have to determine in our minds that it's easier to take care of this a little bit at a time or allow our loved ones to bear the whole burden at the time of our death. Who would have to pay and make arrangements for your Funeral?

I don’t have the money today: I'm not surprised to hear that. Most seniors say the same thing, because they only get paid once a month. However, the good news is I don't have to collect any money today. Isn't that great? We are allowed a 30 day window in which your first payment is due, and I'm sure 30 days is more than fair, right? Great I'll just fill this out while you're deciding which day would be best for you.
Concerned about cost:
Mr. or Mrs. ______, let me ask you a question. You do think that taking care of your loved ones and not leaving them a huge bill that can wipe them out financially is a good idea, right? When they answer yes, say the following. Mr. or Mrs. ______ if this program was free of charge to you, would you do it? They will obviously answer yes. Well, needless to say that nothing worth doing in this world is ever free. However, by you inviting me into your home today, you knew there would be some cost associated with this program. With that said, you can never do wrong doing what’s right. For as little as $2 to $3 per day, or the cost of a cup of coffee, we can take care of this right now and give you the peace of mind you are looking for. What I would like to do now is provide you with all the discounts you qualify for.

My children make all my decisions:
Mr. & Mrs. Prospect, I can understand that. It is good that your children love you enough to be involved with your decisions, but this is not a decision your son or daughter can make for you because death is for certain, there is no decision to make on that. Also, your children don’t want to make decisions about your death, only about your life. This is a decision that only you can make. We have to ask ourselves, do we want our children to be faced with this financial burden (her answer will be no)? Of course not (if you can’t overcome this objection, set up a time to meet with son/daughter in an effort to sell them on the idea)?
Want to talk to my children:
Mr. ____, if I were in your shoes I would probably want to talk to my children also, but Mr. ____, let me share with you that your children will probably tell you that they they’ll take care of it. However, what you probably aren’t thinking about is that they don’t want to think about you dying nor do they want to talk about it. We also have to realize that it’s not our children’s responsibility. They have their own families to take care of. It is our responsibility to take that burden away from our children.

I want to think about it #1:
Mr. & Mrs. Prospect if I were in your shoes I would probably want to think about it also. But, Mr. & Mrs. Prospect, what we are talking about is dying. This is something we don't have to think about, it is going to happen. Mr. & Mrs. Prospect, let me ask you this, your correct age is _____ isn't it. Mr. & Mrs. Prospect, you may not realize it but you have already put it off _____ years. Today, while I am here and while you qualify is the day to take care of this. Mr. & Mrs. Prospect (2) Mr. & Mrs. Prospect, today when I walk out your front door if you don’t take care of this, you and I know you never will. Now is the time to take care of this while you qualify. You and I both know that you don’t want your family to be burdened at the time of your death. All you have to do is take the first step to keep them from this burden while you qualify.
I want to think about it #2:
Mr. _____, today when I walk out your front door if you don’t take care of this, you and I know you never will. Now is the time to take care of this while you qualify. You and I both know that you don’t want your family to be burdened at the time of your death. All you have to do is take the first step to keep them from this burden while you qualify. Who would be your beneficiary at the time of your death?

I want to think about it #3:
Mr. _____, you should think about it, and while you’re thinking about you are going to have questions right? Mr._______ let me ask you a question, does 30 to 45 days give you enough time to think about? WFA
Mr. _____ we can’t get the cart before the horse. We don’t even know if you will be approved for the program. This is just the application process to find out if you will qualify. You can’t make any decisions today anyway. Only after you are approved can you decide if you want the coverage. Does this make sense?
I have enough insurance #1:
Mr. & Mrs. Prospect, I understand and I’m happy that you have plenty of insurance. Mr. & Mrs. Prospect That shows how much you really care about your family. We expect you to have life insurance, but what I’m here to talk to you about is the high cost of dying. Mr. & Mrs. Prospect, as you know, funeral expenses are higher than they have ever been. That’s why it is so important to have a program like this to take care of you and your husband’s final expenses. This way you can leave your life insurance behind to your family to continue to live on and not to have to use it for your funeral expenses.
I have the money in the bank to cover this I’m glad to hear that, but so did my Grandparents when they were your age. However, Grandma had a stroke and never fully recovered and had to go into a nursing home. After several months all their savings were gone and she had to spend down to $1,500 to receive Medicare. Without a program like this the financial burden would have fallen on her children. Chances are you can't guarantee me or your family that this couldn't happen to you, isn't that true? Since you can't make that guarantee, it really does make sense to have this just in case, right?

I have enough insurance #2:
I understand Mr. _____ but what you are probably not aware of is when you or your husband dies there will be a loss of income. Normally after a spouse dies there is only one check coming into the home and it will be about 50% less than what you are accustom to. You will need your life insurance to help you continue to meet your current obligations.
I’m not interested:
Mr. & Mrs. Prospect, I can understand that most people are not interested in thinking about death. However, that does not change the fact that we are all going to die one day. Let me ask you this: Do you want your family to be faced with the burden of paying for your final expenses (his/her answer will be no)?

I want to sleep on it:
Mr. & Mrs. Prospect, if I were in your shoes I might feel the same way. However, when you wake up tomorrow nothing is going to change. Your final expense costs are going to be high and the burden of them will still be placed on your family. Mr. & Mrs. Prospect, you have had a lot of years to sleep on it, one more night is just another excuse to keep from making a decision. Mr. & Mrs. Prospect, we both know you don’t want your family to be faced with this burden?
Prospecting by phone:

Prospecting by phone is a great way to maximize our time and effort. By utilizing the phone, you are able to make contact with a lot of prospects in a short period of time. Most agent are able to make 25 to 35 dials in one hours’ time. The average conversion ratio from dials made to appointments set is about 6 to 8%, so if you were to make 100 dials in one day you should be able to book 6 to 8 appointments. These numbers are assuming you are calling fresh “A” leads. Remember this, using the phone is not a substitute for doorknocking. There are many seniors today that will not answer the phone if they don’t recognize the number on their caller ID. The phone is a great tool for prospecting, but if you are not out door knocking I promise you, you are leaving 15 to 20% profit on the table. The phone script is not for you to control the conversation but rather a roadmap to achieve a desired outcome. The outcome you are desiring is a booked sales appointment. All good phone scripts contain three composites.

- **INTRODUCTION:** Who you are and where you are calling from.
- **PURPOSE OF THE CALL:** The reason you are calling. The lead.
- **CALL TO ACTION:** Book, close and tie down the appointment.

Here is the phone script I still use today with great success.
TELEPHONE SCRIPT FOR “A” Leads

“A” Lead Phone Script by Joe J

Hello (client’s first name only)? Hi (client’s name) this is (Joe), with Senior Benefits for (XYZ) county, how are you? The reason for my call is that you recently filled out the card we mailed you, that was talking about the New State Regulated Programs for (your state) citizens to pay for your final expenses, and it’s my job to make sure we get you the information you requested. Let me just verify some of the information you wrote on the card.

- I see here you live at (verify current address) is that still correct?
- You listed your date of birth as (verify date of birth) is that correct?
- And your husband’s date of birth is (verify date of birth of spouse) is that correct?
- If no age is listed, ask. (so that we make sure we get you the proper information) may I have your current age please, how old are you?
SET THE APPOINTMENT

My company has me scheduled to be in your area over the next few days, generally speaking when is the best time to catch you and your wife at home, ( Morning or afternoons? ) Ok great, this( Monday ) I have a 9am available or do you need something a little later in the day?

Book the appointment!!

CONFIRM APPOINTMENT

Mrs. Client, please do me a favor and grab and pen and paper so you can write down some important information. Wait for them to get a pen and paper Let me know when you’re ready. Ok, I have you scheduled for Monday at 9:30 am. Please go ahead and write down my name so you know who is coming to your house. My name is Joe Johnson and so I don’t take up to much of your time please have all your prescriptions out so I can get the correct spelling and doses of your medications ok.

One last thing before I let you go, is there street parking where you live or is the driveway better? And where are you house numbers located?

Ok great, thank you for your time and I will see you Monday at 9:30.

Have a great rest of your day
When it come to calling older leads like “B” leads I personally recommend use the same script as the “A” leads. Don’t treat old leads any different than a new lead. Even if the leads you are calling are 5 yrs old use the same script. Here the reason why, many of the people you are calling have probably sent in multiple cards over the years. You just never know if the person you are calling on a 5 yr old lead may have just responded to a new mailer form 2 weeks age. There have been many occasions when I have called on leads that were years old and the prospect said “Wow you guys are really fast I just mailed in that card a few days ago.” Therefore treat every lead like it’s a new lead. Because at the end of the day it’s a new lead to you. If a prospect ever says to me “I don’t remember, when did I send the card?” Simple say. “Mrs. Jones I don’t know the exact date because the card is not dated, but I can tell you this, I just received it today.” Form here move on to your script and book the appointment.
Handling Phone Objections:

**Can you mail me something #1:**

I wish we could, that would make my job a whole lot easier. Mr. Client do you remember the card we sent you, it said you may now qualify for a state regulated program without a physical exam? WFA What that means is we don’t need to send out a nurse to draw blood or make you pee in a cup. I am a State licensed field underwriter, and it my job to help get you qualified for the best program that meets you needs. This is why I’m required to meet with you in person. I promise it only take 15 to 20 mins.

**Can you mail me something #2:**

I wish we could, but we already mailed you everything we can. This is why I am calling you today. Because of HIPPA and the federal privacy laws we are required to meet with you in person. This way we can make sure all your information is kept private and also everyone’s situation is different.

**Can you give me a quote over the phone:**

I wish could, that would make my job a whole lot easier. Mr. Client do you remember the card we sent you, it said you may now qualify for a state regulated program without a physical exam? WFA Mr. Client all of our State Regulated programs are customized of each client’s specific situations. As a State licensed field underwriter I am required to meet with you in person to insure you receive the maximum discounts.
I’m not interested:

Time out for just a second Mr. Client, don’t hang up I’m not a telemarketer, and this is not a sales call. I’m calling from Senior Benefits for XYZ County. The reason for my call today is because you had filled out a registration card requesting information on the State Regulated programs to cover final expenses. It’s my job to get you the information you requested.

I’m not interested now, maybe later:

Mr. Client, what we are talking about here is dying. This is something we don’t have to think about or put off, it’s going to happen. Mr. Client, let me ask you a question, you are (65) yrs. old correct. WFA Mr. Client, you may not realize this but you have already put this off for (___) years. Today you are youngest, and the healthiest you will ever be. While you still qualify let’s take care of this before it’s too late. It only takes me 10 to 15 minutes to review the programs and answer all you questions.
Can you call me back:

There are a lot of different variations of this objection.

Call me back I’m driving

Call me back in 15 minutes

Call me back we are eating

Call me back I’m busy

They can all be handled with one rebuttal.

Mr. Client, I would not be able to call you back because I’m right in the middle of setting up the schedule for the week. I promise you this will only take about 60 seconds. What time of day works best for you? Book the appointment.

I already have insurance:

Mr. Client, that’s great you already have insurance that tells me you must really love your family. Mr. Client, most of the people that enroll in the program already have life insurance. It’s my job to get you the information you requested you requested, reviews any life insurance coverage you may have now and answer all your questions. Be sure to have all your policies out so I can review them for you and make sure you don’t have any weaknesses.
I can’t afford anything right now:

Mr. Client, I can appreciate the fact you are on a tight budget right now. Let’s face it, if you had the money to pay for your final expenses you would have not sent in the card for information. These State Regulated programs are designed for people just like you that are on a fixed income. If fact these programs don’t require for you to spend any money than you are not already currently receiving from Social Security.
Door Knock Script

Final Expense sales are daytime activities – 9AM – 6PM daily. Most high producing agents do not even make an appointment to present the opportunity; they just simply show up at the door.

“The Door Knock Script”

Here is the simplest, most straightforward, and effective door knock script I have ever seen

"Hi, Mr. Johnson, my name is John Smith and I'm the state licensed agent who oversees your area. <<Hold out your ID badge so your client can see it>>

I'm here today because you recently sent us this card in the mail.

<< show the prospect the lead card >>

You have qualified for these benefits, and I'm here to ensure we complete the enrollment process.

May I come in?"
Handling Objections at the door:

**WHAT IS THIS CARD ABOUT? #1**
Mr. & Mrs. Prospect, this card talks about the Social Security Death Benefit along with additional programs that are available for your final expenses. It only takes a few minutes to share with you the information you requested. May I come in, please?

**WHAT IS THIS CARD ABOUT? #2**
Mr. & Mrs. Prospect, most of the folks that send in a card tell us their main concern was they just want to make sure that when they do pass away, they don’t leave a financial burden to their family. Was that your concern?

**I THOUGHT YOU WOULD MAIL ME THE INFORMATION #1**
Mr. & Mrs. Prospect, we don’t send it through the mail because everybody’s needs and situations are different. My company believes in old-fashioned personal service. While I’m here it would only take a few minutes to share the information you requested. May I come in please?
I THOUGHT YOU WOULD MAIL ME THE INFORMATION #2

I wish we could, that would make my job a whole lot easier. Mr. Client do you remember the card we sent you, it said you may now qualify for a state regulated program without a physical exam? WFA What that means is we don’t need to send out a nurse to draw blood or make you pee in a cup. I am a State licensed field underwriter, and it my job to help get you qualified for the best program that meets you needs and budget. It only take a few minutes, may I come in?

COME BACK ANOTHER TIME
Mr. & Mrs. Prospect, I work a very large area and if I lived in your area I would come back as often as you like, but the enrollment period is when I am in your home or area. It only takes a few minutes, and I think this information is too important to put off. Today is the day. May I come in please?

WHAT IS THIS CARD? I THOUGHT IT WAS SOCIAL SECURITY.
Smile and say “No, Mr. & Mrs. Prospect, this is not Social Security. This card simply told you that Social Security only pays $255 toward funeral costs for those who qualify. The card also said you may be eligible for a plan to pay the additional expenses not covered by Social Security, and that if you wanted more information on these plans to mail the card back in. That’s why I am her today Mr. & Mrs. Prospect, to get you the information you requested. It only takes me a few minutes to review the programs and answer all your questions. May I come in please?
IS THIS INSURANCE?
Smile and say, Mr. & Mrs. Prospect, were you looking for insurance?
WFA This is a Life benefit that is designed to care for a specific need.
We only contact people who have requested the information as you
have done. It only takes a few minutes. May I come in?
Psychology of Closing:
The art of the trial close

The purpose of this chapter is to help you master the skills to become a master closer. Anyone can make a good presentation, but it requires special skills to be a closer. Hey, let’s face it, the close is where it happens and the money is made.

Before you can go for the kill and close the deal you must first set the stage. My advice to you is never try too close to soon. The reason why is because if you try to close the sale too quickly you are likely to receive a NO, then your client might feel obligated to defend their position. This will make it difficult for you to overcome their objection and close the deal. This is why I teach sales agents to always start the sales process with a good warm-up and bond and rapport. Slowing down and doing a good job on the bond and rapport will make easier in the presentation to trial close and then a hard close at the end of the presentation. Remember to not skip any steps. Skipping steps in the sales system will cost you money and will actually make your presentation longer because you’ll have to spend more time at the end trying to overcome objections and convincing.

The first trial close you want to attempt should take place within the first three to five minutes of gaining entry into the client’s home. After you have started the warm-up with your client and they are feeling comfortable with your personality is when you want to do your first soft or trial close. This is how I do my first soft close. I will show the clients the lead card and make them verify all the information is correct and that it is filled out in their own handwriting. Now I say “Folks let me read this card to you really quick to help you refresh
your memory as to why you might have mailed the card back in to request information.” Now read this part of the card to you client. “You may apply for NEW state-regulated life insurance program to pay Final Expenses for just pennies a day, regardless of your medical conditions, even if you’ve been turned down before.” Now say something like this.

**The first trial close**

“You know folks I have been doing this for quite a while now and most of the people I have help tell me the reason they requested this information is because they wanted to make sure that when they do passed away they did not leave a financial burden to their family.” “Is that the reason you are requesting this information too?”

Be patient and wait for the answer. 99% of the time your clients will be nodding their heads affirmatively “Yes that’s why I sent in the card.” This a perfect time to come back and say

“Well that’s why I’m here to make sure your family is protected and does not get hurt financially.”

From here move on to the rest of the presentation but be sure not to skip any of the ten steps. One of the most important steps of the sales process is the Upfront Contract. This is also a great trial close to measure where your clients are in the sales process and to handle any upfront objections or obstacles that might come up.

What I am going to do now is to provide with some of the best trial closes I have ever used in my sales career. Not only have I used these trial closes in the insurance business but also for twenty years in the car business. These trial closes are best used during the flip chart presentation or when you are reviewing the sales folder with the free stuff.
Trial Closes:
Here are many of the trial closes I use

1. Provided I can get you (approved or qualified) for the program, who would you want the money to go to? Who do you feel is the right person to handle your final affairs and funeral arrangements?

2. Do you feel you would prefer to be buried or cremated? What do most people do in your family?

3. How do you feel about the information I’m sharing with you? Could you see yourself having a program like this to help relieve your family’s financial burden in their time of need?

4. How long have you had this concern? Or How long have you felt a need for a program like this?

5. Have you ever considered having a final expense program?

6. Have you ever considered how a program like this would benefit your (wife, husband, children or family) in their time of financial need during the grieving process after your passing?

7. I can see you are the type of intelligent person that would take advantage of these program to protect your family from a financial hardship.

8. If the money were not an issue would you enroll in a program like this?
9. Provided I can get you (approved or qualified) how soon would you want the coverage to start.

10. What is your concern that is holding you back from the application process?

11. I’m getting the feeling what I’m showing you does not fit your budget. Let me ask you a straight forward question. According to your budget what would you feel comfortable with setting aside on a monthly bases to protect your family from a financial hardship?

12. Mr. Client in your opinion do you feel the program I’m showing you fulfills your needs?

13. Mr. Client do you feel this program will solve your concerns? What would we need to change for you feel (satisfied or more comfortable?)

These are just a few of examples of trail closes I have used over my 30 plus years sales career. As you develop your closing skills I’m extremely confident that you will master the art of using the trial close. Start now by incorporating more and more trial closes into your in-home presentation. Find the trail closes that work with your style and personally. Learn to be creative and develop some of your own trial closes. I personally feel it’s easy to be a strong closer when you are passionate about what it is you are doing and you know in your heart of hearts you are absolutely doing the right thing and providing a wonderful service.

I’m not sure if you took notice but in all of the trail closes I use I never ask a client “What do you think” or any form of that. Not to get into a long explanation of why. The simple
fact is when you ask someone “what do they think” your client will automatically and subconsciously go into left brain thinking and try to make a logical non emotional response. We want are clients to say in their right brain. The right side of our brain is where the creative and emotional side of our brain is. This is why I use the word feel so much during the presentation and trail closing.

I hope you have found this chapter on trial closing helpful. The goal is for all of us to continue to get better at our craft, myself included. As I develop in my sales career I continue in the process of self-development.
Scheduling for Success:

Working off a schedule is going to be one of the most important factors to whether you are successful in your final expense business. Agents that work with a schedule are more organized and more productive. Just because we are self-employed doesn’t mean we don’t have to follow a schedule. The beauty of being self-employed is that you get to follow your own schedule instead of someone else’s. The most successful and productive people in the world have extremely tight and productive schedules. I recommend working off an old fashion paper calendar. You can go to any office supply store and pick up something call a (week at glance). I also recommend using an electronic calendar too, like gmail. There is something about being old school and having things written down on paper. I like to call it “LOW TECH BIG CHECK” When planning your week always put in the most important things first. Your highest priority on your schedule should be your God and family time. Don’t ever neglect your family and spiritual life. The second highest priority on the subdual is your education, self-development and training. I bet you thought I was going to say sales, protecting and production. Well, you would be wrong. Training and education come before production. Remember you can’t out work bad thinking. Make sure you put in your schedule all training conference calls and webinars. The YIG and Senior Solutions webinars on Fridays should be non-negotiables. You never know what you might miss on one of our training webinars. The webinar you decide to skip is the one you needed to be on. You never know what you might hear that could change your business. Next schedule time to study the products and sales materials. Keep in mind you don’t schedule your self-study time during prime-time. You can do product training in the evening or early morning. Now, we finally get to schedule the good stuff, protecting and production. This is what I call prime-time! Prime-time is income producing time. Be sure to schedule at least 6 to 8 hours a week for making dials. A dial is a prospecting call from a direct mail or telemarked lead. I recommend carving out time Saturday
morning 8:30am to 12pm and last Sunday afternoon or early evening for dialing. The rest of prime-time is spent door knocking and making presentations. The last thing to go on your schedule is admin and pending business. Checking your pending business should be a daily habit and can be done in non prime-time. If you are an agency builder you will need to find gaps in your schedule for recruiting. Please remember never let recruiting hinder your production. You own personal production is the key to success. It’s hard to recruit someone in your enterprise if you are not making money. You can’t fake it until you make it. Below is a sample schedule I recommend agents start with. Modify as needed. If you don’t have 40 hours on your schedule then you’re not working in my opinion. If you are willing to trade time for dollars to works a job for 40 hours a week then why would you not work for yourself for at least the same amount of time.

**Sample Work Schedule**

<table>
<thead>
<tr>
<th>Time</th>
<th>Sat</th>
<th>Sun</th>
<th>Mon</th>
<th>Tue</th>
<th>Wed</th>
<th>Thu</th>
<th>Fri</th>
</tr>
</thead>
<tbody>
<tr>
<td>8am - 9am</td>
<td>Dials</td>
<td>Check Pending</td>
<td>Check Pending</td>
<td>Check Pending</td>
<td>Check Pending</td>
<td>Check Pending</td>
<td>Check Pending</td>
</tr>
<tr>
<td>9am - 10am</td>
<td>Dials</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Dials</td>
<td>Appts / DKs</td>
<td>YIG Webinar</td>
<td>10:00-11:00 EST</td>
</tr>
<tr>
<td>10am - 11am</td>
<td>Dials</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Dials</td>
<td>Appts / DKs</td>
<td>10:00-11:00 EST</td>
<td>DSA Webinar</td>
</tr>
<tr>
<td>11am - 12pm</td>
<td>Dials</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Dials</td>
<td>Appts / DKs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12pm - 1pm</td>
<td></td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Admin</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
</tr>
<tr>
<td>1pm - 2pm</td>
<td></td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Admin</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
</tr>
<tr>
<td>2pm - 3pm</td>
<td></td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Admin</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
</tr>
<tr>
<td>3pm - 4pm</td>
<td></td>
<td>Dials</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Admin</td>
<td>Appts / DKs</td>
<td></td>
</tr>
<tr>
<td>4pm - 5pm</td>
<td></td>
<td>Dials</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Admin</td>
<td>Appts / DKs</td>
<td></td>
</tr>
<tr>
<td>5pm - 6pm</td>
<td></td>
<td>Dials</td>
<td>Appts / DKs</td>
<td>Appts / DKs</td>
<td>Dials</td>
<td>Appts / DKs</td>
<td></td>
</tr>
<tr>
<td>6pm - 7pm</td>
<td></td>
<td>Dials</td>
<td>Check Pending</td>
<td>Check Pending</td>
<td>Dials</td>
<td>Check Pending</td>
<td></td>
</tr>
<tr>
<td>7pm - 8pm</td>
<td></td>
<td>Check Pending</td>
<td>Check Pending</td>
<td>Dials</td>
<td>Check Pending</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Referrals:

Getting referrals should be a huge part of your business. Getting referrals is going the extra mile, and showing your clients you are passionate about helping families protect their financial future. You should be getting referrals because it is the right thing to do as well as getting referrals will help your bottom line. Referrals make for awesome leads because they are warm leads, and best of all they are free leads. What could be better than warm free leads? Getting referrals is a deliberate activity that requires you the agent to form a new habit. Once you develop the habit of asking for referrals, getting referrals becomes easy. You should make getting referrals a game with yourself, and keep a score card of how many referrals you get for the week. Tracking referrals is part of the Daily Activity Tracker.

There are many different techniques for getting referrals, but I have found three to most effective. The three referrals techniques I use the most are the upfront Pre-Sale Folder/Rx Card, Emergency Response System and Client Survey. In this chapter I will go into detail on how to effectively use each referral technique. Remember What I said in the beginning of this manual there are no shortcuts to becoming successful in selling final expense insurance. By not asking for referrals you are short changing yourself and not following the system completely. Say to yourself I will not take any shortcuts in my business.

Pre-Sale Folder/Rx Card
Using the pre-sale folders/Rx cards is a great way to get referrals upfront before you make your presentation. The reason asking for referrals upfront is effective is because it can be difficult to try to get referrals after you make presentation and your client does not purchase a policy.

**Transition Statement to move to the Pre-Sales Folder**

Bob and Mary before I go over all the guarantees of our State Regulated programs would it be OK if we started out with something for FREE!!! WFA I have a very special program for you that will allow me to help you pre plan your funeral which will help relive the emotional stress at the time of your death. We also offer a FREE prescription savings card that has saved many of my clients hundreds on their prescriptions. The reason we are giving away these free benefits, this is our way of giving back to the community and a way of advertising. Many insurance companies as you know spend millions of dollars on expensive television ads. Talk about Geico, Aflac, and Progressive as these are the most popular ads on tv. We decided to spend our advertising dollars on you by giving you these free benefits. Like I said we do this as a way of advertising because wouldn't you agree that word of mouth and referral advertising is still the best way to advertise. They will say yes.

The fact of the matter is Bob and Mary there are people that you know and care about that could benefit from not only the free programs I have but could also benefit from the life insurance programs, but I can’t help them unless you put me in touch with them. Does that make sense? You are allowed to sponsor up to 5 people that can take advantage of the free promotional program. Each person you refer over I will simply reach out to them let them know about the NO COST funeral planning and prescription savings card, in the hope if they ever need life insurance in the future they would think of me. Who is the first person you would like to sponsor. This is a way for you to get referrals before you even make your
presentation. You will be surprised how many clients are will to give referrals upfront. 
Now that you have the upfront referrals it’s time to follow-up on your free leads. When doing the referral follow up phone call be sure to be laid back and non-aggressive. You don’t ever want to have a pissed off referral call your clients and complain you were pushy or a jerk on the phone. That could kill your first sale. Here is the approach I use.

**Referral Follow-up Script**

Hello Mary?... Mary my name is Joe Johnson, we haven’t met yet, but your sister, Helen gave me your name and number. I am your sister’s financial services agent, and recently helped her save money on her life insurance as well as provided her a free program to save money on prescriptions and a free pre-planning funeral kit. Mary, I’m sure you already have plenty of life insurance; the reason for my call is your sister Helen wants you to take advantage of our company’s free promotional program. We offer a free prescription discount card that could save you hundreds a year on prescriptions as well as a free Funeral pre-planning kit. Mary we offer these free benefits as a way to give back to the community as well as a way to spread the word about our great company.

Mary it only takes 5 to 10 minutes to review the free program. My company has me scheduled in your area this week. Generally speaking what time of day works best for you, mornings or afternoon? From here book the appointment.

**Emergency Response System “ERS”**

The ERS method of getting referrals is one of the most effective ways of getting referrals I have every used. This is not only a great way of getting referrals, but we are truly providing a great service to our clients. The ERS can be used at two spots during the in-home presentation. It can be done at the end of the sale during the wrap-up or it can be done during the application process when you get to the beneficiary questions. Either way works just fine. I would
recommend trying it at both points of the sale and see which one flows best for you.

ERS Script
After your clients name their beneficiaries. Mary you made a great choice to protect (say the name of beneficiaries). One of my jobs as your agent is to make sure that when you do pass away, you receive the funds for your family necessary for your final resting place. I want to make sure I deliver these funds at the time of need as quickly as possible. Something you may not be aware of but there are literally millions of dollars of unpaid death claims from insurance companies. It’s not because the insurance company did not want to pay the benefit. It’s because the insurance company was never notified the person had passed away. No one every contacted the agent. I don’t want that to ever happen to you or any of my clients. That is why we came up with the Emergency Response System. This is your network of friends and family that care about you and that you trust to contact me at the time of your passing. I usually find it necessary to put at least 10 people on your contact list. The reason being we usually only get a hold of about half the people anyway. Then of the half I do get a hold of only half of those will keep my number and do the right thing. That leaves about 2 people, we just don’t know which 2 it will be. So Mary who is the first person you want to put on you network. Keep your head down and keep writing those names don’t stop until you get your ten. If you need to use a memory jogger list.

ERS Follow-up Script
Hello Mary?... Mary my name is Joe Johnson, we haven’t met yet, but I was given your name and number by your sister Helen. I am your sister’s financial services agent, and I recently helped her save money on her life insurance as well as provided her a free program to save money on prescriptions and a free pre-planning funeral kit. Mary, the reason for my call today is your sister has listed you on her emergency contact list. That in the event of her passing your sister asked for you to contact me so we can take care of what’s necessary
to deliver the funds for her funeral. Mary, is this something you would be willing to do for your sister? Mary please write down my contact information and store my number in your phone under life insurance. You may not remember my name but you will always remember life insurance. Mary I appreciate you taking the time to speak with me today and I’m sure you already have plenty of life insurance but the other reason for my call is your sister Helen wants you to take advantage of our company’s free promotional program. We offer a free prescription discount card that could save you hundreds a year on prescriptions as well as a free funeral pre-planning kit. Mary we offer these free benefits as a way to give back to the community as well as a way to spread the word about our great company.

Mary it only takes 5 to 10 minutes to review the free program. My company has me scheduled in your area this week. Generally speaking what time of day works best for you, mornings or afternoon? From here book the appointment.

**Initial Satisfaction Survey**

The Initial Satisfaction Survey is an easy way of getting referrals as well as consummating the sale, and making sure your client can afford the premiums. You can see how to do the survey by watching the In-Home Presentation video at [www.SeniorSolutionsAgents.com](http://www.SeniorSolutionsAgents.com) Basically what I say at the end of the sale is “Bob and Mary before I leave your home today it is very important to me to make sure I have
answered all of your questions and that you are completely satisfied. My company has asked me to complete a short survey before I leave. Is it ok if I take 3 minutes to complete the survey?” Complete survey and get referrals. Follow-up with the referrals using the same script as the Rx follow-up.
Clients Name ____________________________

Client Initial Satisfaction Survey

My senior advisor was courteous and very friendly.
Disagree[ ] Somewhat agree[ ] Strongly Agree[ ]

My senior advisor was knowledgeable and very professional.
Disagree[ ] Somewhat agree[ ] Strongly Agree[ ]

My senior advisor explained thoroughly all my rights and options.
Disagree[ ] Somewhat agree[ ] Strongly Agree[ ]

How satisfied are you with the explanation of the features and benefits of your life insurance program.
Not satisfied[ ] Somewhat satisfied[ ] Very satisfied[ ]

I feel the life insurance program I am applying for fits my needs and budget.
Disagree[ ] Somewhat agree[ ] Strongly Agree[ ]

Based on your overall experience today how likely would you be to recommend your senior advisor to friends and family.
Would not recommend[ ] Maybe recommend[ ] Definitely recommend[ ]

Who would you recommend first?

<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name</th>
<th>City</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Submitting Your Business:

The most common way agents are writing and submitting applications is via paper application, and faxing. This may seem old school, but it is still very effective. However there are some downsides to the paper application. When using a paper application there are some very common mistakes I see agents make that can hold up and delay the carrier from processing your business. Here are some tips to the perfect application. Make sure you use black ink, write very clearly, and bold. Make sure you don’t leave anything blank, and be sure to answer all the questions. It is very easy to miss a signature when filling out an application. Be sure all the required signatures are signed. If you are in doubt have your client sign it. It is always better to have too many signatures than not enough. Look your application over three or four times before you fax it to the carrier. We call this process scrubbing the application. I recommend sending your first 5 applications to your manager for scrubbing. No one is perfect, and ultimately making sure the application is perfect is your responsibility. If your manager misses a mistake please don’t get upset. This does not accomplish anything. Let’s get it fixed, move on, and learn from our mistakes. E-applications or electronic applications are getting more and more popular with the carriers. I feel e-applications will soon be the way of the future very soon. The huge upside to the e-application is the fact that it is virtually mistake proof. Also the e-application will speed up the application, and underwriting process by at least 24hrs. You may be thinking if the e-application is so awesome why everyone isn’t using the e-application. The e-application has its downsides too. With the e-application you will be required to have a tablet or laptop with you on your appointment. You will also need to have an internet or Wi-Fi connection. The other downside to the e-application is that it actually slows down the application process in the home. The reason why the e-application slows down the process in the home is because nothing can be left blank on the application. The application must be 100% perfect before leaving the clients home. With the paper application it’s easy to fly through the entire application in 5 minutes
or less. With the paper application you can always fill out the info like address, and agent information later when you get back to your home office.

Be sure to submit all your applications in a timely fashion. No one is promised tomorrow, and you would not want someone to die with their life insurance application sitting in your office. Create a good habit of submitting your business within 24hrs of writing the application. Check your pending business every day through the carrier website. I have formed the habit of checking my personal as well as my agency’s business twice a day. Checking your pending business is part of the follow-up and the follow through.

Here are the fax numbers to fax your applications.

Transamerica    (866) 834-0437
Mutual of Omaha  (402) 997-1800
Fidelity & Guaranty  (866) 330-9576
Foresters Life      (877) 329-4631
Gerber Life         (231) 928-3078
American Amicable   (254) 297-2100
Great Western       (801) 689-1929
AIG                 (855) 612-9959
Americo            (800) 395-9261
Tracking Your Activity & Business:

In this section I will be covering two very important aspects of your business. Tracking your daily and weekly sales activity as well as your weekly and monthly sales volume. Here is the reason I feel it’s critical to track your daily activity. It’s very easy for us to get caught up in the daily grind of just being busy. Being busy does not get you paid. Being productive gets you paid. Far too often as agents we get fooled into thinking we are being productive when the reality is we are just being busy. Only by tracking your daily activity will you be able to determine if you are being productive. Utilize the activity tracker worksheet that’s on the agent training website. You must know your numbers. The activity tracker will allow you to track your dials, contacts, appointments, door knocks, presentations, closes, applications, and sales volume. These are your income producing activities. The activity tracker is the record book for your business. This is a great tool to find out the areas in your business that need improvement. Think of it this way. Imagine you wanted to buy a retail store, like a restaurant. Before you would even consider buying that restaurant what is the first thing you would ask for? You would ask for the accounting books to see if the restaurant was profitable. You must treat your insurance business the same way. The activity tracker is your accountability to yourself and to your family.

“Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time.”

Thomas A. Edison
Activity Tracker Example:

Below is an actual copy of my activity tracker back in my higher production days. Take a close look at the activity. 197 dials and 68 doorknocks. I believe I was receiving around 25 fresh direct mail “A” leads per week. The point is this activity got me 23 appointments, 15 presentations and 10 applications. In addition to working the “A” leads I have always been a big believer in working “B” as well. I have personally written some of my biggest final expense and annuities cases off of 5 to 6 yr old “B” leads. You just never know.
<table>
<thead>
<tr>
<th>DATE</th>
<th>CLIENT NAME</th>
<th>PHONE#</th>
<th>CITY/ST</th>
<th>CARRIER</th>
<th>PRODUCT</th>
<th>$ AP</th>
<th>$PD COMP</th>
<th>CALL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>TOTALS</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- NUMBER OF LEADS RECEIVED: (_______)
- # OF APPOINTMENTS BOOKED: (_______)
- # OF PRESENTATIONS: (_______)
- # OF APPLICATIONS: (_______)
- CONVERSION RATIO: (_______)
Know Your Carriers & the Competition:

Knowing your carriers and where to place your applications is a crucial part of your business. Becoming a good field underwriter is something that takes time. No one is an expert overnight. The best way to speed up the learning curve on field underwriting is read every carrier underwriting guide, and write as many applications as you can. Nothing is a better teacher than real life experiences. When I first getting started in insurance back in 2009 I was on the phone with the carriers every day asking questions, and getting risk assessments. My recommendation for you is to call the carriers, and speak to an underwriter whenever you have underwriting questions. You can always call me or your manager, but why not go straight to the source and get the answer. Calling the carriers, and speaking with underwriters is how I got so good at field underwriting. Remember most of the applications we use do the field underwriting for you, because they are yes and no knock out questions. There are many tools for you to use as an agent. On the back end of the YIG there is a field underwriting cheat sheet as well as a Whole Life Matrix. Be sure to read though every carrier application, and understand the questions. Each carrier application will be worded slightly differently, and often the time periods for health issue will be different. For example with Mutual of Omaha there is a 4 year look back for Bipolar and Schizophrenia, but with Transamerica they don’t even ask the question. This is why it’s important to slow down and learn your products. We have a lot of great carriers to choose from. My recommendation is do not try to take on too many carriers all at once. Start with two plus a guaranteed carrier like NGL, and Gerber. Once you get comfortable writing applications start adding in more carriers to the mix. Before you know it you will be an expert with all the carriers.

Get to know the competition. There are a ton of insurance companies soliciting insurance through the mail. Colonial Penn, Globe, AARP, Met Life and many others. To be honest most of these policies are pure
junk. Study the competition by reading all the solicitations, and do as many policy reviews as you can. Any time a client tells you they have a policy be sure to do a free review even if they say they are not replacing. By doing policy reviews, and reading through policies you will start to understand the competition better. In my career I have reviewed hundreds of insurance policies. Another good reason to do policy reviews is it adds value, and builds trust with your clients. I don’t do policy reviews for the sole purpose of trying to tear down a client’s current policy. I do the review because I care about my client’s best interest. Often times I will tell a client they have a great policy, and to never cancel it. Always be honest with your clients, and just tell the truth.

“You have brains in your head. You have feet in your shoes. You can steer yourself in any direction you choose. You’re on your own, and you know what you know. And you are the guy who’ll decide where to go.”

Dr. Seuss
Cheat Sheet For Common Health Issues:

**Heart Attack:**
Over 24 months = **Transamerica Preferred, Mutual of Omaha Level, Liberty Preferred**
Between 13 – 24 months = **Transamerica Standard**
In last 12 months = **Gerber, AIG, American Amicable Return of Premium**

**Stroke:**
Over 24 months = **Transamerica Preferred or Mutual of Omaha Level, Liberty Preferred**
Between 13 – 24 months = **Transamerica Standard**
In last 12 months = **Gerber, AIG**

**Congestive Heart Failure:**
**Gerber, AIG**
If Treatment > 1yr & < 2yrs – **Transamerica Standard**

**Atrial Fibrillation or Irregular Heart Rhythm:**
**Foresters Level, Transamerica Standard, Liberty Standard, American Amicable Immediate Benefit**

**Chronic Obstructive Pulmonary Disease COPD as long as NO Oxygen:**
**Transamerica Standard, Liberty Bankers Standard – both 1st day coverage**

**Used Oxygen Equipment:**
**Gerber, AIG,**
Oxygen use for sleep apnea – **Mutual of Omaha Level Option #2 Foresters Level**

**Alzheimer’s or Dementia:**
**Gerber, AIG**

**Parkinson’s disease:**
**Transamerica Standard**

**Diabetes:**
Diabetes **not** requiring insulin – **Transamerica Pref, MOO Level, AmAm Immediate, Liberty Pref**
Diabetes requiring insulin – **Foresters (if no complications), MOO Level if diagnosed after 50 & if no complications.**
**American Amicable Immediate if Insulin after 50 Transamerica Standard**
**Insulin before age 25 and diagnosed after age 9 – Liberty Bankers Standard**
**Insulin after age 25 – Liberty Bankers Preferred if no complications**
**Neuropathy - Retinopathy - Transamerica Preferred no Insulin or Transamerica Standard w/Insulin**

**Kidney Disease:**
< 4yrs – **Transamerica Standard if not taking meds.**
Kidney Dialysis - Currently receiving dialysis = **Gerber, AIG, Transamerica Graded**
**HEP C, Cirrhosis, Chronic Pancreatitis, Liver/Kidney Disease:** – **Liberty Bankers Standard**
**Cancer:**
Within last 24 months – **Gerber, AIG**
Over 2 years cancer free and no treatment: **Liberty Bankers Preferred**
Over 3 years cancer free and no treatment: **Foresters Level, American Amicable**
Over 4 years cancer free and no treatment: **Mutual of Omaha Level or Transamerica Preferred**

**Multiple Sclerosis:** Transamerica Standard

**Pacemaker:** > 1yr < 2yrs – Transamerica Standard if not taking meds.

**Inhalers:** Advair, Qvar, Spiriva & Symbicort - Transamerica Standard and Graded Mutual of Omaha. Foresters is Level if no COPD or Chronic Bronchitis (doctor letter may be required)

**NOTE:**
- Transamerica, Mutual of Omaha, Gerber do not require a phone interview at the time of application. (Mutual is optional)
- American Amicable does require a phone interview # 877-351-1773.
- Foresters does require a phone interview # 866-844-9276.
- Liberty Bankers does require a phone interview and provides a “HARD” approval at the end of interview. Full telephonic sales process...no signature needed. # 800-604-6844

Ask your manager for the updated version of the Cheat Sheet
Goal Setting:

You must not just be a good goal setter, but you must become a goal getter. Goals are sometimes like art, the beauty is in the eye of the beholder. Not everyone is going to get fired up and be excited about your goals. Here is another thing, goals are not goals if they are not written down. If your goals are not in writing then they are just a dream, and dreams don’t come true without a written game plan, hard work and self-discipline. You goals should stretch you and make you do things that you would not ordinarily do on a daily basis. Don’t set goals to far in advance. It’s ok to have 3 and 5 year goals. I see too many agents have these BIG long term goals, but they are not focused on today. What are you goals making you do TODAY! Try to focus on you short term goals first. Figure out how much you desire to make in a calendar year. Now break the yearly goal down to quarterly, monthly, weekly and finally daily. It’s your daily goals that will drive you to achieve your long term goals.

There are many components to setting and achieving your goals. The first place to start is to decide whether you are interested in achieving your goals or are you committed to your goals.

What’s the difference you ask? When you are interested you will only do the minimum that is required. When you’re interested you will do what’s convenient, easy and what everyone else does.

When you make the decision to be committed then you will be able to achieve any goal you set. When you are committed you will learn the skills and knowledge required to be successful in the field you desire to be successful in. You will do whatever is required of you.

You will learn and practice the sales scripts. You will become a master of the products and field underwriting. When you are committed you will become a master closer. With commitment comes passion.
When you are committed you will eliminate all excuses. You will start to accept 100% responsibility for where you are in life and stop placing blame on others and situations. You will stop blaming your lack of knowledge, lack of education and all the other reasons why you think you’re not successful.

Start putting all your attention and focus on how you will and can achieve all your goals.

You must be focused and precise on exactly what it is you desire to achieve. Ask yourself specifically what do you want to achieve. The reason you need to be specific in your goals is because when you’re specific you are sending a signal with instruction to your brain.

People who learn how to focus on exactly what they want will achieve their goals at a significantly higher percentage than those who do not have clarity of focus.

So, what do you want to achieve financially? How much money do you desire to earn in the next six months, in the next calendar year?

It’s important to choose a goal that you have never hit before. Your goals should stretch you, but your goals also need to be realistic. A goal that is too high and unobtainable will often lead to disappointment and procrastination.

For example, if the most you have ever earned in a calendar year is 50 or 60K, then a goal of 250K in a calendar year is not very realistic. A goal of 100K to 150K is more in the game. Remember you can always push you goals higher.

A big mistake I see people make when goal setting is they let their current circumstances, like bank accounts and past history dictate what they can do today, tomorrow and in the future.

Don’t allow your past or current circumstances to control your thinking or your goal setting.
The reason this is important is because when you look at what you have now, or in the past and focus on that you are neurologically creating more of the same.

This is why it’s important to set a goal you don’t know how to achieve. Set a goal that actually scares you a little. How do you know if your goal is scaring you? You will feel uncomfortable. You will feel doubt and fear. This means you are out of your comfort zone. THAT'S GOOD!! That is the feeling you want to feel.

So, step one is to have clarity of focus on exactly what it is you want, and a time line of when you will achieve it.

In order to achieve any goal you must have STRATEGY, TACTICS AND A PROCESS. The acronym is S.T.P. This is the blueprint to achieve your goals.

Without using S.T.P. you are relying on hope and luck, which you know does not yield good results.

**STRATEGY:** In the insurance business here is an example of strategy. What does your lead flow look like? Are you receiving 20 “A” leads a week supplemented with “B” and telemarketed leads. Prospecting, 75 to 100 door knocks a week, 150 to 250 phone calls weekly. Make 12 to 15 face to face presentations per week. Asking for referrals with everyone you meet. This is strategy.

**TACTICS:** learning all the sales scripts, rebuttals and in-home presentation frontwards and back. Learning how to overcome all objections. Getting in the house, sharing the information clients requested. Using the free memorial guide and RX card to get your foot in the door. Leaving delivery notices on every door. Knowing your carriers and how to field underwrite a policy.

**PROCESS:** The process is putting the whole thing together. Following the Senior Solutions and YIG sales system. Properly utilizing all the resources like the sales flip chart, activity tracker and production
reports. The process is the follow up and the follow through. It’s a matter of doing the right things the right way every day. This is the duplications part of the business.

**HABITS**: Your daily habits and what you implement in your strategy, tactics and process will determine your success.

You must learn to develop the habits of successful people. Ultimately your daily habits will dictate your success. Your goals and habits must be in alignment. If you have a SIX figure goal you must also have SIX figure habits.

The fact of matter is most people fail on achieving their goals is because they have terrible daily habits. You must become a creature of habit and daily rituals. You must review your goals every day to create a neurological pattern. This becomes like a map of your new goal in your brain. Your brain will start to see things in the physical world that match up with your goal.

One of the biggest problems I see is people never write down their goals. If your goals are never written down then you can never create the neurological pattern of creating the habits to achieve the goal.

What I want you to do is write your goals down. Then create the blueprint of achieving the goal. This is the S.T.P. strategy, tactics and process. This will start the process of sending the signals to your brain to create the habits necessary to achieve your goals.

**BELIEF**: The next step is to develop your belief level. You must truly believe internally than you can achieve your goals. This is NOT motivation this is INSPIRATION! Your beliefs are what drives you. If you have a low belief in yourself it will be very difficult to create the necessary habits. For example, if you want to achieve 100K in a calendar year but your belief level is at 50K per year based on past performance you will end up sending a mixed signal to your brain and sabotage your own success. A recommendation for those who have a low belief level is start reading books on self-image and self-worth. The fact is your income will never outgrow your self-image. I
believe you deserve everything your desire. You are good enough and smart enough.

The last part of achieving your goals is discovering or developing your Why.

**WHY:** What is your Why? Why do you want to achieve your goals, and it can’t be all about the money.

Money is just pieces of green paper. It’s what the money will do for you that’s important. How will making more money serve you and your needs? How would making 200K or even 300K in a calendar year change your life? It’s critical for you to discover your Why. Dig deep, and put it on paper and look at your Why every day. As you grow and your income increases your Why will change too. Example: Let’s say your Why is to pay off 50K of unsecured debt. After this is done your Why may change to having 100K in an emergency fund or taking a once in a lifetime vacation with your family every year.

**RECAP:** Goal setting starts with writing down your goals. Then develop your S.T.P. strategy, tactics, process and habits. Next work on your beliefs and discover your Why.

“By failing to prepare, you are preparing to fail.”

Benjamin Franklin

Here is something that should be very encouraging to you. Every goal you write down and desire to achieve has already been achieved by someone else before you. All you need to do is create the daily habits and belief.
Now that you have the tools and blueprint to properly set your goals it time to put them to good use. Let’s do some reverse engineering to see how many “A” you will need to achieve you income goal.

Let’s say you want to achieve $2,000 per week in net income after your lead cost. This would equal 100K in a calendar year. What I know is that on average for every “A” you purchase is worth approximately $150 in net commission.

This calculation is based on per lead purchased regardless if you sell the lead or not. Let’s now take our income goal of $2,000 per week and divide it by the average commission of $150 per lead. $2,000 $150 = 13. That tells me you need to have a minimum of 13 leads per week to achieve you income goal of $2,000 per week. Another way of looking at this is based on presentations on a 60% close ratio. Every presentation you do should be worth $250 in commission whether you close the deal it or not. Take your income goal of $2,000 and divide it by $250 and you get 8 presentations per week. Pretty simple right. By utilizing the activity tracker you will be able to pinpoint precisely how much activity is required to achieve your income goal. Meaning how many door knocks, phone calls and presentations.

Now that you have the reverse engineering formula it time for you to develop your income goal, strategy, tactics, process, belief and your Why.

“Keep your eyes on the stars, and your feet on the ground.”
Theodore Roosevelt
**Slowing Down to Speed Up:**

This part of manual is counter intuitive, slowing down to speed up. It has been said if you gave Abraham Lincoln four hours to cut down a tree he would spend the first hour sharpening his ax. As final expense agents, we need to devote a least an hour or two every week sharpening our ax. It always cracks me up when an agent tells me they’re too busy to study new programs, or get on a training call/webinar. This is all part of slowing down to speed up. For example, by taking the time to write this manual is an example of my slowing down to speed up. By slowing down, and taking the time to write a final expense manual I will be able to reach out, and mentor more agents. Although writing this manual is very time consuming, in the long run it will save me thousands of hours of work. There is an expression I love “You can’t outwork bad thinking.” A big part of being productive is having your mind right. It’s awesome to go out every day and have crazy activity. But if your attitude, and mindset are not right there is a good chance you are not being as productive as you could be. As agents we need to slow down, and learn our products. We need to slow down, and take the time to track all of our sales activity. Slowing down to speed up adds balance to our lives. Be sure to slow down, and spend quality time with your children, and the people in your life you care about. There is quality, and quantity of time. Your family, and love ones deserve to have both from you. Don’t be so darn busy chasing a dollar bill you miss out on the good stuff.

*You better check yourself before you wreck yourself*

Ice Cube
Work Smart and Hard

Work smart not hard. How many times have you heard this in your life? The work smart not hard concept does have some merit. However I feel that there is no substitute for working hard. In fact sometimes working hard is working smart, and working smart is working hard. I am not the sharpest tool in the shed, so I figure I better not take any chances, and do both. From this day forward say to yourself I will work smart, and hard. Part of working smart is following the system, and not taking any shortcuts. Working smart is taking the time to read this manual. Working smart is slowing down, and taking the time to fully understand your products, and carriers. Doing the work requires putting forth the effort, and staying focused. If you work hard on the wrong activity then you are not working smart. For example, you could spend hours, and hours working your tail off making cold calls with very little results. In my opinion this is not working smart. Working smart would be devoting your time, and efforts working qualified leads.

One of the keys to working smart, and hard is having a schedule. Having a schedule will help keep you focused, and on task. Establish a work routine, and be committed to it. Every day you should work off of a prioritized list of things that need to get done for the day. To be successful in any business it will require hard work, and dedication. You have what it takes inside of you to be successful; you just need to unlock it. My advice is, do the right thing for long enough good things will happen.
Self-Development:

There are many areas of self-development. If you desire to grow, and be a leader you must have a self-development program.

“Self-Development is like a workout program for your brain”

Dave Anderson

My personal self-development program includes reading, videos, CDs, One-on-One coaching, seminars and association. All of these are a very important part of any Self-Development program. Your personal Self-Development must include all of these components. There is one area of self-development I struggle with, reading. I have never been a strong reader, and read very slowly. As a kid I suffered with some learning disabilities that slowed me down. Because of these learning disabilities, I never had the love of reading as a kid. Today even though I am not a fast reader that does not keep me from reading books. I try to read at least 15 to 20 minutes every day. One of the reasons I developed a reading habit is the awareness that every successful person I talked to read books. I figure, if you can’t beat them you might as well join them. If all successful people have a reading habit then why take any chances, and try to be the exception. Creating a reading habit of at least 15 to 20 minutes a day takes self-discipline, and determination. I once heard the expression “All leaders are readers, but not all readers are leaders.” I have to admit it took a while for this to sink into my thick skull. I knew that to become a leader, and grow an organization I would have to develop a reading habit. I have found that reading puts you ahead of the competition. Reading books has help shaped the person I have become, and are becoming. Books have become my mentors in life, and have helped me grow my business, and have better relationships with the people I care about. Books are everywhere, and we have more access to books today than we ever have before. You must make the decision to read, and self-improve. A person that can read, but chooses not to, may as well be someone who can’t read. Books can change your belief system, and by
changing your belief system you can change you activity, and habits. Changing your daily activities and habits changes your results. Watching videos or listening to a training cd is not the same as reading. There is a big difference between learning through listening, and learning through reading. Reading a book requires 100% of your attention, and participation. You can listen to a cd or a video, and miss a lot of what was said. By reading books you will retain much more of the information than just listening.

Although reading should be a huge part of your self-development program, it’s not the only component. With computers, tablets, and smart phones we now have access to millions of videos, and mp3 to watch. Just go to YouTube, and type in self-development, or any other topic you are interested in, and hundreds of videos will come up. I spend at least two hours a week watching videos or listening to mp3s. My car is literally turned into a rolling university. I listen to cds on sales, relationships, personal development, team building, and many others. Go to your local library and checkout some books on cd.

Take time to humble yourself, and get coached up by people that are successful in sales, and in life. It can be a humbling experience to ask for help. Getting coached, and mentored will be a critical part of you self-development program. This is an area you must be proactive in. Don’t try to figure out everything on your own, ask for help. Even today I am still surprised how few agents ask me for help. Remember it’s your job as the agent to ask for help. It’s not the manager’s job to try to reach out to every agent. If I do not hear from an agent, then I assume the agent is doing ok, or doesn’t care enough to reach out. I hope this is not coming across as rude or arrogant. To be frank with you I only have time to work with agents who show me something, and are proactive. In business you can only trust motion, lip service is cheap, and easy.

The last thing I would like to discuss with you in this chapter is the power of association. The power of association can change your life. Association can change your life for the good or for the bad.
Remember when you were a kid, and your parents told you to choose your friends wisely. Maybe your Mom or Dad told you to get new friends or hang out with a different group of people. Your parents told you this because they understood the power of association positive, and negative. The same thing applies today as adults. Are you associating with winners or losers? Think about the three people in your life outside your immediate family you associate with the most. Now ask yourself this question. Do I look up to these people, and are they in life where I want to be? The simple fact of the matter is the people you associate with will either hold you back or push you forward. Over the next few years the books you read, and the people you associate with will determine you future. Believe it or not, you can control the people you associate with. Here is a great exercise that can change your life. Make a list of the three people you should spend less time with, and a list of the three people you should spend more time with. By the way, reading books and listening to cds can be a great way to associate. For example, let’s say you want to associate with Anthony Robins. It may not be possible to get on Mr. Robin’s schedule for personal coaching, so reading one of his books would be a great alternative.

Here is a list of books I highly recommend to any self-employed business person.

**Think and Grow Rich**, Napoleon Hill

**How I Raised Myself from Failure to Success in Selling**, Frank Bettger

**Sell or be Sold**, Grant Cardone

**The 10X Rule**, Grant Cardone

**The Breakthrough Factor**, Jeffery Combs
Way of the Wolf, Jordan Belfort
Up Your Business, Dave Anderson
The Magic of Thinking BIG, David J. Schwartz
The Energy Bus, Jon Gordon
Read and Grow Rich, Burke Hedges
The Procrastination Cure, Jeffery Combs
See You at the Top, Ziz Ziglar
How to Win Friends and Influence people, Dale Carnegie
Rich Dad, Poor Dad, Robert Kiyosaki
If you Don’t Make Waves, You’ll Drown, Dave Anderson
Talent is Never Enough, John C. Maxwell
Put Your Dream to the Test, John C. Maxwell
Fierce Conversations, Susan Scott
The Pursuit of Happyness, Chris Gardner
The Secret, Rhonda Byrne

Here are the YouTube channels I subscribe to.

John Assaraf
Anthony Robbins
Empowernet International
TED
Grant Cardone
Zig Ziglar
Jon Gordon
Brian Tracy
Agency Building & Recruiting:

Agency building and recruiting is not going to be for everyone. Recruiting takes hard work, dedication and perseverance to be an effective. If you have made the decision to start recruiting you have just given up the right to be ordinary. A recruiter must also be a leader and a leader grower. This does not mean you need to be perfect, it means you need to lead from the front with solid production and be a good example for your growing team of agents. Good agency builders do not try to appear perfect, they are transparent, humble and willing to speak openly about their failures as well as their successes.

Agency building and recruiting can be one of the most frustrating endeavors you every take on. It can also be the most rewarding emotionally and financially. I get so fired up when a new agent makes their first sale. For me watching a new agent make sales and money for their family is more gratifying than me making sales for myself. It is very rewarding to know that you have helped someone provide for their family. What I have learned in my years of recruiting is that you only trust motion. Many new recruits will tell you stories of how awesome they are and all the great things they are going to do in this business. Be prepared that most new recruits will do nothing. This is why I say only trust motion. Don’t listen to what your new recruit says, watch what they do.

The Recruiting Process

There are two ways of finding new prospects for your agency. There is warm market recruits and cold markets recruits. Warm market consist of people you already know or referrals of people you know. Cold market recruits are prospects that have answered some type ad. To be an effective agency builder you will need to be involved in both warm and cold market recruiting. The great thing about working your warm market is the trust factor already exist. This is why warm market recruits usually have a faster start. When dealing with cold market recruits it can take a while for them to fully trust you. You can speed
up the trust factor with your new cold market recruits by being a good relationship builder. This is why I recommend agents to read books on people skills and relationships. One quick way to build trust with your new recruit is always be honest and manage their expectations. Never make the opportunity sound too good to be true and never lie about your own success. If you are a new agency builder let your new recruit know this. They will respect you more for telling them the truth than having to find it out on their own.

The first conversation with your new recruit should be relatively short 15 to 20 minutes. It’s always better to have multiple short conversations with your new recruit than to have your first conversation be an hour long. Having two or three scheduled short conversations with your new recruit will help to build trust. This technique will also help you the recruiter find out if your new prospect can follow directions and if they are reliable. On the first conversation with your new prospect your job is to check interest. You check interest by giving your new prospect a basic overview of the opportunity and what the expectations are for new agents. After the initial interview you will send your new prospect some additional information including the Senior Solutions YouTube video. It is important for all new recruit to watch the video in its entirety. The purpose of the video is to lend credibility to the opportunity, answer technical questions on leads and commissions. It is important for the second interview to be within 24hrs of the initial interview. The new prospect should be able to watch the video within 24 hrs. This will let you know if the new prospect can follow basic direction. If a new recruit give you resistance about watching the overview video or scheduling a second interview then politely let them go. Simply say “When you get serious about changing your circumstances please feel free to give me a call.” You must learn to let people go fast. Don’t spend too much time with the wrong people. Spending too much time with the wrong candidate will wear you out emotionally. A common mistake I see new recruiters make is they try to talk people in to the opportunity. Do yourself a huge favor and only work with people that
are easy to work with. One of the great things about working in the free enterprise system is we get to choose who we are in business with. If a new prospect is difficult to work with in the beginning then stay clear. They will never change and will always be difficult to work with.

“There are a lot of fish in the sea.”

Cold Market Recruiting Outline

Phone Script for Cold Market Prospect Initial Call

Hello______________, Hi Bob this is Joe with Senior Solution how are you? Bob the reason for my call today is you recently responded to the ad my agency was running in the Chicago Metro area. The ad was talking about the final expense market and also mentioned a high quality lead program. Does this ring any bells with you?

Do you recall what it was about our ad that caught your attention?
What are you looking for in a sales opportunity?
Are you currently insurance licensed? How long?
Are you willing to acquire your insurance license?
Are you currently selling final expense? With who? How Long?
What other types of sales have you done?
How much do you desire to make in the next calendar year?
What’s the most you have ever earned in one calendar year?
Let me take just a minute and describe to you the sales opportunity with Senior Solutions then I would be happy to answers your top three to four questions. Then if it sounds like a potential match I will send you some additional information and we will schedule a follow-up meeting over the phone. Sound ok?
Have a copy of the ad in front of you and just recap what’s on the ad

The final expense market is experiencing explosive growth all over the United States because of the extreme high decade. The reason for the high demand is because of the Baby Boomers that are turning age 65 at a rate of over $10,000 per day. A very large percentage of these Baby Boomers turning a 65 either don’t have any life insurance or don’t have enough.

This is where Senior Solutions comes in. We prove the Baby Boomers with affordable programs with highly rated insurance companies.

Our methodology, while being creative, is also very simple. We provide agents with the best lead platform in the industry coupled with top commissions, top carriers, superior training and support and best of all we are easy to do business with.

What we are looking for from our agents

- Driven producers who require higher incomes
- Sales professionals seeking a better field offering more satisfaction and stability
- Non-Captive 1099 straight commission independent insurance producers
- Producers drawn to independence with coaching and support (Not micro-management)

**COMPENSATION**

- Full-Time $3,000 and above per week
- Part-Time $1,000 to $2,500 per week
- Performance based compensation
- Producer contract levels 85% to 115% based on production

**MANAGEMENT OPPORTUNITIES**

- GA contract levels %115 to %135 based on production
- $250,000 Plus per year opportunity
- Earn override commission income with renewals
- Nationwide opportunity with unlimited growth potential
OUR INSURANCE CARRIERS

- Mutual of Omaha
- Transamerica
- Foresters
- Americo
- Assurity Life
- Great Western
- Fidelity & Guaranty
- Gerber Life
- AIG
- National Life Group
- Athene
- Equitrust
- American Equity
- United Life
- LifeShield
- Nassau Re
- More to come

OUR TRAINING AND SUPPORT

- Personalized Coaching and Mentoring
- Training Websites and Videos
- Field Training and Workshops
- Live Webinars and Conference Calls

LEAD GENERATION AND COST

- Leads are exclusive and never resold
- FREE Telemarketing List
- Direct Mail "A" Leads $29.75 per lead
- Direct Mail Overflow Leads $27.00 per lead
- Direct Mail "A-" Leads $13.50 per lead
- Direct Mail "B" Leads $2.71 per lead
• Facebook leads
• Med Supp Leads $21.00 per lead
• Telemarketed Leads $20.00 $26.00 in CA per lead
• Appointment Setter $25 per appointment set

OUR MISSION STATEMENT

Provide the very best compensation, products and leads in the industry.

Provide agents a pathway to personal and financial success.

To maintain all client, staff and partner relationships based on integrity and passion for serving

Bob does this sound like an opportunity you would like to get more information on?

Send your new prospect the recruiting email with the YouTube video and get them scheduled for the second interview. If at all possible have the prospect open their email while you are still on the phone with them and verify they receive your email. Try to get the prospect to watch the video now and do the second interview the same day maybe a few hours later. Try to never let more than 24hrs go by before the second interview.

Second Interview Phone Script

Hello Bob, Hi Bob this is Joe with Senior Solutions.

Bob, did get a chance to watch the video I sent you? What did you like best about the information? Why is that important to you?

Bob if I were to make you an offer today how soon could you get started?

What would keep you from getting started now?
Are you looking to start full time or part time?

How many hours a week are you willing to invest in your business?

Do you have any financial obstacles that would keep you from participating in the lead program?

If you do not purchase leads, then how are you going to create your own leads?

How do you feel about owning your own business and being 1099 straight commission?

Do you think you have what it takes to be a top producer?

Bob, I feel you are a good fit for our organization and could make some good contributions. I would like to make you an offer to join our agency.

From here get you prospect contracted and involved in the training and order leads ASAP.

“Nobody owes you nothing. Life is what you make of it.”

CONCLUSION

Winners win and losers lose. I come from the school that you don’t make winners, you find them. I know if you actually read this entire manual from cover to cover you have what it takes to win in business. The knowledge and principals in this manual are based on my own personal belief system. Email me that you read this manual cover to cover and you will
receive a $50.00 lead credit towards your first lead order of $200. or more. This system was developed by trial, and error over a 30 year period. You should be encouraged, that if a high school dropout from Kentucky can do this business, and be successful so can you.

Good Luck.