The Art of Creative Selling

Selling offers you a truly great career opportunity which allows you to achieve important life goals. Sales professionals confidently sell in “artful” ways - ways that build customer trust and bring long-term mutual satisfaction. They are masters of skills that concentrate on providing solutions, creating opportunities, and most importantly, making the customer feel good about the sale, no matter how much effort it takes. Customers then become partners, with a win-win solution.

The success of American Income Life:AO and American Income Life is built on long-term, win-win relationships. Today we are not only selling new customers at a record pace; we are working hard to give the credibility and service that keeps them. We view selling life insurance as an art and a profession.

Top salespeople always keep working on their own selling methods. Some of the very best professionals are part of the AIL success story. They have passed down strategies and presentations that have stood the tests of time and can lead to your own sales successes. There is no need to reinvent them; just be wise enough to learn them and use them.

To be able to manage your sales into a win-win scenario, you have to go beyond conventional thinking. You must realize that people buy for emotional reasons: love, protection, financial secu-rity, improvement, personal gain, desire; any one, or all, could be the driving force that will create the buying decision.

When you approach the customer with sincerity, are empathetic to their needs, listen intently to the messages they are sending, are confident with yourself and in your product, are well-prepared and honest, getting to the buying decision will be made easier by the trust you will develop. Building trust and excitement will be the foundation for persuasion, which becomes the “art” of creative selling.

“The selling profession has many blind alleys - it always looks easier than it is and it appears too often that you can achieve success on a wing and a prayer; and nothing is farther from the truth. Success in selling requires a commitment to professionalism and an unrelenting pursuit for excellence.”

- Bernard Rapoport, Founder

YOUR APPROACH

You are convinced everyone needs some type of life insurance. However, how does one break through the buyer’s resistance to convince them? One of the best explanations and advice comes from Brian Tracy’s, The Psychology of Selling, “It is important to understand that people buy for their own reasons and only from people they trust.”

So, all professional selling begins with building trust. Begin building this foundation with friendly, sincere sharing of who you are, and finding out what they are about. This is not an interrogating opportunity where you do all the questioning and no telling. Trust is built on sharing interests and knowing each other. It is important to create a personal bond, keeping all that you do within the boundaries of professionalism. People buy from you when they respect and know you.

When trust is built, you are in a position to discover what AIL products will support the prospect’s needs. Structure your presentation accordingly. The goal is to get the person to focus on how he will gain by having your product and services.

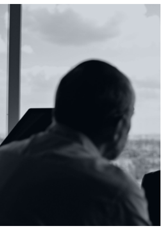
Before the prospect will relax and listen, you both must be sure of five things:
1. That you have something important to communicate,
2. That you are talking to the right buyer,
3. That your visit will be short,
4. That he will be placed under no obligation, and
5. That you will not use high pressure.

The influence of being calm, confident, and in control is very powerful. The most professional salespeople have a soothing effect. They exude confidence in themselves and in their product. Other very powerful suggested influences are: your appearance, your voice and your attitude. If your appearance is professional and your voice is strong and clear, and your attitude is calm and positive, you are creating a selling atmosphere.

Body language is important as well; over 80 percent of all communication is nonverbal. Your best position is sitting upright, but not appearing stiff, keeping your hands above the table at all times; attentively watching the prospect; and listening carefully to what is being said, with a nod and a smile for acknowledgement.

Maintaining direct eye contact throughout the entire presentation is critical. Consistent eye contact-gives them confidence in you and instills trust. Never look down and talk at the same time. We all have a tendency to do this when writing. When you look down to write or glance at something, stop talking until you resume eye contact.

Always be polite and courteous. Be considerate with prospects and spouses. One of the basic rules of selling is to treat everyone as if they were a million-dollar prospect or client, and you will never go wrong.



CREATING A POSITIVE FIRST IMPRESSION

Success is in the process, and the process starts with you. The very first thing you always offer each new member is yourself. How you walk, talk, listen and look is all part of what you are offering. Winners are aware that first impressions are powerful, so pay close attention to making those first few minutes count. Nothing marks a winner more clearly than a relaxed smile and a volunteered name greeting, a handshake and a direct look that lets others know they are important. Having a genuine interest in others is the basis for communications with your prospects.

One of your greatest powers is enthusiasm! Project positive expectancy and a serious passion of the products you offer. Your enthusiasm will be wonderfully contagious.

The following are guidelines and hints that you will find helpful as you open your presentation. Take control of the situation and aim towards your goal of enrolling them in the plan by meeting their needs. These few things are simple to do and are certain to make a difference in your success when practiced with consistency.

When approaching the home, be aware that you may be observed from the moment you pull up to the house. Conduct yourself in an organized, self-confident manner right from the beginning.

Be ready to exit your car immediately upon parking. The certificate and service file should be organized and ready to go.

Smile! Walk purposefully and with a confident stride. You will convey the fact that you are there for important business.

As you approach the door, assess the type of people that are likely to reside in the house by clues on the exterior. Observe the home, the yard, type of cars, toys in the yard, etc.

Knock on the door to announce your approach. Do so in an upbeat, confident manner. Three solid knocks on the edge of the door will accomplish this. More of your energy will be communicated with a knock than the familiar ring of a doorbell. Doorbells don't always function correctly and when they do they can wake up young children.

Step back a few feet if possible. Stand at a slight angle in relation to the door, not squarely facing it. Visualize a friendly, welcoming couple. When the door is opened, make eye contact as soon as possible. The first 90 seconds are critical in establishing rapport and a positive first impression. Wipe your feet, which signals you are going to enter. Ascertain that both member and spouse are home before entering the house.

As you enter the home, project a positive energy. Feel important!

Take control immediately upon entering the home. Politely engage in conversation, guide the mem-ber by suggesting that you go to the kitchen table. The living room is too formal, and presents logistical problems in seating and control of the presentation. Do no allow for dead air while waiting for the spouse to join the presentation. Be the one in control, ask questions and pay attention to non-verbal cues. Don't try to engage in conversation about things you know nothing about.

Pay close attention to situations that prevent you from making an effective presentation. Make sure both the member and the spouse are present. Trying to present while they have company or are eating dinner doesn't work. Don't let yourself get pulled into doing a presentation under these types of circumstances. You could end up not being able to help them because you didn't have their full attention. Let them know that you need to get to your next member and will be back shortly.

Once at the table, place your books at the position you want to sit, usually caddy-corner or directly across from the members. Never sit between the members. Do not sit down before they have taken their seats, or have suggested you be seated. If one spouse remains standing, you should remain standing or politely let them know you don't want to keep them standing so could they have a seat? When you are seated make sure you have a clear path between you and them. Keep your binder and documents off to your side.

Maintain good posture. Don't lean in and back throughout the presentation. Keep your elbows off the table. Use their first names during the presentation.

Remember, the presentation is designed to get their attention and get them involved. Each and every word in the script is there for a specific purpose. Follow the presentation word for word. It works! Put pressure on the system, not yourself.

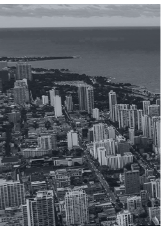
Speak slowly and clearly. This will prevent unnecessary repetition. Pause after each question. Give the member or spouse time to respond. Listen carefully, and respond to what they have said. Many times it is helpful to repeat/rephrase what the member has said to demonstrate that you fully un-derstand. Use eye contact to show that you are interested and sincere. Don't look down when you speak. Your posture conveys your intent: you are there for business; sit up straight, don't slouch! Don't appear anxious; you are there to help them.

If you want a prospect to receive your message as being cooperative and trustworthy, you are better off if you do not cross your legs. With your legs uncrossed, your feet flat on the floor and good posture, you will have a better chance of sending your prospect an open, positive signal.

Clothing mistakes salespeople should avoid:

For Men: Short sleeved shirts, Ties that land above or below your belt and short socks
For Women: Excessively tight anything, chunky jewelry
For Both: Dirty shoes, jeans, shirt not tucked in, shorts, sandals or flip flops, wrinkled clothing

- Secrets of Executive Success, Rodale Center for Executive Development



TIPS FOR SUCCESS

The planned presentation is 20 times more powerful than a random presentation. Until you are a veteran with a history of consistent success, don't even think about "creating" your own story. It just won't work.

Continue through the presentation in logical, step-by-step fashion and show what our benefits could mean to their family's safety and welfare. Ask questions and listen attentively to discover the key reasons why they might buy, and how you can effectively help them toward that decision.

Asking open-ended questions produces information that will help you finalize the sale. These ques-tions always begin with: how, what, where, when, why, who or which. Relax, take it easy and focus your attention on how you can help this member get what he needs. Listen to the answers, ask more questions; never argue!

You must have the common sense to know when to be flexible and adjust yourself to the situation. When addressing a question or buying signal that is not in the script you need to handle it quickly and then get back to the script. Over explaining your answers creates more confusion and more things to think about. Keep it short and simple, then check for message sent, message received by asking if that answered their question.

The following are a few examples that may occur that will require your common sense while making a presentation:

- You are starting the presentation, and suddenly you learn the spouse has a bowling match that starts in 20 minutes. Common sense tells you that you won't be able to continue the presentation word for word. It is necessary at this point to reschedule for a more convenient time. Simply stand up and tell them "Oh, not a problem, in fact I'm running a bit behind so that actually helps me out. When are you back? Great, I will stop by then and go over this with both of you." The important part is to make a decision, don't allow them to make you rush through your presentation.
- The member shows interest in a particular part of the presentation. Key in on that interest. Once you notice an interest, continue it all the way through the presentation. Most members are interested in what is in it for them. Make a mental note of this attitude and spend the time appropriately to be sure they understand what the benefits are.
- When talking to someone over 50, have the common sense to talk about those specific needs that hit home, such as: Social Security/Social Insurance, or the lack of; pension benefits, retirement, or the decrease in benefits and the fact that medical expenses may be increasing as they grow older. Use phrases like, "Most of the members in their fifties and nearing retirement are particularly excited about these benefits because..."
- When presenting to people who are obvious candidates for a rated policy avoid structuring a program that has a lot of term insurance. Ratings are based on units of thousand face amounts. An example of this would be a person who has insulin dependent diabetes. They will be rates, and it is best to put the premium into a permanent whole life policy. The

face amount may be lower, however the rating will be significantly lower and the policy is permanent.

During your presentation it is important to pick up on the things that will be helpful to you in enrolling a member in the plan that will fit their needs. For example:

- You notice the elderly mother-in-law lives with them. Allude to this when talking about the need for extra protection.
- You find out one of their children has a health problem. Mention in the presentation that in their situation, they need all the protection they can get; it will be very difficult for the surviving spouse not only to replace the lost income, but to also give their child the special attention he/she may need in the future.
- You hear a comment by the member/spouse that they think their parents could use this program. Remember this comment when you get to the “sponsor” portion of your presentation: “Mary, you mentioned that you think your parents could use this. Well, they have set up a program that will give you the opportunity to sponsor them into the benefits.”

During your presentation, understand that the member may think you are going to try to sell them insurance, so he is going to try to stop you from the beginning with comments like, “If this is about insurance, please don’t bother” or “I just want my certificate, I don’t need any insurance” or “I have enough insurance.” You must understand that some people may react this way if they feel they are going to be sold something; don’t let it deter you.

If they begin this before you present the benefits, never argue the need of insurance at this point. Always have the benefit of our program explanation behind you. Comments that will work are: “That’s fine, it’s my job to deliver your certificate, activate your Health Services Discount program, obtain your beneficiary designation, and explain your benefits you may be eligible for. It’s your right to have your certificate and name your beneficiary; and it’s also your right to hear about the additional benefits that you may be entitled to during this enrollment. My job to explain them to you, and you can do what you want with them, fair enough?”

Once you have established control and used your common sense to tailor your presentation to the situation, you must make the member want to have this program in order to close the sale. To accomplish this, you must turn the program into a tangible asset that the member can visualize himself or his family participating in. You do this by explaining the benefits in a simple and thorough manner, and by putting the member personally into the program. If they can perceive the benefits, they will want them. Effectively creating the need creates the desire for the program.

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WORDS THAT SELL

Our words are the tools with which we create an image of our products, our company and ourselves. All scripted presentations are carefully worded with verbiage which will provide you with the best opportunity to make the sale. Time-tested, refined and proven, they should be adhered to at all times. It is the words we choose that create positive or negative emotions in all of us. That’s why you must become sensitive to the use of words if you want to build a successful career.

Over the course of many years, salespeople have perfected phrases that work and words that should be avoided. There are many words common to sales and selling situations that have the potential of generating fearful images in the minds of potential clients. It is important to learn words that will replace those negative impact messages with words and phrases that create a more positive impression.

Words are readily available to all who wish to control them. Everyone has access to a dictionary. Everyone has the same opportunity to choose the words that make their speech outstanding and memorable. You have a choice of any one of millions of words to establish your meaning.

“Think before you speak” is probably the best lesson anyone can learn. If you stop for a moment and make a conscious decision to use positive impact words you will see the impact on people.

An excellent example of this is the word contract. What type of mental image does that term bring to your mind, especially when you are the one expected to sign it? For most of us, the impression would be negative. This impression can be easily changed by replacing “contract” with paperwork, agreement, or form.

In our industry, there are also words that can cause undue challenges for the company. Many issues can be avoided by not using the following words: “free, special, and savings.”
Below is a list of sample words that work; words that can transform a negative impression into a positive, easy to accept, impression.

Words to Avoid	**Replacement Words**
cost/price	amount
buy	own
sell/sold	helped them aquire; or, got them involved
deal	opportunity
problems	challenges
pitch	presentation
sign	OK/approve/authorize/endorse/verify
would	will
if	when

POWER PHRASES

As you progress through the presentation and begin to qualify your customer, there are power phrases that you can easily fit in to help stress a point or reassure a nervous decision maker.

- “John and Mary, I walked into your home as a stranger. Whether you participate in additional plans or not, I’m walking out a friend.”
- “If you give me 1% of your confidence, I’ll earn the other 99%.”
- “Only two really bad things happen to us in life that we can’t control: either we die too soon, or we live too long.”
- “The only regret that you’ll have about this in years to come, is that you don’t have more.”

Always avoid using vague, non-assumptive wording when presenting. Confidence sells, instead of phrasing things like “if you would like we could,” use “what we are going to do.” Your confidence level in how you deliver responses or offer solutions is directly proportionate to how successful the outcome will be.

MORE WORDS

Put the use of positive words to work for you. Practice using them not only in presentations to members, but also in your daily conversations with associates, managers and family. Eliminate the use of the negative words. You will be surprised what a wonderful effect the right words will have.

Use these freely	Avoid these
comfort	obligation
proud	loss
profit	death
deserve	liable
happy	lose
trust	bad
value	decision
fun	fail
good	cost
advantage	try
positive	hurt
benefits	hard
prepared	liability
security	pay
proven	work
health	buy
easy	difficult
safety	failture
save	can’t
new	impossible
love	pain
right	basically
results	kinda
truth	
you	

Leading questions are just special questions that give you added information for your presentation. When answered, they will tell you that the member has reached a level of interest and that they are willing to go further; or that they are listening and interested in what you are saying. When you ask a confirmation question, you are looking for answers to give you positive input.

It is important to listen throughout the presentation for anything said that can be used later. Listen for “buying signals.” If the member is adding to your presentation, or asking questions, pay attention to the areas of interest. You may even want to spend a little extra time on those areas.

Throughout the presentation there are questions that keep the member involved. In addition to the scripted questions, you can add comments to help bring one or both of the members back into the discussion. An example: “Now, John, when you die prematurely, you would want Mary and your children to have some extra money to help out, wouldn’t you?”

CLOSING THE SALE

As a new salesperson, closing may be the part of the presentation you are unsure of, or not completely comfortable with. As you gain experience and improve your skills, you will learn to look for buying signals; you will look forward to hearing “yes” or “no.” Closing will become an art that you are always perfecting. You will develop your own skills and, once you do, you will enjoy helping people make a decision.

“Yes” provides the clues that open up the line for discovering emotional reasons why the member will buy. A series of “yes” answers can lead the way to a “yes” commitment, a signature and a check.

The “yes” technique is simple, and to all master salespersons, it is second nature. From the very beginning and throughout the presentation, you will ask many “little” questions that lead to “little” yes answers (i.e., Pretty nice, huh?). These questions start with the general, and become more specific. Each question then more narrowly qualifies the member, and identifies the reasons for being both interested and capable of buying. Thus, the purchasing commitment becomes just one more smooth and painless “yes.”

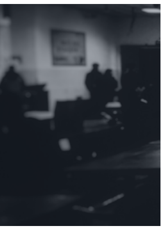
As a professional, one of the most important traits you must have is empathy. It’s knowing and feeling what your customer is feeling. It’s knowing exactly how to proceed, based on the informa-tion each individual has given you. The member should feel you understand and care about helping them.

You must truly believe that you can satisfy the member’s needs. You must see the benefits and features of the products you are offering through the eyes of the member, weighing each item on the member’s scale of values, not your own. The member is always the most important part of the presentation.

The final close begins when you ask in the Hour Power presentation, “Who would you want the money to go to?” This question begins to connect them to the product. Specifically, if they name their children as beneficiary, they may feel if they do not buy, their own children will suffer.

The most important thing you can do is not speak until they answer you. If you speak first, you lose control of the interview. It may be a bit uncomfortable to just sit there without saying anything, but it is important that you give the member a moment to digest what you have just told them. Be sure you don’t fidget or look uncomfortable; just sit patiently.

In the very next paragraph of the presentation is the “assumptive close.” This is a very positive way to move the member into making a decision. No pressure, just very simply assume you have answered all of the objections, and the real issue is, “What is going to fit your budget the best, ...?” Naturally, once the member answers you with an affirmative response such as, “we probably want to go ahead and add the children...” fill out the application and get their signature.



CEMENTING THE SALE

After the applications are signed, advise the member that it will take 6 to 8 weeks to re-ceive their policy. Be sure you show a sample policy and point out highlighted areas to answer potential questions. Go over initial premium, subsequent premiums, and the date of the monthly bank transfer.

The following is a checklist of items to cover:

- Complete the Freedom of Choice or Hour Power sticker for their checkbook. Point out the date that the automatic transfers from their checking account will start. Never make the draft date for more than 14 days from the date of the application. This is called the fourteen day rule. Remember February has 28 days so don't make the draft date for the 29th, 30th, or 31st of any month. If you go more than 14 days it will appear to them as though they had two drafts in one month.
- Give the member the Conditional Receipt from the bottom of the application.
- A check for the initial premium, and a voided blank check or deposit slip for use in setting up the automatic transfer.
- Review the Policy Owner Service File. Re-cement the need while setting up their service file. Reiterate parts of the program as you discuss the documents in the folder. Have them in their own writing fill out the "what I like best about the program" portion on the lower right side of the folder.
- Confirm affordability, if affordability is an issue downsize their program to a comfortable amount.
- Review the "T" Sheet with them, so they fully understand the financial security they have created for their family. This is "Sealing the Sale," and helps to alleviate questions and many concerns after you leave. If they are enrolling in the program at a different level than originally shown on the "T" sheet, be sure to complete a new—clean— "T" sheet to leave in the Service File.
- Advise the member that the Service Department will call them within 7-10 days.
- Remind the member that a brief physical exam may be required, and will be conducted in their home at their convenience, and at no cost to them.
- It is always possible that the policy will be rated. Prepare the member for this possibility and explain briefly what options they will have in that instance. If they have a health or lifestyle condition that will generate a rating tell them they WILL be rated. It is easier to address this and handle it while you are in the home rather than 4 weeks later over the phone.
- Be sure that you have your "Sponsor Cards" filled out and that the member knows to call those people and let them know that you will be contacting them, and what it is about.
- Collect food for the Food Bank.
- Leave politely, congratulating them on getting enrolled in the program.

OVERCOMING BUYING SIGNALS

Think about objections as the fertilizer you need to make the seeds of opportunity grow. Then you will begin to look at objections and resistance with a different perspective.

There are salespeople who claim they never have to overcome customer resistance or hear objections. It's true - they don't! This is because what others call resistance and objections are merely requests for confident leadership and answers to puzzling questions or a misunderstanding. When the objections are met and misunderstandings solved, the doors open.

A professional salesperson seeks information. It's information that exposes true needs. For example, if a person says, "I can't afford it," you should interpret it as a request that says, "Please show me how I can afford this." Your response might be, "A lot of the members feel that same way. Would you like to know what they're doing? (response) All of these benefits (review) are important, but if you had to choose just one, which would it be?" With their answer, you have a new direction and can tailor the program to both meet the needs of the member and fit their budget.

Of course, specific reasons why some members absolutely cannot go ahead with the enrollment do exist. A man without feet would not buy shoes; a man without concern or love for others will not buy insurance. Nevertheless, follow the same pattern of open-ended questions. The real reasons will become obvious, if you keep asking the questions.

SUGGESTIONS

The most important thing you can do when a member raises an objection is to stop and listen; don't write anything, don't look away. Look at them and listen; try to assimilate what they may really be saying. This builds confidence and demonstrates your concern.

When an objection is, in fact, a buying signal, stop selling at once; reassure the member then fol-low through with your close.

Never talk about "your objection." Always say "your question."

When handling objections, understand that they really are just questions that you can answer with an "easy to work with" attitude. Never beat down the objection. Don't "out-argue" them - this is an argument that you will surely lose.

When you ask a question, stop and don't say anything until they answer. You may want to ask it again if they don't respond.

Memorize your scripts on how to handle buying signals located in chapter four. Remember the first rule in handling a buying signal is to isolate where it's coming from.

COMMON BUYING SIGNALS AND CLOSES

The most important thing you can do when a member raises an objection is to stop and listen; don't write anything, don't look away. Look at them and listen; try to assimilate what they may really be saying. This builds confidence and demonstrates your concern.

At the door —"Are you just trying to sell insurance?" or "I hope you're not here to try and sell something."
(Name) do you get very involved with your (name of group)?
If this is a Referral—(Name) did (name of sponsor) not explain this to you?

Well the reason I ask is my job is to explain the benefits that have been set up for you. You have a no-cost benefits package, and for members that can qualify they set up a benefit program that they can contribute to. What you decide to do with that provided you can even qualify is obviously up to you. My job is to make you aware of it and when I'm finished they need you to fill out this report card so they know I've been here and done my job. In fact I'm running a bit behind today so if it's all the same to you I'll go ahead and give you the short version. Do you mind if we use your table, I need fill out your certificate and go over the benefits with you? (Continue with regular presentation)

Thinkers
1 - (Application Close) - "We need to think about it."
Oh, not a problem, while you're thinking about how much of your hour to set aside, I'll go ahead and ask you the medical questions to see if you can even qualify.

Don't stop at the medical questions. Continue with the entire application process and reask the close question as an afterthought. If they are insistent about thinking about it they will stop you during the application process.

2 - "We still need to think about it." (Report Card Close)
Excuse me? Oh, that's no problem (Mark). I guess my job is pretty much done here. The only oth-er thing you need to do is fill out this report card so that they know I was here and that I explained everything to you. (Give them the report card.) Now, (Mark and Beth), the last question on the \report card is for both of you. What they're asking you is out of all the benefits they set up for the members with your (name of group), which one do you like the best? Funny you said so—that's what most of the members are saying.

Well, did you have any other questions for me? (When no more questions than say) "Well actually I have one question for you. Usually when members feel they need to think about these benefits it's for one of three reasons:
1. They feel they don't need all the benefits
2. There are some questions I didn't answer; or
3. They feel they can't afford all the benefits—which one is it for you?

Depending on their answer go to the corresponding answer. The purpose of this response is to try and isolate the reason.

3 - "We still want to think about it." "We don't make decisions right away." (Walk out Close)
Oh, not a problem, in fact I am running a little bit behind. I am going to go and give the next member a call to let them know. You go ahead and take 5—10 minutes and talk with each other. I'll be right back.

This response works well with spouses when one spouse is committed to enrolling and one is not. Or when they tell you they don't make decisions on the spot. Give them a little time between themselves. There is only one way to correctly perform this response. As soon as you start to say it you need to rise from your chair and leave the home while saying it on the way to the door. Do not sit at the table and look for confirmation and then try to leave. When you come back in start off by asking if they have any other questions.

4 - "Do we have to do this today?" (Enrollment Close)
John and Mary, it's important to take advantage of the enrollment period today and get qualified. This is not something that can be done later over the phone. There are forms I need to fill out while I am here. They have us seeing a lot of members each and every day. If they have us doing follow up visits then we would never be able to deliver the benefits to all the members. Again the important thing is to get qualified with a comfortable amount, you can always upgrade to your full hour down the road once you've qualified. Is that fair?

Affordability

1 - "We can't afford it." (Affordability Close)
(Your response—Huh?) We can't afford it. Your response—oh, that's not a problem. In fact I'm glad you told me that! My job is to make sure that this is absolutely comfortable for the members, so what we are going to do is start you off with just a basic program of $____ a week, and then that way when things change for you down the road, you can go ahead and use your full hour. Is that fair?

Downsize in small increments. There is no need to go from 30/wk to 15/wk. Never try to hold the line on money when someone isn't comfortable with the amount.

2 – "We can't afford it," or "I'm not sure we can afford it." (Reduction Close)
Let me ask you, if the program I outlined for you was based on setting aside $10.00 a month is there any particular reason why you wouldn't try and qualify today? (wait for answer, if no), well I didn't think so, although there isn't a program based on $10.00 a month I just wanted to make sure the issue was affordability and not anything else.

Down size the weekly/monthly amount using the affordability close.

3 – "Things are really tight right now, not sure we can afford it."
Not a problem, there is nothing worse than wanting something really bad and not being able to afford it. Death under any circumstance is devastating to your family however when things are tight financially and these benefits aren't taken care of that will wipe your family out! The most important thing is to get you started with a basic program so your family is protected. That way down the road you can upgrade to your full hour provided you can qualify. Does that make sense?

4 – "I'm insurance poor."

Aren't we all! Health insurance, car insurance, home insurance... We all have different types. It's easy to imagine something happening to our car, or we watch the news about a house that burned-down. Imagine losing your house to a fire or being without a car. These assets are very important.(John) and (spouses name) let me ask you what's your most valuable asset? (Wait for answer.) It's you, your paycheck, what you mean to your family personally and financially. All of us spend money on car insurance or home insurance but our most important asset to protect is our income. You can always replace a car or house, but when something happens to you, your income is gone forever, and can never be replaced. Now if your full hour isn't comfortable then how much of your hour can you set aside to protect your income and what it means to your family?

Need

1 - "I'm not sure we need it." (Elimination Close)

Oh, that's not a problem. Did you have any other questions? (Handle questions accordingly) great all they need you to do is fill out my report card so they know I've been here and done my job. The last question on the report card is important. What they are asking you there is out of all the ben-efits they set up in the program, which one of them you feel was the most important, which one you liked the best. (Wait for answer, respond with) that's what all the members are saying. In fact what they're allowing members to do is to just start with the part of the program that they feel is the most important provided they can qualify. I'll go ahead and ask you the medical questions just to make sure you can qualify for that part of the program.

If you are experiencing need as your number one answer after you ask the close question then you need to get help with your presentation. Ask your manager for a ride along and to watch your video. Typically lack of need happens when the presentation lacks enthusi-asm, passion and conviction, and being off script.

2 - "I'm not sure we need it."

Oh, that's not a problem. Did you have any other questions? (Handle questions accordingly) Let me ask you (name) what part of the program do you feel you don't need? (Wait for answer, then enroll them in the parts they feel they do need).

3 - "We have benefits through work." (Job 1 Job 2 Close)

Great, in fact that's exactly why I'm here... (Use job 1 job 2)
This is one of the most effective closes. Job 1/Job2 clarifies the reality of the program with a clear common sense perspective. This close works particularly well with the buying signals listed below.

- "We have benefits through work."
- "Need to check what I have through work."
- "Do we have to do this today?"
- "I'm not sure we can afford it."

You see (Mark) and (Beth) the way they wanted people to understand these benefits is what they call Job 1 or Job 2.

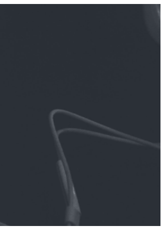
Use a blank piece of paper draw a line down the middle and across the top, see example on the next page. Start with just the lines and fill in the rest while you are explaining Job 1/Job2. Don't look down and talk at the same time.

4 - "Need to check what I have through work."

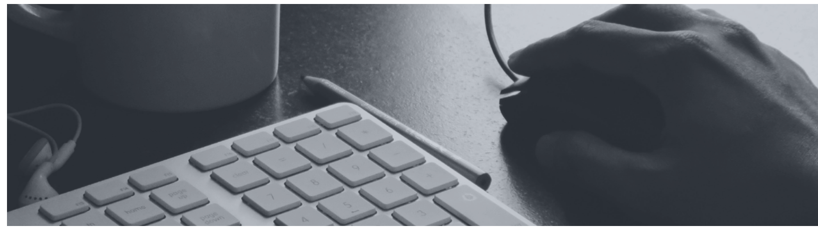
Not a problem, in fact that's exactly why I'm here...you see (name) your (name of group) and the Labor Advisory Board already did that for you. In fact they are the ones who negotiated your group insurance for you. They try to get everything they can for the members, however even they realize there are still some serious gaps in your benefits through work. That’s why this was set up for you. In fact (go to job 1 job 2)

5 - “We already have life insurance.”(Typical Situation)

Great, in fact that’s exactly why they set this up. They hope that members already have life insurance, in fact they hope that its $500,000—$700,000, (reiterate typical situation with life insurance) These benefits are there to keep your life insurance and savings intact when something-does happen.



JOB 1 JOB 2 CLOSE



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"We have benefits through work"   "Need to check what I have through work"
"Do we have to do this today?"   "I'm not sure we can afford it"

You see (Mark) and (Beth) the way they wanted people to understand these benefits is what they call Job 1 or Job 2.

Use a blank piece of paper draw a line down the middle and across the top, see example. Start with just the lines and fill in the rest while you are explaining Job 1/Job2. Don't look down and talk at the same time.

(Mark) you already have Job 1. Under Job 1 you said you make (amount)/hour. How many hours per week do you usually work? Great 40 hours. Now with Job 1 you have:

Start listing vertically what they have through work. You can ask questions and clarify what they already have through work. Many employee group plans are listed online. If you search the union or company you can know what they currently have before you do your presentation.

Is there anything else you have through work?

Write in anything else.

Now under Job 2 you are making (amount)/hour and you have your:

Start listing all the same benefits under Job 1, when you finish listing all the same group only benefits...

However under Job 2 any time you end up in the emergency room for any kind of injury they are going to send you (spouses name) and (children's names) $100.00 just for taking the time to get that injury taken care of. Weather you bump your head, burn yourself or need stitches. On or off the job.

Continue by summarizing the need with the entire program and writing the benefits on the Job 1 Job 2 paper. (See Job 1 Job 2 example)

Now (John) let me ask you, what's your boss's name? Well if (bosses name) told you on Friday, hey great job this week (Mark) go ahead and take off an hour earlier today, would that make the difference between a new car in the drive way or your families vacation? Would that cause there to be less food in the fridge? Of course not!

In fact what they're saying here (Mark) and (Beth) is the only difference between Job 1 and Job 2 is that instead of working 40 hours/wk you're working 39.

Now (Mark) let me ask you, what Job do you want to have? Exactly, I'll go ahead and ask you the medical questions to make sure you can even qualify.

Job 1—$20/hr, 40hrs/wk	Job 1—$20/hr, 40hrs/wk
Group health	Group health
Eye Care	Eye Care
Dental	Dental
Sick Leave	Sick Leave
Workers Comp	Workers Comp
$25,000 Group Only Death Benefit	$25,000 Group Only Death Benefit
401k	401k
	$100 $100 $100 Emergency Room
	$200 $200 $200 Hospital
	$400 $400 $400 ICU
	$15,000 $15,000 $10,000 FOC
	$70,000 $70,000 $4,000 Accd
	$90,000 $90,000 $8,000 Auto
	$150,000 $150,000 $20,000 CC
	$4,000 $4,000 per month for 3 years
	Emergency Fund
	Strike
	Layoff
	Non-cancellable

HANDLING UNUSUAL SITUATIONS

Difficult situations will always be the challenge for the salesperson. However, if handled effectively these same situations can turn the sale around for you. You will run into many types of situations; some funny, some serious - all will test your patience.

Rose Kennedy said, “Early in life, I decided that I would not be overcome by events. My philosophy has been that regardless of the circumstances, I shall not be vanquished, but will try to be happy. Life is not easy for any of us. But it is a continual challenge, and it up to us to be cheerful - and to be strong, so that those who depend on us may draw strength from our example.”

Some of the challenges you will face follow.

Member is sitting with arms folded.

Body language is an important signal: folded arms may indicate a closed mind. Be sure to pay close at-tention to when in the presentation this happens; it will help you determine where the objection may be. To help with this situation you may want to be warmer and personable. Smile and use the individual’s first name often. Try to get them involved by asking questions you know they will have a positive response to.

Television or music is playing too loudly.

It is impossible to have anyone’s full attention when a television is on or the music is too loud. It is important that you take steps to eliminate the distraction. You may want to mention it as you move to the table. Say, “(Name and spouse’s name), would you mind if we turn the television off. I have some important information to go over with you, and don’t want you to miss a thing.” Glancing at the television or stereo may sometimes be enough to communicate your message. Or, you might try lowering your voice, so they are forced to turn it down in order to hear you.

The simplest and best method is to ask politely, “May we turn this down please?”

The children are loud and distracting.

Parents with children are even more inclined to see the value of our programs. However, it is very easy to offend parents when it comes to their children. You will need to just grin and bear it. Continue your presentation around the interruptions. Never appear to be annoyed with the children. You can always get louder to assume control.

One spouse is continually up and down, or gets up and leaves.

It is essential to have the attention of both parties involved, and you must have them both at the table. One response to this is to call out to the person, “Can you hear me in there? I’ll just wait until you can come back.” Or as they begin to leave, say, “I will wait until you come back to continue. It is im-portant that you understand the program, because when something happens to (other spouse’s name), you’ll need to know what to do.”

The telephone rings.

It is essential to have the attention of both parties. Say: "(Name), go ahead and get that; I'll wait." Sit quietly, and resume presentation only after the other party returns.

Company is there when you arrive for appointment; or, company arrives when you are in the middle of the presentation.

This is usually not the most advantageous or productive situation. You must reschedule this appointment.

Family arrives and you're in the middle of the presentation.

This could be a productive situation. Other family members may be interested. Invite them to the table, or ask them to wait 5 minutes or so until you are through.

If problems or emergency situations occur.

This could be an opportunity to help, and in doing so, communicate that you sincerely care. Say, "That's why I'm here, to help."

When handling any situation, it is important to use good common sense, and treat the members as you would like to be treated in your own home.