

Pablo's Word Tracks.

People will buy from people they trust: Customers sometimes feel threatened by an agent coming to their home. Their reaction can go from “run and hide”, to “make a lot of noise to scare the invader”, to “rise up and defend the territory”. Therefore, everything an agent will do or say in the home will either produce tension or trust. Some salespeople will back the customer into a corner and will start closing from the moment they walk in the home. This will build walls and not trust. Go slow, create trust and then move into your presentation.

When you find your way to the table put yourself in a position where you and the client can both comfortably see the laptop without blocking you from the client. Put your hands on the table, relax and establish rapport.

Remember that people buy from you because they like you and they trust you. They buy you first, the company and the products after. Find something in common with your prospects and go from there. Avoid politics and religion. This should not last more than 10 minutes.

40% of the presentation is Rapport Building!

The FORM method of rapport building is a great way to begin the rapport building process. LOOK FOR YOUR CLIENTS HOT BUTTON-the goal of rapport building is to get the client talking and feeling comfortable with you. **Their family, occupation, and recreation topics are the places you will receive referrals so make sure you do not move forward without AT LEAST 2 names of your 1st 2 referrals!** These are the topics of conversation as you are beginning to build rapport:

Family: So, are you from this area? Does your family live nearby? Who in your family lives in this area? Any children/grandchildren?

Occupation: How long have you been at your job? What exactly do you do there? How's work going? Are you staying busy? Mary, do you work outside the home?

Recreation: I know what you do for a living, but what do you like to do for fun? (be observant, look for boats, RVs, motorcycles or other leisure activities. Look for pictures hanging or other clues about their recreational activities.)

Who do you fish with? Who do you golf with? Who do you watch the (football team) with? How about you Mary? Are the kids playing sports?

Me: Tie yourself into these conversations so they are getting to know you at the same time. If you have an interesting fact about your background that mirrors the clients' interests, this is a great time to share it. You like to fish Joe? I love to fish, where are some good places to go around here? Your son plays baseball? So, does mine, is he in fast pitch yet? You guys are _____ fans? Me too! Are you going to any games this year?

When you find a common interest spend most of the time in rapport on that subject!

As you talk about family, occupation and recreation you will start to gather individuals that you could refer back to for potential referrals later.

Once the client is comfortable with you, he or she will let you know by asking a question such as “what's this all about anyway?” When you hear that, proceed into the introduction.

Mandatory Read Off Letter

Now, customers name, all the programs that I am about to go over with you are on a voluntary basis.

This means that if you see a need for the benefits and you want to protect your family with them, like most applicants do, then what we do is sign you up for them today. On the other hand, if you don't see a need for the benefits, and you don't want to protect your family with them, then what we will do is simply fill out an office report form card that will get back to my office, so we can get feedback on the benefits.

Either way, we simply need you to make a decision **today**, as it is unfair for us to come back out again to each of our applicants a second time after we have already gone over the programs.... Fair Enough?? Great!!

Introduce Needs Analysis

Now, customers name, the reason we see each family separately is because each family's needs and wants are different. Meaning the family, I saw before you are going to have different needs, so each of your programs are customized to fit your exact needs. What I am going to do right now is ask you a couple of questions, so we can see what you may qualify for, and where your needs are.

(Go to household information)

Questions in Needs Analysis

Question #1: "What is you and your spouse's MONTHLY take home pay after taxes?"

Question #2: "How much life insurance do you currently have through work?"

If NONE: "Do they not offer it or did you not take advantage of it?"

If ANY AMOUNT: "Was that automatically given to you or do you pay into it?"

Question #3: "How much permanent life insurance do you own and control outside of work?"

If they DO NOT have any life insurance, ASK WHY – "Okay, is there any reason for that?"

Question #4: "How much Term Life Insurance do you own and control outside work?"

If they DO have any, go through the steps below.

If they DO NOT, repeat "Okay, is there any reason for that?"

(If they have any insurance, YOU MUST ASK TO SEE THEIR POLICY)

"Very good (customers name) I'm glad you already have something in place to protect your family. As you know I am a licensed life insurance professional, and every time I sit down with a family, what I do for them is that I review their policies, so they can be fully aware of their coverage. So, I'll tell you what. Why don't you bring your policy, so I can review it for you? As a matter of fact, I need to send a quick email to my boss"

After reviewing the policy with client ASK- "If you were to die today, what would that money be needed for?"

Before they answer say; "Let me guess, you will want your family to keep the same lifestyle that you are currently providing for them correct? Yes. Well let's think about it for a second, you are currently making (Number mentioned in question #1) a month, and you currently have (amount of their coverage).

So, if we divide your policy face amount by your monthly income, then that money will probably last your family (say division number) months! Is that right? Well very good.

Question #5: “Do you currently rent or own your home?”

If they OWN, go through mortgage info needed

If they RENT, ask, “Would your family be able to continue to live in this place, and keep up with rent, if you were to die?”

Question #6: -ASK THIS QUESTION EXACTLY-

“Do you have a separate Life Insurance policy that would allow (beneficiary’s name) to pay the mortgage off if you died, or would they have to pay it off on their own?”

Question #7: “How much do you have saved for your child’s college education?”

If they have ANYTHING saved (literally anything), make sure you say good job, or give them some sort of positive feedback. “You know I see a lot of families every day, and you would be surprised how many do not have anything saved up. It’s really awesome that you do!”

Question #8: “Do you bank locally for your checking and savings with a credit union or with a commercial bank?”

- ON FINAL EXPENSES PROTECTION PROPOSAL SCREEN -

“Okay so Client’s name, as far as final expenses, it is recommending that you have \$30,000. Do you know why it’s recommending that?” “Because it will NEVER cost your family anything less than that to bury you.” “now you currently have NOTHING in existing coverage for your family to take care of any expenses. “It’s showing that you have a need for the \$30,000 since you have none....”

“So that’s EXACTLY what we’re going to cover you for. So, client’s name, when you die, we are going to send beneficiary’s name \$30,000 so... (paint pictures) ... and vise versa. (PAINT PICTURES !)

Tie Down: “Does that make sense?” (get a verbal YES) And do you see the need for it? (get a verbal YES)

- INTRODUCING INCOME PROTECTION VIDEO-

Intro: “What we’re going to do right now is examine the need for income protection. This is the money so when you die(beneficiaries name) will have enough money to keep the same lifestyle that you guys currently have. So, she can have enough money for bills, food, vacationing etc..... Because as of right now, you do not have that need covered.

On Income Protection proposal screen Recap....

“Okay so Client’s name, as far as income protection, it is recommending that you have (Say amount) ... Do you know why it’s recommending that?” “Because that is the money that you will be making in the next 5 years, and the program is recommending for you to protect your income for the next 5 years.” “Now you currently have NOTHING in existing coverage for your family to take care of any expenses.” “It’s showing that you have a need for (Say amount) since you have none_“So that’s EXACTLY what we’re going to cover you for. So, Clients’s name, when you die, we are going to send beneficiary’s name (Say Amount) So she can have enough money for bills, food, vacationing etc..... and visa a versa ” Tie Down: “Does that make sense?” (get a verbal YES) And do you see the need for it? (get a verbal yes)

- INTRODUCING MORTGAGE PROTECTION

Intro: “What we’re going to do right now is examine the need for mortgage protection. This is the money so when you die (beneficiaries name) will have enough money to pay out the house, so your family doesn’t have to move to a less desirable area and this can be their home for as long as they want etc..... Because as of right now, you do not have that need covered.

On Mortgage Protection proposal screen Recap....

“Okay so Clients’s name, as far as mortgage protection, it is recommending that you have (Say amount) ... Do you know why it’s recommending that?” “Because that is your current mortgage balance. Now you currently have NOTHING in existing coverage for your family to take care of any expenses. “It’s showing that you have a need for (Say amount) since you have none....” “So that’s EXACTLY what we’re going to cover you for. So, Client’s name, when you die, we are going to send beneficiary’s name (Say Amount), so your family doesn’t have to move to a less desirable area and this can be their home for as long as they want...

Tie Down: “Does that make sense?” (get a verbal YES) And do you see the need for it? (get a verbal yes)

INTRODUCING COLLEGE EDUCATION PROTECTION

Intro: “What we’re going to do right now is examine the need for (Youngest Child’s name) college education protection. This is the money so when you die (youngest child’s name) is going to have enough money to pay for room and board, tuition, books, etc..... Because as of right now, you do not have that need covered.

On College Protection proposal screen Recap....

“Okay so Clients’s name, as far as (Youngest Child’s name) college education is concern, it is recommending that you have 100,000\$ do you know why it’s recommending that?” “Because that is the money that will cost (Youngest Child’s name) to go to college. Now you currently have NOTHING in existing coverage for (Youngest Child’s name) college education “It’s showing that you have a need for \$100,000 since you have none....” “So that’s EXACTLY what we’re going to cover you for. So, Clients’s name, when you die, we are going to give (Youngest Child’s name) \$100,000 so he/she can have enough money to pay for room and board, tuition, books, etc..... Tie Down: “Does that make sense?” (get a verbal YES) And do you see the need for it? (get a verbal yes)

1st Down: CLOSING QUESTION

“So, being that you said everything makes sense, which it looks like it does.... And that you saw the need for it which you said you did... the only question left would be is this comfortable (point to price) for you to make sure that your family is protected for all the needs you have?” (AT THIS POINT, DO NOT SAY A WORD.... FIRST MAN TO TALK.... FIRST MAN TO LOSE)

“Okay great, if you can get your driver’s license and a glass of water, we will get your application started for you.

2nd Down: Feel, felt, found-

“Okay no problem, I understand how you FEEL, in fact a few members have FELT the same way, what they have FOUND was that when the program made sense and there was a need for it, which there definitely is.... The main issue was never really the premium but rather their perspective on the premium, let me show you what I’m talking about.”

(3 rebuttals that you may get: I have to think about it, I can’t afford it, I have too much insurance.)

ATM MACHINE CAN BE USED FOR ALL THREE REBUTTALS:

Now, client, you have this Magic ATM machine. This ATM machine is inside your closet. And every single Friday it gives you (\$1,000). How happy would you be with that ATM machine? Incredibly happy I’m sure. Now, let’s say I go to your house and I tell you, (client), I know you have that magic ATM machine in your closet, and it gives you (\$1,000) every week. Do you want to put insurance on it... so, if anything were to happen to it we can give you a brand new one? If you had the chance to put on insurance on your ATM machine... would you do it? Good...

(Continue with any of the following rebuttals)

(I HAVE TO THINK ABOUT IT) ... Okay let me ask you, when would you do it? (Client will say now) Very good... Now when you think about it... You are that ATM machine to your family. And every single Friday you are the one bringing in that \$1,000. You are the one providing the lifestyle your family currently has. So, do the right thing which you know is to protect your family today.

(I CAN'T AFFORD IT) ... Okay, (client), so what if I told you in order for you to put insurance on your ATM machine we are going to take 8% of your take home pay... meaning that since you make \$1,000 we are only going to use \$80. Do you think that is a reasonable amount? Good. But when you think about it... You are that ATM machine to your family, and we are only using 8% of your pay to make sure that your family is living the same lifestyle that they currently have. So, do the right thing which you know is to protect your family today.

(I HAVE TOO MUCH INSURANCE) ...Now what if I come to your home and tell you, client, do you want to put another ATM machine? So, if anything happens to this one, we will give you one that will give you \$2,000... would you do it? Good. But when you think about it... this is EXACTLY it, because the policy that you already have, that is your ATM machine, but what we are offering you here is to make sure that with this ATM machine we are going to give you, will be for your family to keep their lifestyle for longer. And they can currently keep their lifestyle that you have provided for them. So, do the right thing which you know is to protect your family today.

I want to talk to my Financial Advisor (or Insurance Person) first

I could understand that...we all need advice in this complicated world. And your financial advisor is probably a great guy and knows his stuff. But when you think about it, he is in business to make money. And the way he makes money is through commission... by selling financial products and insurance. So, I guarantee you, if you call him, no matter what this deal is for you, he will have other suggestions...his suggestions...again he makes a commission. So please remember his opinion will be a bit biased. When they set this up, over 20,000 local unions looked at and chose this program over any other. And each union has their own financial adviser and/or insurance representative. And the unions only job is to protect the member's interests...there is no ulterior motive other than that. So again, your financial guy may be a great guy, but wouldn't it be better to take the advice of over 20, 000 'unbiased financial advisors' over 'one biased'?

What I would do, since this seems to be of great need and value to you right now and if something happened today, your family would be so happy you got it...is to enroll in this...this as far as you know is the best deal right now...the only one on the table...that way you have it in place for you family. Then, if you ever find something else you think is better...run it by us first to make sure, and if it is, more power to you...go for it. This is a member owned program, so you always have the choice of what to do with it and when...that is up to you. Does that make sense? So, do the right thing which you know is to protect your family today.

Ask for Referrals at the end.

Since you're a member now you get an opportunity to sponsor within your circle of influence. Many members don't have the opportunity to do this because they are not part of our group. So what we have done is put together a referral program that allows you to sponsor a minimum 10 with a free need analysis. As a matter of fact let's start with your brother ___, What's his name? What number? Can you call or text him to let him know I am reaching out?

To Book Referral Appointment

Hey ____, This is (your name with FFL). I am calling you cuz I spoke with ____ and promised I would call you. ____ sponsored you for a free needs analysis, which includes putting a program together for what your risk and needs are, this is normally done by a financial advisor for a cost, and we do it for free. So I am just going to set up a time for that, When are you available.