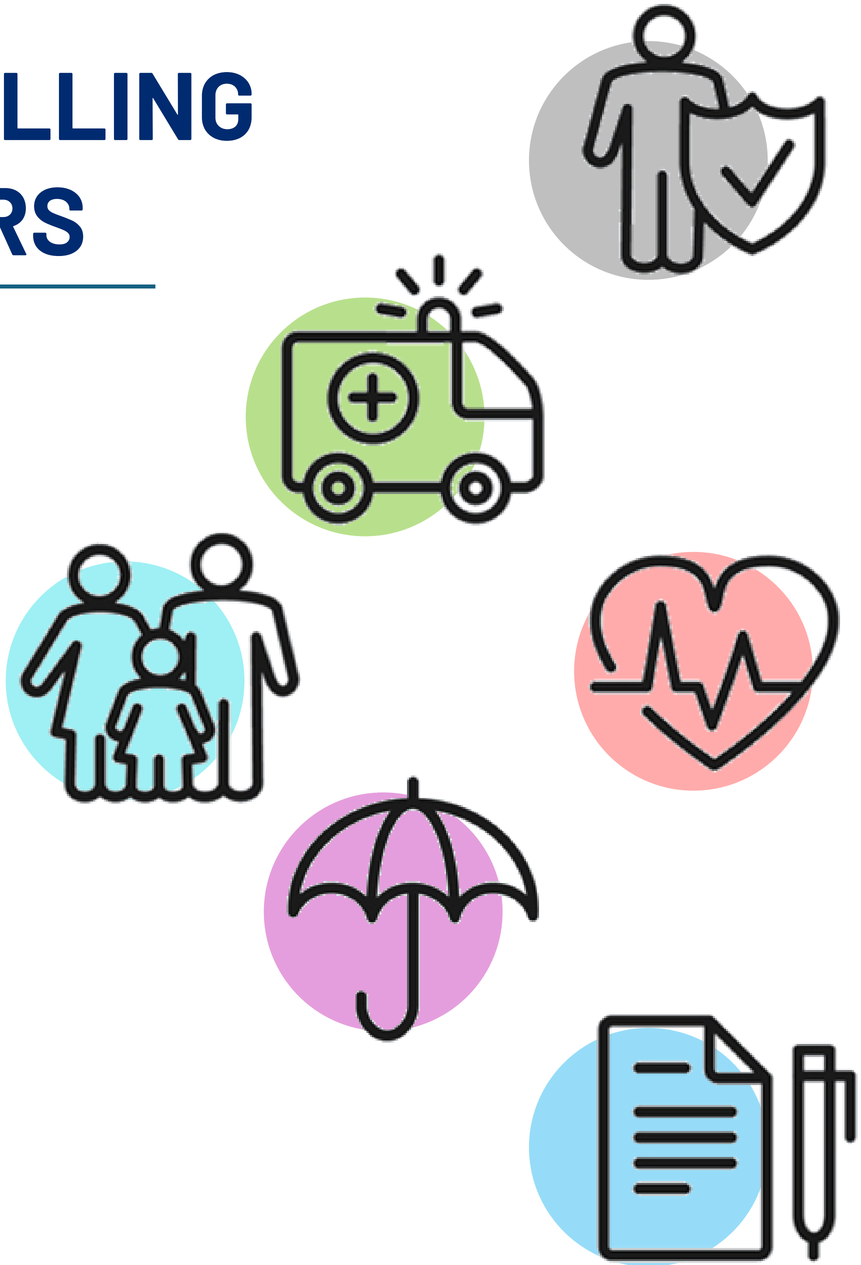
STRATEGIC SELLING FOR ENROLLERS

Virtual Training
Facilitator's Guide



Strategic Selling

FACILITATOR GUIDE

Strategic Selling

Class Facilitator Overview

Description of **Strategic Selling**

This class introduces agents to strategic selling, a consultative approach to sales that provides them with the skills to hold deeper conversations with employees and provide more targeted solutions during the enrollment process. Once mastered, strategic selling will allow benefits enrollers to establish long-lasting relationships and build trust with employees.

Guide Setup

Content is organized by slide with instructional notes. Animations, videos, exercises, and special instructions are also indicated.

Facilitator Tips

Annotations in this guide

Below are the meanings of symbols used in this guide:

[ ]	**Additional details or specific instructions:** In between the brackets, you will see details or instructions. These are the primary instructions used throughout this guide. ▪ **[ASK]**: Ask the question that proceeds. ▪ **[CLICK]:** Indicates an animation on the slide. ▪ **[EXPLAIN]**: State the information that proceeds (you can read the information word-for-word or add your own verbiage). ▪ **[FACILITATOR TASK]**: Complete the task(s) as described. ▪ **[FACILITATOR NOTE]**: Pay attention to animations or other details provided. ▪ **[INSTRUCTIONS]:** Provides specific directions for performing a particular task.
Approx. Time on Slide	Gives the approximate time it should take to complete the slide. **<u>Note:</u>** Calculations were made assuming ten participants are in class. It may take more or less time depending on how many people are present.

Setup

Preparation

We recommend you do the following **before the course:**

- Review the presentation to get familiar with the content.
- Finalize the course outline.
- Set up and Preview Teams activities. Instructions are provided in this guide
- Send pre-class email:
  - Introduce yourself.
  - Remind participants of day and time of training.
  - Let participants know what to expect.

On the **day of the course:**

- Set up your virtual training space:
  - If you're hosting music, be sure to have it ready for the title slide as people enter the virtual room.
- Have your Facilitator Guide and any other materials on hand.
- Open the course PPT and make sure it's showing through screen sharing.
- Close out any computer programs that give pop-up notifications.
- Have interactive Teams activities ready to launch.

After the course:

- Send follow-up emails with the following to course participants:
  - Information about the following day's class
  - Any homework assignments
  - Any links or content that you said you would provide during the class.

The day **after the course:**

- Send a follow-up email.
- Mark those who attended as completing the course in your CLU roster.

Microsoft Teams Activities to Build Prior to Class

Instructions:

- From your Calendar in Teams, find the class event
- Right click on the class event and choose “Chat with Participants”
- At the top, find or add Polls and build the polls listed below.

1)	**Breakout Rooms** The active listening exercise on page 18 requires the use of Teams breakout rooms. The day before the meeting, check the class roster. Count how many participants have registered for the class, then go into Teams and set up enough breakout rooms for 3-4 people each. Attendance might fluctuate so be prepared to adjust the number of breakout rooms on the day of the class, perhaps even during the class.
2)	**Poll: Word Cloud: Wrap up** Set up a word cloud poll for the wrap-up slide with these questions: ▪ What is your main takeaway from today? ▪ What are you committed to doing in your enrollment conversations? ▪ Is there something you think you need to change in your approach? If so, what is it?

Notes

Slide # 1

Approx. time on slide: 1 min

[FACILITATOR INSTRUCTIONS]

Play music and show this slide until it's time to start. As people join, say hello and introduce yourself. Get to know your learners, so they'll feel comfortable talking later. Encourage them to get to know each other before the class begins.

[SAMPLE SCRIPT]

Welcome, everyone, to Strategic Selling for Benefits Enrollers. In this session we're going to discuss strategic selling and how it can help you grow your business.

Notes

Slide # 2

Approx. time on slide: 4 min

[EXPLAIN]
Now, for those of you who aren't familiar with Teams, let's spend a couple of minutes reviewing the tools you can use during the session.

To make sure that your camera and the correct microphone or headset are connected, choose the three dots that say **More,** and go to **Settings.** From there, you can make sure that the correct camera and microphone or headset are connected.

On the top menu, you'll see your **camera** and **mic** icons. If they have a **slash** through them, that means your camera is **off** or you are **muted**. To change these, simply click on the icon to **toggle on/off.** I will ask that you keep your camera on as long as you are comfortable doing so. If you need to step away at any point, or if we are taking a break, please turn your camera off. If you are speaking, please turn your camera on if you are able.

Everyone now please turn your cameras and mics on, and let's test those. After you've verified that everything is working properly, you can mute yourself. Please keep your camera on throughout the class – let's try to make this as immersive an experience as possible, like we are in the room together.

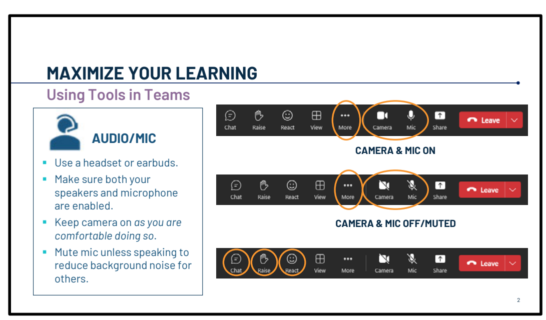
Please keep your mic muted when you are not speaking, especially if there are background noises around you. When you are called on or need to ask a question, unmute yourself.

[FACILITATOR TASK]
Test out the features and make sure everyone understands how to use them.

CHAT WINDOW
Have everyone type their favorite color in the chat window. **EXPLAIN** that we will be using the chat window throughout the class.

RAISE HAND
- Have everyone raise their hand, then lower their hand.
- Point out any other features you would like them to use. (See below.)

(OPTIONAL)
- Enable and manage the whiteboard:
  - Have them choose text, then type something in the slide.
  - Have them choose marker, then draw something on the slide.
  - Have them use Undo to remove what they added.
  - Point out any other features of the whiteboard you would like them to use.
  - Disable the whiteboard.
- Enable and manage annotations
  - Have them choose text, then type something in the slide.
  - Have them choose marker, then draw something on the slide.
  - Have them use **Undo** to remove what they added.
  - Point out any other features of annotation you would like them to use.
- Disable annotations



Notes

Slide # 3

Approx. time on slide: 3 min.

[EXPLAIN]
Before we jump into the program, there are a few housekeeping items to go over:

- **Attendance & Participation** – If you commit to being present and engaged, you'll walk out of here with an understanding of activities that will grow your business. Resist that urge to check your emails or answer your phone; hold off until class wraps up. You've taken time out of your business to be here, so let's make sure you're getting the most out of it.

- **Breaks** – There will be plenty of breaks throughout the day, including lunch. But if you need to step out in between breaks, please do so with respect to the rest of the learners in the course.

- **Questions** – Communicate how participants respond to you (raise hand or shout out).

  – **Parking Lot** – In the interest of time and flow of conversation, if a question/topic comes up that is not quite on topic, we will put it in our parking lot. By the end of the course, I will make sure we either address the topic if it is within the scope of our conversation, or that you have the resources to self-study the topic after class.

Notes

Slide # 4

Approx. time on slide: 1 min.

[EXPLAIN]
By the end of our training today, you should be able to effectively utilize strategic selling skills during enrollment conversations to align align product offerings with an employee's life stages, work situations, and personal concerns.

To achieve that, we will:

- **Define strategic selling** and break down the core skills it involves.
- **Learn how to gauge employee interest** by recognizing buying cues and using trial closes.
- **Review best practices** from experienced Benefits Enrollerss who use these skills successfully.
- **Practice strategic selling** through a mix of role plays and real-life scenarios.

Notes

Slide # 5

Notes

Slide # 6

Approx. time on slide: 2 min.

[CLICK] **Definition of Strategic Selling animates in.**

Strategic selling is a structured, consultative approach to selling that emphasizes your ability to understand an employee's needs and then tailoring product offerings to match their unique situation. The purpose is not to just ***close*** deals, but to **build trust** and create **long-term, mutually beneficial relationships.**

Notes

Slide # 7

Approx. time on slide: 2 min.

[FACILITATOR NOTES]
Upon slide reveal, three new bullet points automatically animate in.

[EXPLAIN]
Through this consultative approach, employees will begin to see you as something more than a salesperson. When done effectively, they will value your knowledge, advice, and skills as a problem-solver. You move from being seen as a vendor to an advisor. Ultimately, it drives better business outcomes.

Notes

Slide # 8

Approx. time on slide: 2 min.

[EXPLAIN]

[CLICK] **Deepening the conversation animates in**
This consultative approach combines deepening the conversation…

[CLICK] **Active Listening animates in**
…by using active listening skills in order to uncover meaningful insights about the employee's work, lifestyle, and priorities.

[CLICK] **Tailored Solutions animates in**
Then with the information you learn, tailor the solutions to guide them toward enrolling in valuable products.

[CLICK] **to reveal Gauging Interest, trial closes, and buying cues sequentially automatically**
Throughout the conversation, it's important to continuously gauge their interest by incorporating trial closes while recognizing and understanding buying cues.

Notes

Slide # 9

Approx. time on slide: 5-7 min.

[FACILITATOR NOTE]
The heading **Buying Cues** animates in automatically when the slide is revealed.

[EXPLAIN]
Before we dive into the skills of strategic selling, we need to learn how to gauge the employee's interest.

First, is the ability to recognize or understand **buying cues,** or signals.

[ASK]
Who knows what buying cues are?

[CLICK] **to reveal definition**

[EXPLAIN] (If no one offers answers.)
Buying cues are the verbal, nonverbal, and behavioral hints that someone exhibits to suggest they're considering commitment or are interested in what you are talking about.

[CLICK] **to reveal question "What are some you've encountered?"**

[ASK]
What do you think is an example of a buying cue?

If no one provides answers, use these as examples…

Verbal
- "That sounds like something I could use"
- "I didn't realize this kind of coverage existed"
- "Can you go over that benefit again"
- "What's the next step?

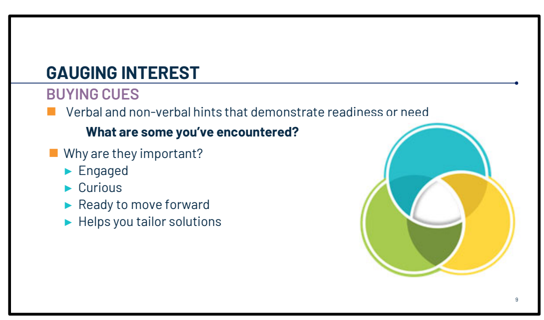
Non-verbal
- Leaning in when you explain coverage details or benefits.
- Maintaining eye contact, especially when discussing cost or protection.
- Nodding in agreement or understanding as you speak.
- Smiling or relaxed facial expressions when hearing about peace-of-mind features that products offer.

[CLICK] **to reveal "Why are they important?"**

[ASK]
Why do you think they are important?

[CLICK] **to reveal reasons**

[EXPLAIN]
Buying cues signal that the buyer is engaged, curious, and possibly ready to move forward. When you recognize and understand them, you can lean into deepening the conversation and uncovering more information that will help you tailor solutions for the employee.



Notes

Slide # 10

Approx. time on slide: 5-7 min.

[FACILITATOR NOTE]
The question **What is a trial close?** animates in automatically when the slide is revealed.

[EXPLAIN]
A trial close is a way to test interest and readiness before going for the actual close. Think of it as dipping your toe in the water: you're not asking for the sale, you're gauging how warm or cold the water feels.

[CLICK] **How do they help you? animates in**

[ASK]
How do they help you?

[CLICK] **after learners answer to reveal how they help bullet points.**

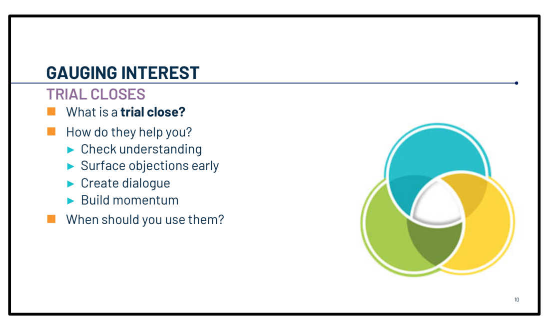
[EXPLAIN]
Trial closes are powerful because they give us feedback all throughout the conversation. They help you:

Check understanding – Trial closes let you know if the person is following along or if you need to pause and explain differently.
Surface objections early – They uncover concerns in real time, so you can address cost, relevance, or confusion before it becomes a barrier.
Create dialogue – They keep the discussion two-way, helping the employee picture themselves with the coverage instead of just passively listening.
Build momentum – Each small 'yes' or positive response moves the person closer to making a decision, so the final close feels natural instead of pressured.

Ultimately, trial closes make your conversations smoother and more strategic. They help you guide the employee, and they help the employee imagine the benefits in their own life.

[CLICK] **When should you use them? animates in.**

[EXPLAIN]
You should be using trial closes throughout the conversation. They are easy to incorporate right after you introduce or explain a feature or benefit.



Notes

Slide # 11

Approx. time on slide: 3-5 min.

[FACILITATOR NOTE]
The question **What are some examples** animates in automatically when the slide is revealed.

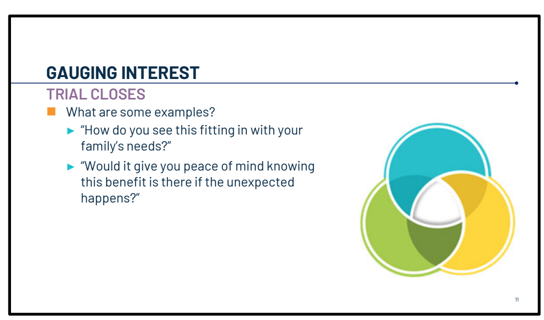
[CLICK] to reveal last question

[ASK]
What do you think could be an example of a trial close?

[CLICK] to reveal two example questions

Here are additional examples that can be shared:
“How do you see this fitting in with your family’s needs?”
“Would it give you peace of mind knowing this benefit is there if the unexpected happens?”
“Does this feel like the kind of protection that could make things easier for you and your family?”
“Would it help to see how this fits into your current benefits?”
“Would you like help walking through the options to see which plan fits best?”

[EXPLAIN]
Recognizing buying cues and effectively using trial closes are critical when it comes to strategic selling.



Notes

Slide # 12

Approx. time on slide: 5 min.

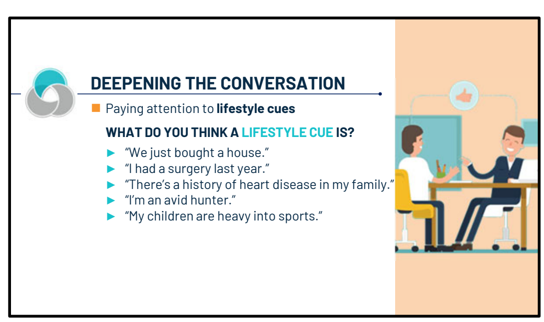
[ASK]
What is an example of a lifestyle cue?

[EXPLAIN]
Here are some examples:

- "We just bought a house."
- "I had a surgery last year."
- 'There's a history of heart disease in my family.'
- 'I'm an avid hunter.'
- 'My children are heavy into sports.'

[ASK]
Why would this information be helpful?

[EXPLAIN]
This information is going to help you match products that will apply to the employee. We will talk more about how to do this when we get into tailoring solutions.



Notes

Slide # 13

Approx. time on slide: 3 min.

[EXPLAIN]
You must leverage **active listening.** This is the most important tool required for strategic selling. There are two components to any conversation you're having. You're either **speaking,** or you're **listening.** Forbes magazine published some research based on thousands of sales calls, and one of their statistics was about how often top salespeople ***spoke*** versus how much they ***listen.***

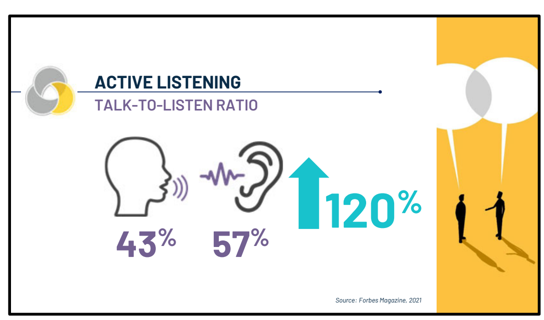
[ASK]
What speaking percentage do you think successful salespeople were doing?

ANSWER:

[CLICK] Top salespeople were **speaking 43% of the time...**

[CLICK] **...**and were listening **57% of the time.**

[CLICK] In fact, those salespeople who hit this threshold were selling an average of **120% above their quota.**



Notes

Slide # 14

Approx. time on slide: 6 min.

[ASK]
But what does "active listening really mean? Who would like to give their definition of active listening?
Ask participants to raise their hands to answer or enter their answers into the chat.

[EXPLAIN]
Active listening is a powerful communication skill that goes far beyond simply hearing someone's words. It's about being fully present, engaged, and intentional in a conversation. You are tuning into both what's said and how it's said. It's more than just using your **ears**.

There are four behaviors that you need to master to become a more effective active listener.

- **E**mpathetic listening: You are focused on trying to understand not how you are going to respond, **withholding advice or comments** until the speaker <u>feels</u> heard. Pay attention to your body language to show the speaker you care about what they are saying. Maintain eye contact and nod occasionally. Use affirming phrases like "I see" or "Tell me more."
- **A**sk questions: **Asking open-ended questions** to encourage deeper sharing.
- **R**ead verbal and non-verbal cues: **Understanding** tone, facial expressions, and body language. Notice emotional undertones and respond with empathy.
- **S**ummarize: **Reflecting and paraphrasing** to show you've grasped the message before responding.

Why It Matters
- Builds trust and empathy.
- Reduces misunderstandings.
- Encourages openness and collaboration.
- Strengthens relationships.

Notes

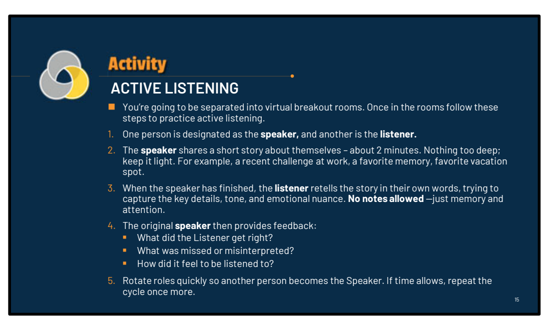
Slide # 15

Approx. time on slide: 6 min.

[EXPLAIN]
Let's practice how to be an active listener.

You're going to be separated into virtual breakout rooms. Once in the rooms follow these steps to practice active listening.

1. One person is designated as the **speaker,** and another is the **listener.**
2. The **speaker** shares a short story about themselves – about 2 minutes. Nothing too deep; keep it light. For example, a recent challenge at work, a favorite memory, favorite vacation spot.
3. When the speaker has finished, the **listener** retells the story in their own words, trying to capture the key details, tone, and emotional nuance. **No notes allowed** —just memory and attention.
4. The original s**peaker** then provides feedback:
   - *What did the Listener get right?*
   - *What was missed or misinterpreted?*
   - *How did it feel to be listened to?*
5. Rotate roles quickly so another person becomes the Speaker. If time allows, repeat the cycle once more.



Notes

Slide # 16

Approx. time on slide: 5-10 min.

[FACILITATOR INSTRUCTIONS]

When participants return to the main room, debrief everyone's experiences.

Some questions to potentially ask:

Speakers:
- Did you feel understood when your story was retold? Why or why not?
- What did your partner do that made you feel truly heard?

Listeners:
- What did you learn about the speaker's priorities or emotions just by listening? How might that translate to strategic selling?
- What specific listening strategies did you use (e.g., paraphrasing, mental note-taking, focusing on tone)? Can you use those during an enrollment?
- How did you decide what details were most important to retell? How might that relate to strategic selling? What made it easier—or harder—to stay fully present while listening?
- Did you make any assumptions while you were retelling the story? How can making assumptions like that derail an enrollment?
- Did you adjust your tone or phrasing to match the speaker? Why is mirroring important in client interactions?

General questions
- How might active listening help you move from transactional selling to strategic selling?
- Do you think better listening skills can shorten the sales cycle? Do you think they can improve your close rates? Why or why not? How?

Notes

Slide # 17

Approx. time on slide: 2 min.

[EXPLAIN]
We've talked about deepening the conversation and using active listening. Now we're going to bring it all together by focusing on **tailored solutions.** At this point, you're connecting the dots between what the employee has shared and the products that make sense for their specific situation.

Life Stages and Product Pairings
Employees are at different points in life, and their needs look different. A newlywed might be thinking about protecting their income and starting a family, while an older employee may be more concerned about health events or hospital stays.

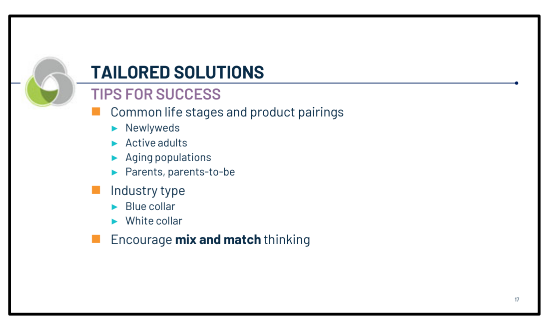
As Benefits Enrollers, your role isn't to ***sell*** products; it's to **recommend solutions** that align with where they are in life. A few examples include...

- **Newlyweds** → Life insurance, hospital indemnity (protecting new household)
- **Active adults** → Accident insurance, critical illness (they're on the go, health is a concern)
- **Aging population** → Hospital indemnity, critical illness (higher risk of medical events)
- **Parents/parents-to-be** → Life insurance, disability (income protection for the family)

Industry type
Beyond life stage, think about the type of work that employees do. A blue-collar worker who's physically active on the job may be more likely to face accidents or injuries, so disability and accident plans are critical. A white-collar worker might prioritize life insurance or supplemental health benefits.

Encourage Mix-and-Match Thinking
Don't put people in a box. Someone might be a young parent who also works in a high-risk job. Or an older worker who's very active and wants peace of mind provided by accident coverage. The best Benefits Enrollerss use active listening to combine these insights (life stage, industry, and personal concerns) and then mix and match solutions that truly fit the individual.

So tailoring solutions is **really** about showing employees you heard them and that you care enough to recommend benefits that fit their unique situation.



Notes

Slide # 18

Approx. time on slide: 3 min.

[EXPLAIN]
We're going to practice this in just a minute, so let's do a quick review of the selling statement.

[ASK]
For those of you who completed BC&E...
- Do you remember what the flow and structure of our selling statement is?
- What were the steps?
- What are we trying to do in each step?

[FACILITATOR INSTRUCTIONS]
Give learners who have completed BC&E training the chance to answer the questions above. If no one has completed BC&E, explain the flow and structure using the explanation below. What is more likely to happen is that there **are** learners who have completed BC&E, they're probably not going to remember the flow and structure completely. In that case, use the notes below to fill in the blanks.

[EXPLAIN]

[CLICK] **1. Claim** – What we say the product does. A claim is a fact or benefit that has yet to be proven in the employee's mind.

[CLICK] **2. Fact** – A feature of our product or what it does. The fact you use must support the claim you just stated; connecting the fact to the claim makes the claim more powerful. If the information comes from a product brochure or the PRP, it is a fact. The research has been done to back up the statement.

[CLICK] **3. Benefit** – What the product does for the customer.

[CLICK] **4. Buyer's Benefit** – The feeling the employee will have because of the product they purchased.

And here's what that should sound like...

[CLICK] **1.** The accident policy that...

[CLICK] **2.** Because the benefit provides...

[CLICK] **3.** Which means to you that...

[CLICK] **4.** And the real benefit to you is...

The most important part of this formula is to remember **attach value** to the **features** of the solution you offer by **directly matching it to an obvious need.**

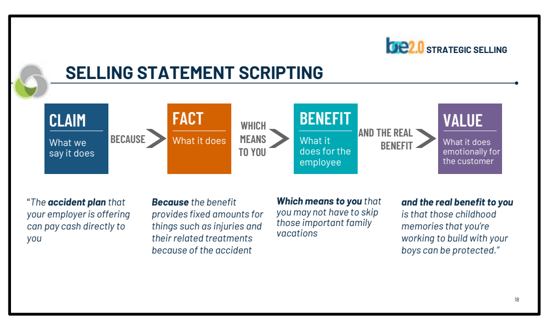
[ASK]

Q: Do you think you **have** to position the product exactly like this?

A: No. We provide this structure so that benefits enrollerss have a structure they can utilize. As you gain more experience, you'll figure out how to put your own twist on this.

Q: When do you think you should use selling statements?

A: Actually, you can use them anytime during the enrollment when there is an opportunity to match one of our products with a specific pain point. However, we suggest waiting until after you've finished all of your discovery so that you can deliver all of the solutions and address their pain points one at a time.



Notes

Slide # 19

Approx. time on slide: 10 minutes

[EXPLAIN]
Now we're going to spend some time creating unique selling statements for a group of individuals we've met at various enrollments.

Here's how it works: I'll call on someone to pick a square from the screen. When I click on that number, we'll go to that employee's profile.

Because you've mastered the art of **deepening the conversation** and **active listening,** you will have already gotten information from the employee, including their lifestyle, health issues, etc.
You'll have a few minutes to review and then come up with a selling statement that might fit the needs you identify from the profile. There might be more than one solution and selling statement for each employee.

Remember...

- Although all of this is presented in a linear fashion, the sales process – and presenting selling statements – is **not** linear. The more you do this the more nimble you'll get with your questions, your flow, etc.
- In your selling statements, be sure to emphasize the feature, the benefit, and the direct value of a plan
- benefit and value, connecting every product that you offer to a pain point, health concern, etc.

[FACILITATOR INSTRUCTIONS]

1. Ask a participant to select one of the employees on the screen. Click that employee's square and you'll be redirected to that employee's profile.
2. Review the profile. Encourage the participant who selected the employee to read the profile out loud for the rest of the class.
3. Give learners a moment to come up with selling statements that position our voluntary benefits products that might be suitable for that employee. As mentioned, there is likely more than 1 product that each employee could use.

   If the learner struggles to put it into an effective selling statement, ask the others to help. Maybe prompt them by saying, **"Can anyone help them clean up that selling statement?"**

   Also, try to **"reverse engineer"** some of the questions. After the selling statement is given, ask...
   - As you review this employee's information, **what questions do you think the BC asked** to get this information?
   - What sort of **follow-up questions would you ask** once you obtained this information during discovery?

4. Once the discussion on that employee is completed, select **the "WHAT IS YOUR SELLING STATEMENT TO..." BOX** underneath the profile table to return to this slide. An employee that you've already reviewed will be grayed out.
5. Once you've completed reviewing all of the employees, or if time has become limited, **CLICK** on the header title **on slide 27 to advance to slide 37** and resume the PowerPoint.

   <u>NOTE:</u> If time permits, try and go through all 9 employees.
   At the very least, try to get through at least 3.

Notes

Slide # 20

Approx. time on slide: 1 minute

Notes

Slide # 21

Approximate time on slide: 7 minutes

[EXPLAIN]
As we wrap up, I'm interested to know what your key takeaways are from today. Drop your answers to these 3 questions into the word cloud poll.