

RFS News

Real Fast Service
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Tapping Into Groups of Unhealthy People.

As I am sure some of you are aware, Mark, which works in our office was diagnosed with Marfan's Syndrome around eight years ago. Now please don't worry or panic, the medical field has made vast improvements and with medications he should live a long, healthy, normal life. However, when he was first diagnosed he was told that people with his condition usually did not live past 40 or 45. Let's talk about a scary proposition for a young man. I hope he doesn't mind me saying he was terrified, and to the point we could all literally see it on his face. Well fortunately, his doctor saw it also and recommended Mark to a support group. It turned out to be a wonderful thing for him and the rest of the family as well, because we all learned a great deal and it was really comforting to listen to others stories.

We also learned of great untapped resources for Life Insurance sales! One day while Mark was at one of his support group meeting another gentleman brought up the troubles he was going through trying to purchase Life Insurance. Almost simultaneously the whole room began to speak up about how they too had tried to purchase insurance and gotten turned down. Instantly Mark realized the fact that he had discovered a gold mine. Imagine a room full of 30 to 50 people that all see an extra special need to have Life Insurance, but don't believe they can obtain it; all the while you have a company that will issue them a policy (Now it's United Home Life. At the time all he had was Americo). Mark called me that night to bring him applications, and with my help we literally took 6 applications in one evening, with many more to follow! To make it even more impressive, you would be amazed what kind of referrals, and how many you can get from someone that you were able to help when they thought there was no help. Oh and it get's better, Mark actually did so well with his presentation that the National Marfan Foundation asked him to go to 6 other support group meetings in Georgia to make presentations (and sales).

A few years later on my mother's fiftieth birthday, she had a heart attack. I spent 3 days in the hospital with her and refused to leave her side. After her surgery a nurse came in to offer her information on joining a local support group. She said, "No thanks", and was going to let it go. I immediately said I would take the information, and began to plead with her to please go. Now I didn't start out going to the first meeting trying to sell them anything. Rather I began to get to know these people and their families, to make friends with them, and learn everything I could from them. After a few months I brought up Life insurance, and you would be amazed at how excited people who have had near death experiences can get when they find out they can purchase Life Insurance, or additional Life Insurance.

Most recently while on a trip to visit family in Florida, my sister-in-law had a Grand Mal Seizure heading down I-75. We rushed her to the nearest emergency room, and we settled in for a long stay while they ran tests. After a few long hours a nurse came in to cover some important issues with us. She informed us that in Georgia every time she has a seizure, her drivers' license is automatically suspended for 6-months. She went on to

explain it's because if she would have been driving she more than likely would have had a fatal accident. My sister-in-law became quite upset as you can imagine any twenty something year old would. Not only because she couldn't drive, but because she knew she probably wouldn't be able to keep her job, since it was over an hour north from her house. I consoled her a while and told her I had an idea on how she could make some money off of this. I asked her to ask for information about a support group she could start attending (i.e. dates, times, and places), and I told her I would explain later.

I had her to start attending the meetings and make friends for a month. Then I told her to say that she had tried to purchase Life Insurance with no success and to try and find out if anyone else had found the same to be true. She came back, and said that almost everyone had said that they had called everyone in the phonebook and been turned down by every agent they could find. I then had her to go back and tell everyone that she had gotten an accident plan from an agent (me), to explain the benefits (option 3 only), and get the names, telephone numbers, and addresses of everyone that was interested. Now you have to remember I can sell these policies sight unseen, and you need to note that you took the application sight unseen if you choose to do it this way. I paid her a \$50 referral fee for every application I got back, and of course at 100% and 9-months advance I made a little over two hundred dollars an application. She had 8 people fill out applications in her next two meetings. For the next 7 months all she did was hunt support groups for people who had seizures to join and repeat the process, and she averaged over \$800 a week just being socialable for a few hours a week.

Finally, about a year ago, I received a lead from a home office for a 45 year old gentleman that wanted to increase his coverage. I called him to ask the usual questions (birthday, health, amount, etc.), and it came up that in his words, "He had a slight case of HIV". He tried to rationalize with me that it shouldn't affect him for life insurance because he had it well under control, and that it was in fact undetectable while he was on his regular medications. Well not wanting to lose a sale I offered him \$10,000 worth of whole life from Presidential, and a \$100,000 accident plan from United Home Life. I rationalized with him that with his control, if he passed in the next 20 years it would more than likely be from an accident. He was very happy to go ahead with both plans.

We discussed the fact that he had literally called everyone in the phone book, and he had received some pretty rude responses when he told the agents that he had HIV. He was quite appreciative that I could get him any coverage at all. He was in fact so happy that he asked me to write policies for his 3 children, 1 grandchild, and gave me almost 20 referrals for other people that he knew of living with HIV/AIDS that would love to have the coverage that I had gotten for him.

So now ask yourself do you, a loved one, or a close personal friend have or have they had any illness that there may be a support group for? How hard do you think it is to sell Life Insurance to people that have health conditions, and therefore recognize a greater need for coverage if only they qualified for it? I am willing to bet that almost everyone knows someone that has had a heart attack, stroke, seizure, cancer, or diabetes. Anyone should be able to go on-line and google a local support group and find dates, times, and locations to go attend.

If you have any questions, comments, or concerns, please call **R.F.S.** at (770)968-5757 or toll free at 1(877)968-5757. Our office hours are Monday thru Thursday from 9:00 to 4:30 (EST), Friday from 9:00 to 3:00, and we will be closed for lunch from 12:00 to 1:00.