

RFS News

Real Fast Service
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Points That Help You Sell !!!

- * **Work hard right from the start developing people into clients and not just one-time sales. By showing concern for people and keeping in constant touch with them (especially when no recent sale has occurred), you can develop life-long clients with endless potential for referrals.**
- * Many successful life and health insurance agents will tell you that selling is a numbers game. Rejection simply is part of the game.
- * **Ask your prospect whether he received a tax refund last year. If he did, suggest an adjustment to his withholding to make available additional dollars each month. The prospect can use the extra money to purchase life insurance.**
- * Do you resent it when a prospect wastes your time? Remember that he also resents it when you waste his time. Your prospect believes that his time is as valuable as yours is. To prevent wasted time for both of you, qualify your prospect. Does he need insurance? Does he have the money to pay for it? Will he qualify? Can you see him under favorable circumstances?
- * **Never plan a call without looking at things from your prospect's point of view. Consider his or her own interest before your own. Then recommend the action you would take if you were in his or her position.**
- * Looking for a special way to stay in touch with your clients? On your agency's anniversary, send a note to all your clients thanking them for enabling you to stay in business.
- * **Objection: I'm not interested. Response: I certainly don't blame you since you have not yet had the opportunity to see this plan (or idea). Have you seen this? (Show something).**
- * Do you know a couple with a new baby? They might need your help in reevaluating their financial situation. Remember to contact your senior clients when they become grandparents to discuss planning ideas.
- * **The following questions will help you analyze your sales presentation: Did you ask the questions that stimulated your prospect's thinking? Did you encourage him or her to ask questions? Did you emphasize your products benefits? Did you involve your prospect in your presentation? Did you make sure he or she understood your key points? Did you anticipate and answer all questions satisfactory? Did you uncover hidden objections? Were you friendly, but business like? Did you speak concisely and logically? Did you devote the right amount of time to the presentation? Did you build logically to close? Did you ask for a firm decision?**
- * Some life insurance agents avoid talking about life insurance with their friends because they believe it is best to keep business and personal lives separate, or because they somehow would be "imposing", But who is in a better position to help your friends than you are? You can provide your friends a needed service, one that someone else will certainly provide if you don't.
- * **Every minute you waste is like throwing a dollar or two out your office window every 60 seconds. Can you visualize a pile of dollar bills on the sidewalk below your office? Now, imagine someone else walking off with them. This is what happens when you loiter around the office, stare out the window, or indulge in other mindless distractions. While you let time pass you by, another life insurance producer is taking commissions that could be yours.**