

YOUR
MONTHLY
*review**•Life •Annuities •News*

OCTOBER 2014

CLOSE OBJECTIONS

Looking for a different strategy to close more sales that works? Check out this approach. Close On Objections is a technique where the agent welcomes the prospect's objections, viewing them as an expression of interest, then turns them around into reasons for the prospect to buy. When the client makes an objection, listen respectfully, repeat objections and affirm your understanding. Do not interrupt or appear too eager to refute their concerns. An objection is no more than an opportunity to address a concern using testimonials, data, or another relevant product or option that you offer. If the prospect uncovers a drawback for which you have no ready answer, offer a compensating benefit. Objections are also an opportunity to share more information. The goal is to encourage conversation and informational exchange, instead of making a presentation, lecture, or one-sided sales pitch. Your well-reasoned and understanding responses to the client's concerns will help overcome any reluctance. Each objection is a chance to move towards a sale.

MAKE YOUR CANVASSING SUCCESSFUL!

Canvassing can be a highly rewarding tool when prospecting for new clients. When is the last time you tried canvassing small businesses? Many agents either had a bad experience or developed a fear of canvassing, but often this is due to simple mistakes. Opportunity is out there, so how do you get started? A few simple rules will make your canvassing successful (and maybe even pleasant!)

THE GOAL: Why are you canvassing? The answer is simple but critical (and is why many agents fail.) You canvass to introduce yourself to prospective customers, not to make sales. You're there to meet people and gain access. More on the next page...

TIPS
of the **TRADE****ADD FEATURES TO YOUR LIFE SALE**

Today's consumers expect the products they buy to fill more and more roles. Think about cell phones. We no longer just make calls. Consumers expect their phones to fill the role of personal assistant, computer, camera, etc. Your clients want the same thing from their life insurance. Show them how they can use their life insurance to protect against more than just death. Show your client the benefits of adding a long term care rider. Or what about retirement, college fund or lifetime gift planning? There are so many different options and riders to choose. Make the most of each sales opportunity when you're presenting to your clients!

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Continued from front page...

Canvassing door-to-door is the most cost-effective way to gain access to new relationships and opportunities. The selling will come later; the meeting needs to take place first.

WHERE TO CANVASS: Industrial parks with businesses in close proximity, or small office complexes. No one wants to walk a mile between businesses. Try not to canvass huge multi-national businesses or chain stores. Although they may not all be a waste of time, reaching the decision-maker is harder. The best prospects are small, locally owned businesses like your local deli, printer, or automotive paint shop. Access is easy, and the owner is typically the operator.

WHAT TO WEAR: Sounds silly? You'd be surprised. You don't ever want to look like a salesperson. Dress casually, yet professionally; for example, wear a pair of khaki pants

News Article Continued...



and a button-down shirt. Remember, most small business owners don't wear a suit. And for all they know, you might be a customer. Walking into their business dressed in a suit is a dead giveaway you are a salesperson—their defenses will go up immediately.

WHAT TO CARRY: No briefcase or portfolio of any kind. Never make the mistake of taking a rate card or application when canvassing. Again, this giveaway will lead to a cold reception. Instead, take a spiral notebook and a few business cards in your pocket. Remember, you are not there to make an immediate sale! You are there to make a contact.

HOW TO COMMUNICATE: Casually introduce yourself to the person that



greets you. The fact that this person may not be the owner doesn't make them any less important. This person decides whether you're going to talk to the owner. Tell them you were in the area visiting a local client and wanted to stop by. Let them know this is just a courtesy visit. Tell them very briefly about your services. You just want to give a very short overview of what you do.

At this point, ask the person what kind of business it is. If it is evident, like an automotive shop, ask them the size of the company and the number of locations. Next, tell them you are short on time - just dropping by to introduce yourself. That will put them at ease, knowing that you are not there to pressure them into anything. Tell them you would love to call them back or visit them at a later date. Ask if the owner is local and if the owner handles the benefits. After you get the data, write it down on your paper and ask them for a business card. Be sure to write down the name of the person you spoke to and keep the business card, so you can later attach it to your sheet.

You now have a small business lead! You know who owns the business, how many employees there are, who the reception person is, who handles their benefits and maybe much more. If you strike up a good conversation with that person, you will be amazed at what they tell you about the business and its decision-makers. Now when you get a chance to call, you will be able to ask for the owner and can use your conversation with the receptionist as the starting point.

Remember, canvassing is not about making sales that day. It is about planting the seeds for future sales. Be patient—it works.

KNOCK-OUT

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Niche Product

News Bulletins!!



Legal & General America- QUOTES DONE RIGHT

Legal & General America has a super cool, brand new lead-generation web tool! It's called QUOTES done right. It's a web-based, one of its kind, term life insurance lead generator and consumer quoting tool. It's fun. It's fast. It simplifies insurance-speak or ignores it altogether. Agents can setup a profile for a personalized version of QDR that will include their contact information on every page.

Using Legal & General marketing materials, agents can advertise QDR to consumers. A consumer can run a needs analysis (if desired), get a term quote, and select an appointment time to talk to their agent. Agents are notified of this new lead by email and will call the consumer at the indicated time. If all goes well during that call, agents can drop an automated ticket to AppAssist, where the Legal & General America team will collect the full life insurance application at the consumer's convenience.

Agents can even use QDR as an engaging track to follow during a sales call. What does it cost? Nothing. It's free. Commissions? Same as making an OPTerm sale any other way! Call today for details!



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Annuities

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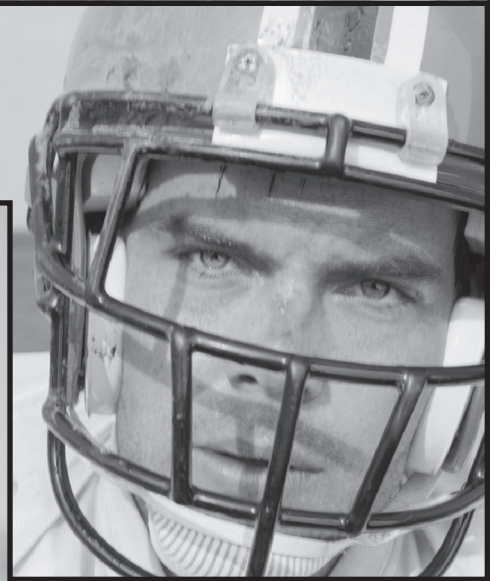
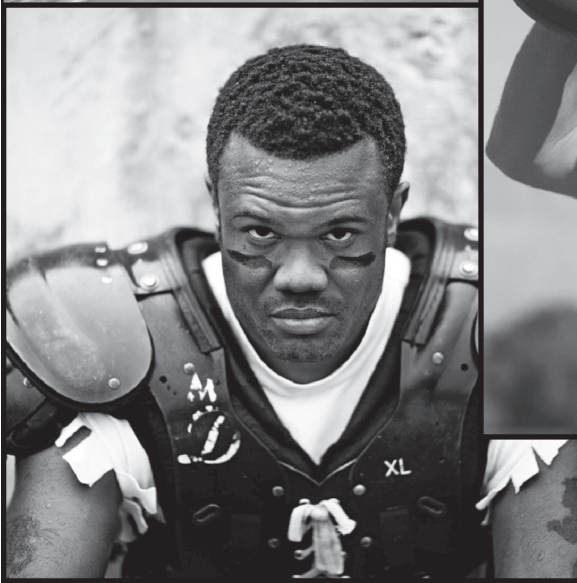


>> Did You Know???

Successful canvassing requires multiple visits to the same business. Mark the date of your first visit to the business and visit again every couple of months as you make the canvassing rounds. Every couple of months, you can re-canvass the same office parks, reestablishing contact and making yourself a more familiar face to the people in each business. This gives you the added benefit of being in front of them when the timing is right.

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