

FAMILY HERITAGE
CancerCare
Plus Series 5

Sales Handbook

Family Heritage Life Insurance Company of America

CancerCare Plus Series 5 Sales Handbook

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OUR SUCCESS SYSTEM

One of the best ways to describe your new career is "opportunity" and you are the one who will determine how high you will rise. You control your destiny by investing yourself into your career. It is a new "freedom" that you will experience.

However, along with this freedom there is responsibility. You are responsible for motivating yourself to do the things that will cause you to succeed, but Family Heritage is here to teach you the things that lead to success. It is a partnership between you and Family Heritage.

Over the years, some people have succeeded and some have not. There are certain practices that work and other things that do not work. These have been documented so that you will be able to maximize your success and avoid the pitfalls. You will not have to work solely by trial and error to discover the "secrets" of the business.

Allow yourself to learn Our Success System from these pages so that it will become Your Success System. When it is utilized properly, it will ultimately bring you success.

You will find three essential ingredients to the system that will dramatically influence your success:

1. PHYSICAL EFFORT
2. MENTAL PREPARATION
3. ATTITUDE

1. PHYSICAL EFFORT

In any endeavor, the principle of working diligently and consistently is of utmost importance. By putting in physical effort, you set many things into motion. In essence, you place yourself in the arena to "play the game".

2. MENTAL PREPARATION

In order to play the game, you must know how to play. You must know the basic framework of knowledge in order to succeed. This will come in two forms:

HOW-TO: The technical knowledge, or the "book" knowledge, is found in this sales manual, the sales school and in sales meetings. You will continue to gain knowledge throughout your career at Family Heritage.

KNOW-HOW: This knowledge is the experience you gain in the field. This "know how" can only be learned from actual sales activity - there is no short-cut. This is experience on how to manage yourself and others. It is the "common sense" of selling.

3. ATTITUDE

You must have the "proper attitude" toward yourself, your work and your prospects. Words that describe this attitude are: optimistic, pleasant, caring, helpful, positive, realistic, committed and many others that are traditionally associated with success. By having the proper attitude about all these things, you will realize your full potential.

This section, as well as others in this manual, is designed to address these three ingredients and reveal the method of Our Success System. It can be summarized best by saying that there are three things that you must do in order to succeed:

1. work hard
2. study hard
3. be teachable

If you will commit yourself to these three goals as you study this material and apply it in your daily work, you will find the success that you seek.

If you find you are having challenges making sales, it is always one of the three essential ingredients that are lacking.

"We always want to promote the philosophy of a wholesome and good attitude. A successful person says,

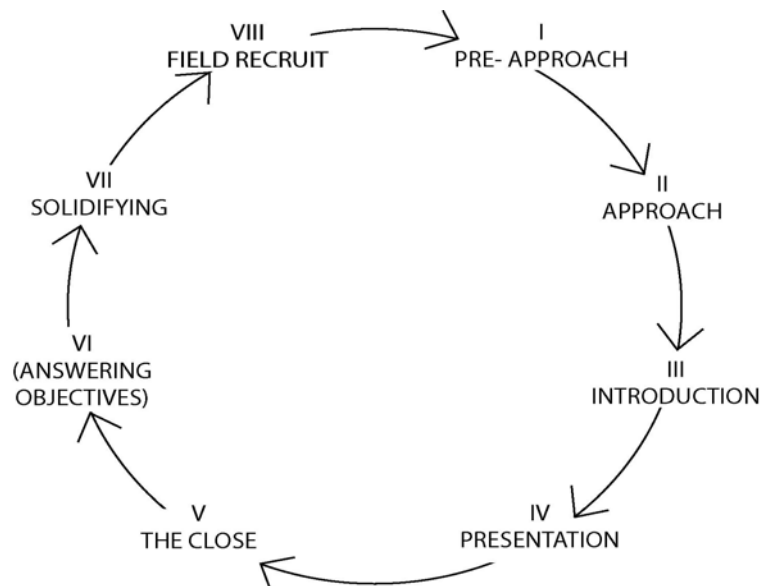
I can. I will. I'm going to excel and succeed."
-Spencer Hays

CYCLE OF SELLING

The Sales Presentation is an orderly presentation of ideas to a prospective client with the intention of motivating them to buy your product or service. There are eight parts to the Family Heritage Cycle of Selling.

1. PRE-APPROACH - through pre-approach and referrals, gathering pertinent information regarding prospective clients that may be used in your approach.
2. APPROACH – creating the opportunity to present your product.
3. INTRODUCTION - transitioning from the approach to the benefits in your presentation. It includes rapport, need building and creating a buying atmosphere.
4. PRESENTATION - presenting the product benefits.
5. CLOSE - bringing the prospect to a decision.
6. RESPONSES TO OBJECTIONS – reacting to concerns raised by a client which may prevent them from buying.
7. SOLIDIFICATION - reaffirming the prospect's buying decision keeps them from having buyer's remorse, and prepares them to be able to give referrals.
8. FIELD RECRUITING – prospecting for potential field recruits to join Family Heritage.

Sales school will teach you skills in all eight areas and is laid out in such a way that you will easily follow the simple and logical sequence.



PRE-APPROACH

Pre-approach is the information that a sales professional gets regarding prospective clients. It is essential information that allows you, the sales professional, to understand a little about the person on whom you are about to make a sales call. The very best sales professionals take much time and focus their energy on getting good pre-approach information. Done properly, you spend your time with warm calls versus cold calls.

Although the pre-approach system is simple, its application is widespread. You will use this pertinent information in all eight parts of the sale to help you close the sale. There are two types of pre-approach:

1. Who's next door (and down the street) to the home or business
2. Referrals - personal recommendations by your prospects

The system is divided into two parts because each is distinctly different from the other. For the purposes of training, referrals are discussed in a later section.

COLLECTED INFORMATION

There are two types of information that you will gather: The "essential" information, such as their names, work status, and when they will be home; and the "helpful" information, such as where they work, what relationship they might have with the recommender, or what unique characteristics the family might have.

This information helps you in five key areas:

1. gives you confidence knowing who you are going to see
2. gives the prospect confidence in you because you appear to "fit in" by knowing their name and background
3. keeps you organized, accurate and planned
4. pre-qualifies the prospect with filler information such as income, age, family situation, health history, competing coverage, etc.
5. saves a lot of time - you know where and when to approach each prospect

HOW TO TRACK PRE-APPROACH

First, you will need something to help you stay organized. It is important that you accurately write down all information and record it in a way that is easy to use and immediately accessible. There are two basic tools that you will use: a "pre-approach pad" (an 8.5" X 11" legal pad, or similar) and an area map.

It is important that you use one pad at a time and in the same order as you work your days so that you will be able to refer back to this record again and again over a period

of time. If you just trust your memory you will forget a lot of essential information. Therefore, it must be a legible record of your work.

One effective way to take pre-approach is to draw a rough but fairly accurate map of the territory. The area map can help you with the shapes of the roads and the general layout of the territory.

SYMBOLS AND ABBREVIATIONS

In order to avoid having to write a lot of notes, it is useful to use abbreviations. It is important to be consistent with the symbols that you use so that you do not get confused or misunderstand what you have as a record. Examples of the symbols are:

H	- husband	OT	- out of time
W	- wife	CB	- call or come back
K	- kid	BZ	- busy
TTH	- talked only to husband	~6	- come back about 6pm
TTW	- talked only to wife	6+	- come back after 6pm
TTK	- talked only to kid(s)		
HNH	- husband not home	X	- demonstration made
WNH	- wife not home	⊗	- sale made
R	- retired		

For example, TTW-BZ, HNH CB 6+ means that you talked to the wife but she was busy, her husband was not home, and the best time to call back would be after 6:00 pm. One step further would be to set a definite appointment and then write that time on your schedule. By perfecting this system, you will be able to keep a very accurate record in a small place. It will help you not only the day you make the first sales call, but in the future when you return to see the families that you missed.

The most successful sales professionals stay in one area and work it thoroughly, even going back to some families six or seven times in order to catch them at home. Working your territory "tight" will actually cause you to make more sales because of the higher concentration of names in a certain area, thus the more accepted you will be by the "locals". Pre-approach gives you the system by which you can be certain of calling on every family and doing it in an effective manner.

Definition of "a street that has been worked": A street has been worked when you can look at every single house and you know whether each family was a call, demo or sale. This means that you will have to go visit most streets more than once in order to catch everyone at home.

MAKING CITY PRE-APPROACH MAPS

Mark off each lot on the block, even vacant lots. This enables you to find your way back to any house on your map, even when it's dark, simply by counting the number of lots from the corner. (House numbers can be hard to read sometimes; it's a good idea to keep track of them too.)

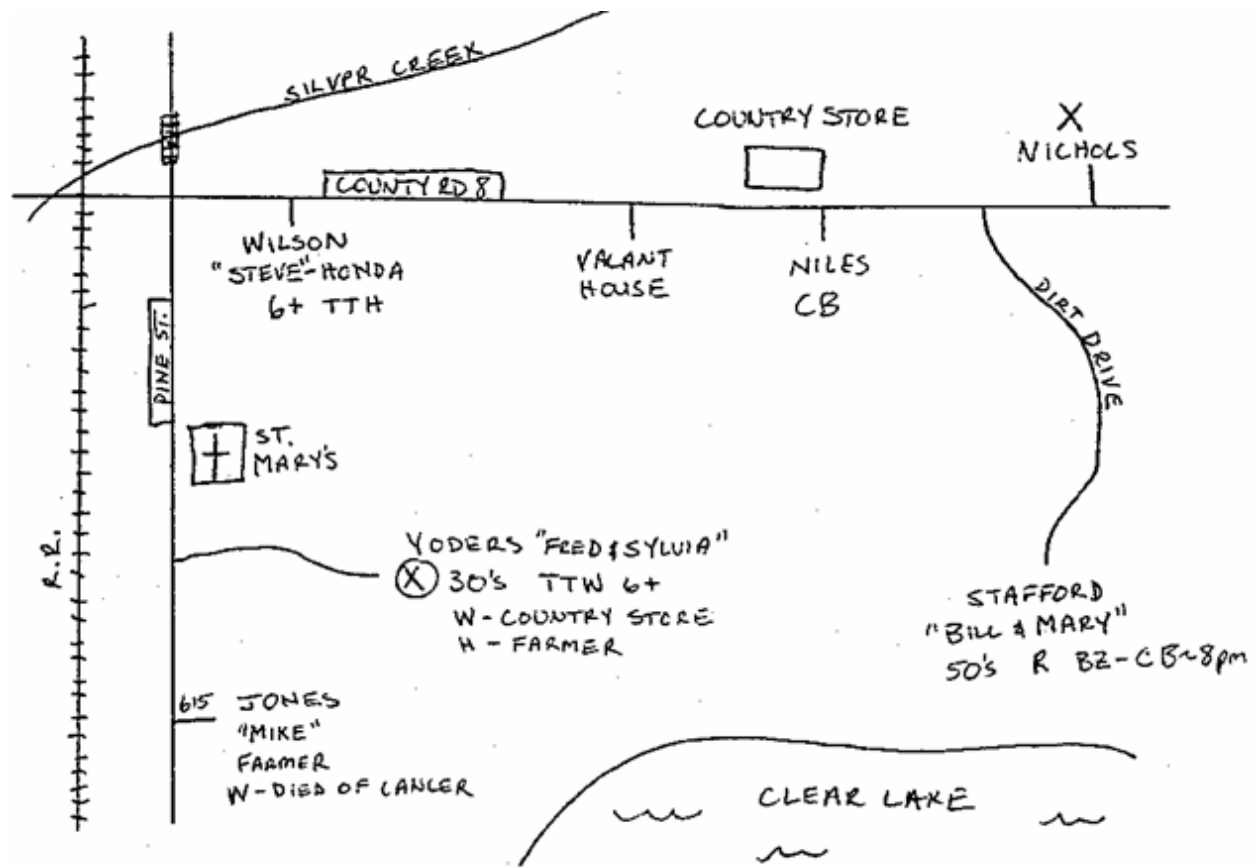
This system is a sample of what has been used in the past by top sales professionals. It may help you devise a shorthand system of your own. You will find it helpful to discuss your system with your Team Leader.

Use plenty of space. The time you save and extra sales you make through accurate, well-organized pre-approach will pay for many pads.

MAKING RURAL PRE-APPROACH MAPS

The main thing to remember in working rural areas is that proper time utilization is more important than ever. Proper pre-approach (especially finding if they're home) is the key.

Draw landmarks on your map to help keep you on track. Again, use plenty of space.



HOW TO GET PRE-APPROACH

You obtain pre-approach from the preceding sales calls. It is important to ask everyone for help: after a sales presentation, sale or no sale; after an unsuccessful approach; and from anyone at anytime. There is a very simple three step formula:

1. ask for their help
2. ask essential and helpful questions
3. reward them for helping you (thank you)

The following dialogue reflects the proper procedure used in obtaining pre-approach information. Commit this to memory and practice it to gain confidence in using it.

For the sake of explanation, assume that the sale has been completed and the sales professional has just solidified the sale. The next step is to get referrals, which will be discussed in a later section. Then, just as you are leaving after you have obtained the referrals, you say as an afterthought:

"I wonder if you could help me with something. I was wondering, the people next door, are they retired or do they work?"

You are using the principle of giving the person the choice between "something and something". This is called an indirect question, as opposed to a direct question. A direct question can be misinterpreted by someone, especially if you have not established the proper relationship with them, such as asking for pre-approach directly after an unsuccessful approach. Indirect questions are non-threatening and will cause the prospect to give you a helpful answer.

At this point there will be the desired response where the person says, "they work" or "she's retired", or they will say "I don't know". The point is that you are asking for help, and people are very likely to respond favorably to this type of inquiry. Do not write down the information yet, but continue after the response by asking about the next home:

"Oh, okay, that really helps a lot - how about the next family, are they retired or do they work?"

Continue to ask this question about each of the homes within sight and then go back to the first one and say:

"By the way, who would I ask for over there?"

Then, with that response, write down the information on your pre-approach pad and ask about the next home and so on. Then go back to the first house once again and ask the last essential question about each of the homes:

"By the way, would it be best to catch them before or after 5:00 pm?"

It is important to ask these questions in this manner so that you get your information in "layers" versus getting all the details about each one of the families one at a time. It is more efficient and will yield better results for you because you can cover more ground with a person than if you ask all of these detailed questions about each prospect individually.

You "reward" your prospect by thanking them for their help. "Salt and pepper" your pre-approach questions with statements like:

"This really helps a lot..."

"I appreciate this a bunch..."

"You are really saving me a lot of time..."

Then ask for the next information that you need. You will find that people will appreciate you more for it, and they will show that appreciation by giving you all the information you need.

In writing down your pre-approach, use your own hand-drawn map and write with symbols and abbreviations as previously explained.

Your attitude during this sequence of questions is important because the prospect must feel comfortable with giving out information about the neighbors. Be humble and thankful. They will be more than eager to help a person who needs help.

Pre-approach will help you to use your time wisely. By knowing where you are going, when you are going and who you are going to see, you will be more confident. Confidence breeds success.

BUSINESS TO BUSINESS PRE-APPROACH

These same principles of gathering information can also be used while working the business market. Important information to gather would include:

1. who the owner or manager is
2. hours of operation
3. number of employees, etc.

More knowledge you know about a business before you approach it dramatically increases your success rate.

There are several other resources that can help you in gathering pre-approach information. These include internet, directories, etc.

APPROACH

The approach is one of the most exciting parts of the cycle of the sale. It is where you get to think on your feet and use your head as you greet your prospect and ask for an appointment. Basically, the approach is the greeting you use as you ask for the opportunity to show your product.

Different sales professionals ask for appointments in a variety of different ways, but all approaches can be divided into two basic categories: direct or indirect.

Direct approaches are where the sales professional is responsible for setting the appointment, such as over the telephone or face to face. Indirect methods are of a wide variety, ranging from direct mail to telemarketing "leads". It has been found the most effective approach for selling our product line is the direct method, and more specifically, face to face.

It is plain and simple: people do business with those they like and trust. It is easier, a more effective use of time, and more profitable for sales professionals to sell our product line in this fashion, not to mention, more interesting and people oriented.

THE APPROACH SYSTEM

There are several markets that we sell to; including residential, farm and business. This first section will deal with residential and farm approaches. Additionally, there are three types of approaches:

1. SPONTANEOUS
2. PRE-APPROACH
3. REFERRAL

The spontaneous approach is where you know absolutely nothing about the prospective client. The pre-approach is where you know a little bit about your prospect from information gathered from previous prospects. You might know as little as their last name or when they might be home, to as much as having every necessary bit of information possible.

The referral approach is similar to the pre-approach because of the information you have about the prospect, However, it is a stronger approach because of the "link" you have with the prospect through the person who referred them to you.

ATTITUDE - YOU AND THE PROSPECT

It is natural for you to be a little nervous at first because you will always wonder, "What will they say?" The approach has been designed to provide you with the words that will answer virtually anything the prospect says. Remember that the prospect is also a little nervous about you. They have probably never seen you before and will wonder who you are and what you are doing.

In understanding this, you must concentrate on being friendly and relaxed. If the prospect is uptight, it is important to relax even more. Just say the words in a friendly manner and smile. This type of "body language" helps to communicate your sincerity and trustworthiness to the prospect. When done properly, you will come across as relaxed and confident, not pushy.

METHOD

Confidence is the key to approaching successfully. One part of this is knowing exactly what you are going to say. It has been said, "knowledge breeds confidence, confidence breeds success." Although the words are brief, it is extremely important for you to memorize the approach word for word and know how to use it. This knowledge will give you confidence and ultimately, success.

Walk briskly to the door, knock three times, take at least three steps back and turn to the side. This profile allows the prospect to "eye you over", thus helping them to feel comfortable with you. They will open the door - wait until they give you a verbal response of some sort, such as, "May I help you?" Then turn toward them without moving toward the door, relaxed and with a smile, and say:

FIRST APPROACH

"Hi, Mrs. Jones. My name is _____ with Family Heritage and I'm the one who's been talking to all of the families in town about cancer. I was visiting with the _____ and the _____ and I thought I'd stop by."

"I apologize I only have a few minutes." (tap watch)

"Do you have a place we can sit down?" (gesture inside, wipe feet, break eye contact, and move toward the door)

Do not pause after you say the word "cancer" or else the prospect might interrupt you. Just make it a run-on sentence and turn to the side as you point in the vicinity of the other families you have visited.

The last line of the approach, "Do you have a place we can sit down," is not a question, but a statement. You are expecting them to allow you into their home, but you must communicate this in a way that does not create doubt in their mind.

Remember, when most people come by to sell something to Mrs. Jones, they usually do everything on the front porch. In our business it is important to sit down and talk it through, so you must help the customer take the next action.

As you finish the sentence with: "...a place we can sit down," you drop your voice on the word 'down' and simultaneously break eye contact by looking down, then wipe your feet and gradually move toward the door. One effective way of breaking eye contact is to set your kit near your feet so you have to break eye contact to pick it up.

The prospect will do one of two things: either they will allow you to come in or they will give you an objection, or an excuse of why now is not a good time.

OBJECTIONS

If your prospect gives you an objection, understand why it occurs. The prospect probably does not know you, therefore they may be somewhat cautious. An objection is a fear statement. These are examples of the most common objections you will hear:

"I'm not interested."

"Are you selling something?"

"I'm busy right now."

"What are you doing?"

"If you're selling something, I'm not interested."

"Is it insurance?" or "is it cancer insurance?"

How should you react? It is natural to react in a tense manner because it appears to be a confrontational situation. However, if you react in a tense manner, you will have allowed the prospect to set the tone of the sales call. On the other hand, if you truly understand the situation - that their fear and lack of understanding causes an adverse reaction - and you react in a positive way. Then, you are setting the tone for the sales call.

The objection should be a signal that the prospect is saying, in his own way, *"tell me a little more."* It is in this light that you answer in a positive manner:

SECOND APPROACH

(take a step back, relax and smile)

"Oh, I'm sorry, I guess you haven't heard about me yet. Like I said, Mrs. Jones, my name is _____, and I'm talking with everyone about cancer - like the..." (go into more detail with names, showing preapproach pad).

"I know cancer is not the most pleasant subject, but it does affect a lot of families out here."

"Since I have a lot more families to see today, I can only spend a few minutes with you. Do you have a place we can sit down?" (gesture inside, wipe feet, break eye contact and move toward the door)

Option - When you know where the prospect works and you have clients that also work there use the following instead:

"You work at _____ don't you? Jim Jackson, Paul Smith and several other folks are excited about this. Do you have a place we can sit down?" (gesture inside door, wipe feet, break eye contact)

Your delivery and tone of voice on this second part of the approach is the key. Relax, smile, step back one step from the door, and "come up laughing" as you say: *"Oh, I'm sorry..."* You then restate your name and purpose, and then mention some of the neighbors you have just visited. The inference here is that everyone is looking at it and they are the "appointment" on your list.

As you say the sentence, *"I can only spend a few minutes..."*, tap the face of your watch and look at it. This is a physical action that helps to communicate that you are busy and that you will not be spending all day there.

By being friendly and relaxed, you communicate confidence and trustworthiness to the prospect. "Pleasant persistence" oftentimes is what causes success where others end in failure.

If the prospect objects again, then respond with the third approach:

THIRD APPROACH

"Okay, that's fine. Let me ask you this...who is the closest person to you who has had cancer?" (engage in discussion if appropriate)

"What I'm showing is a policy that pays money directly to you to pay family bills if something serious happens, and it's over and above any other insurance."

"What _____ and _____ liked was if they never have to use the policy, they get all of their money back. That's exactly why other families have a policy in this area. Like I said, it only takes a few minutes. If you like it fine, if you don't, that's okay too. I get credit for showing it to you."

"Do you have a place we can sit down?"
(gesture inside, wipe feet, break eye contact and move toward the door)

If you believe the prospect is retired and on Medicare, you should use the following third approach instead.

THE THIRD APPROACH – OVER-AGE PROSPECT

"Okay, that's fine. Let me ask you this...Have you ever known anyone who has had cancer?"

"Most of the people I talk to have great health insurance, Medicare and supplements. However, if you (or your wife) had to fight cancer for 6 months to a year, how would that affect your budget?"

"What I'm showing is a policy that pays money directly to you to pay family bills, co-payments and deductibles, and it's over and above your health insurance and Medicare."

"What _____ and _____ liked was if they never have to use the policy, they get all of their money back. That's exactly why other families have a policy in this area. Like I said, it only takes a few minutes. If you like it fine, if you don't, that's okay too. I get credit for showing it to you."

"Do you have a place we can sit down?"
(gesture inside, wipe feet, break eye contact)

UNIQUE APPROACHING SITUATIONS

These guidelines for approaching are great, but what if something "off the wall" comes up? This is where thinking on your feet will come in handy, but here are some more of the common situations that will occur:

CHILD ANSWERS THE DOOR: Say, *"Hi, I'm _____, is your mother/father home?"* They will go and get the parent. If they are not home, ask when they will be home. For older children, complete your pre-approach on them and ask for pre-approach on the neighbors. **UNDER NO CIRCUMSTANCE SHOULD YOU EVER ENTER A HOME AT THE INVITATION OF A MINOR.**

PROSPECT IS OUTSIDE: Enthusiastically wave your hand and, in a friendly manner, introduce yourself. Make a comment about what they are doing (cutting the grass, painting the house, lounging outside, etc.) Use good judgement and decide whether it is a good time to present your product or would it be better to set an appointment and come back at a later time.

PROSPECT HAS COMPANY: If it is just a friend then proceed. If it is a group, then it may be better to set an appointment and leave. If you demonstrate with another person present, concentrate on only one person - the other one can listen.

PROSPECT IS HAVING DINNER: Ask if they are just getting started or if they are almost finished. If they are almost finished then go on in. If they are just sitting down, then set an appointment and come back then.

PROSPECT IS LEAVING OR GENUINELY DOES NOT HAVE TIME: Use good judgement, explain quickly what you are doing, and then set an appointment.

PROSPECT HAS LIMITED TIME: Proceed inside but be aware of the prospects time. Sometimes its best to establish rapport first before setting an appointment for a later time.

SETTING APPOINTMENTS

Several times during the course of the day you will run into different situations where a customer's "put off" is legitimate. This is where you can use the technique of setting a definite appointment to return.

For the sake of illustration, assume that you have made an approach and the prospect is leaving home. Here is a sample dialogue of what to say and how to set the appointment while your approaching:

- P: *"Now is not a good time, I'm going to the doctor's office right now."*
- S: *"That's no problem at all. I work in this area all the time. Would it be more convenient if I stopped back by later tonight or sometime tomorrow?" ("or later this week or the first part of next week?")*
- P: *"Well, how about either tomorrow or Thursday?"*
- S: *"Okay, let me check my schedule...hmm, let's see...I'm booked on Wednesday and I've got the Carter's before supper on Thursday...would Thursday around 6:00 or 8:00 be better for you?"*
- P: *"How about 8:00, that sounds okay."*
- S: *"Great! I'll put you down for Thursday around 8:00. Since I'll be coming from another appointment, is that Okay if I come a little early or late? Great. By the way, I wonder if you could help me out real quick..." (take pre-approach but be conscious of time).*

NOTE: By trying to set up an appointment for that evening only, it may appear you have no one to talk to. You can see them that evening if they suggest it, but setting an appointment up this way is more professional and gives the prospect the image that everybody is seeing you.

There are two important principles employed here. First, you are assumptive - you assume they are going to meet with you until they prove otherwise. Second, you are asking them an indirect question, which gives them the choice between two positives, whatever time they choose is fine with you.

Additionally, you must pre-determine how late you are going to work so that you are able to set a definite appointment that makes sense - seeing the prospect at the end of the selling day instead of interrupting your normal schedule and rushing over at 4:00 pm when the prospect comes home. As a general rule, always set your appointments from the latest to the earliest, or first thing in the morning. It is also important to set appointments which allow you to be flexible, i.e. between 7:00 and 7:30.

OBJECTION TO SETTING UP AN APPOINTMENT

Their response might be, "Give me your card and I'll call you" or "We're probably not going to buy anything" or "We're not interested."

S: "I certainly understand how you feel Mr. Jones. In fact a lot of other people have felt the same way at first." (Use actual names of 2 or 3 clients.)

(Now go through third approach in its entirety.)

S: "As I said, I work this area all the time . . ." (back to standard way to set an appointment.)

REFERRAL APPROACH

A referral is a person who is recommended by another prospect. Here is the suggested approach to be used when making an approach to a referral from a buyer:

"Hi, Mr. Smith. My name is _____ with Family Heritage and I'm the one who's been talking to all of the families in this area about cancer. I was visiting with the _____ and the _____ and in fact the _____ (friend, relative, person they work with, etc.) and I promised them I would stop by and see you. Do you have a place we can sit down?"

(gesture inside, wipe feet, break eye contact and move toward door)

(If you don't get in, go to the standard second approach.)

NOTE: Using the referral/pre-approach system reduces the number of spontaneous sales calls and increases your exposure to the highest quality prospects, thus maximizing the use of your time and increasing your profits.

INSURANCE OBJECTIONS

There are situations you'll find yourself in when approaching where the prospect will ask you, "Is this insurance?" or "Is this cancer insurance?". How you respond to these questions is crucial in approaching. Here's the suggested way to respond:

P: *"Is it insurance?"*

S: *"Well, most of the people...(third approach)."*

By going through the Third Approach you've let them know that most of the people you talk to have great health insurance, how our policy pays over and above their current insurance, and unlike any other insurance they own, ours pays them back if they never use it. Essentially, what you've done is answered all their objections before they had the chance to bring them up by using the Third Approach.

Depending on their answer, here are two responses to the question, "Is this cancer insurance?":

S: "Do you have a cancer policy?"

1 P: "No, we don't have cancer insurance."

S: "Most of the people . . . (third approach)"

2 P: "We already have cancer insurance."

S: "Great, then this will only take a few minutes. Do you have a place we can sit down?"

If unsuccessful, continue with:

S: "Well, I'm happy to hear that you have a policy, because a lot of families are not even aware that Cancer Policies exist. If you don't mind me asking, what was the main reason you got it?" (wait for an answer)

P: "Cancer runs in my family." (I thought it was pretty reasonable, etc.)

S: "That's a really great reason. By the way, do you know what company your policy is with?"

P: "AFLAC," (Transport Life, Cancer America, etc.)

S: "AFLAC is a really good company. How long have you had your policy?"

P: "About three years."

S: "By the way, do you know if your _____ Policy would refund all your money back if you never used it?"

P: "I don't think it does."

S: "Well, the reason I asked is that I work with Family Heritage. Our policy not only gives great protection if you get cancer, but if you don't get cancer, you get all your money back. This will only take a few minutes. If you like it fine, and if not that's ok too. Do you have a place we can sit down?" (Gesture inside, wipe feet, break eye contact)

If the prospect doesn't have their policy at home (it's at the bank, etc.), tell them it's no problem. Present to them anyway since most people will immediately see the increased value of the Family Heritage policy.

By using these responses to Insurance Objections, you'll be more confident, you'll address the objections the prospect may have before they can bring them up, and you'll be able to show your presentation to more of the people you approach.

BUSINESS APPROACH

The technique that is used for approaching businesses is somewhat different because your situation is different. If you approach a person in the home environment, then there is usually fear on the part of the prospect of "who are you and what do you want".

In a business, however, people walk in the front door unannounced all day long. Here the attitude is more like, "what is it this time", because the Team Leader or owner deals with sales professionals all day long. As you walk in the front door of the business, say:

S: *"Hi, are you the owner or manager?"*

P: *"Yes."*

S: *"My name is _____ with Family Heritage and I'm the one who's been talking to all of the business owners about cancer – I only have a few minutes, so would it be better to catch you at the counter, or in the back office?"*

If the prospect objects, then simply follow up with residential approach #2 and then approach #3. You must be sensitive to the situation as you approach a business. It is important to realize that he/she is also conducting business with his/her customers and that the phone may ring several times or clients may walk in. Be courteous enough not to interfere with his/her livelihood.

BUSINESS APPROACH OPTION #2

Approaching is one of the most exciting parts of the sales cycle. It gives you the chance to think on your feet as you make contact with each of your new prospects. As time passes you will become skilled at the approach and a master of gaining people's trust and confidence in you.

S: *"Hi, are you the owner or manager?"*

P: *"Yes."*

S: *"I'm _____ and I represent Family Heritage Life Insurance Company - (pause) - but I'm not here to sell you life insurance (smile) - but what I am here to talk to you about is cancer. Do you have a place where we can sit down?"*

INTRODUCTION

When you call on someone at home it is important to remember that the prospect is probably preoccupied with other matters. They may be washing clothes, cooking dinner or doing those things that everyone does during the day at home, possibly even arguing with their spouse! Certainly the last thing on their mind is talking to a salesperson.

In order that we be able to effectively communicate with a prospect, we must first get their mind off of whatever activities may be preoccupying them. The main purpose of the introduction is to set the right environment for presenting and selling your product. There are three things you want to do during the introduction:

1. establish rapport
2. build interest
3. create a buying atmosphere

When working in a business setting, you usually do not have as much time in this three step process. Establishing rapport is brief and you focus more on building interest. So in residential selling you must concentrate on developing trust; in business selling, the emphasis is on capturing their interest quickly.

1. ESTABLISH RAPPORT

One of the most important and enjoyable things in selling is to make friends with your customer. It is something that you already know how to do really well because you have been doing it all of your life.

It is important to realize that people like to do business with those they like and trust. The best way to accomplish this is to be relaxed, natural and sincere - genuinely interested in the welfare of your prospect.

Your prepared sales presentation has good material that you can incorporate into your introduction, but the warmth with which you say the words and the genuine interest which you express, will be the keys that get the prospect to take a serious look at your product.

Your job as a sales professional is to establish rapport with your prospects. A good definition of "rapport" is "finding a common ground". Examples of this would be people you both know, interest in the family's activities, a common hobby, or just talking about the weather or local news. It puts them at ease when they can talk with you as a friend.

With very little practice it is possible to approach anyone and find something in common to talk about before you begin your presentation. What is said during the introduction certainly will vary with every prospect, but the outline is basically the same for the residential introduction:

(As you walk into house)

"Like I said Mrs. Jones, my name is _____ and I've had the chance to talk to a lot of the families in this area. This will be quicker at the kitchen table." (walk toward the table)

(at kitchen table with prospects spouse)

*"Did I catch your spouse in?" (get spouse) "Are you originally from here?"
"How long have you lived in the area?" (ask for spouse's maiden name)*

"Do you work around here?" "How long?" "Where do your children go to school?" (etc.) (As you go through these questions, mention names of clients that relate.)

"I know cancer is not a very pleasant subject to talk about, but it sure seems to be affecting a lot of folks in this area. In fact, just in this area . . ." (share cancer stories from area and pre-approach pad - use approved names with discretion).

"If you don't mind me asking, who is the closest person to you, either friend or family member that has fought cancer? Can you tell me a little bit about that?" (In each case find out type of cancer, how long ago, how it turned out, how old they were, were they treated locally.)

"Nearly every person I talk with tells me how concerned they are with the devastating affect cancer is having on their neighbors, friends and family."

"In fact, . . ." (go to page 1 of presentation book)

Allow the prospect to answer your questions and respond accordingly. The dialogue will vary from prospect to prospect because of things such as age and employment status, but the gist of it is straight-forward and simple.

Practice until you become relaxed with the words. The establishing rapport section of the introduction is very important because it sets the tone for the rest of the time you spend with the prospect.

2. BUILDING INTEREST IN YOUR PRODUCT

Remember, the purpose of selling your product is not to provide the customer with "paper and ink". Your purpose is to help that family in a very serious area of health-care by providing financial security. An important part of your introduction is to build interest in what your product can do for people.

Your sales presentation has great material built into it to create customer interest that you can use before you show the product. You accomplish this by asking questions pertaining to areas in which your policies are designed to help.

Your goal is to get the prospect very interested in seeing the policy before you even show it to them, even to the point that they would come close to buying it before you have even presented it.

This second part of the introduction is designed to get the prospect interested in their personal need for your product. The actual process by which you build interest is nearly always the same with each prospect. The first seven pages of the presentation book are your tools for sparking their interest in the product.

You will find all of the building interest material in your sales presentation tutorial. Study it, understand the message that it is communicating, and commit it to memory so that you can use it effortlessly.

3. CREATE A BUYING ATMOSPHERE

A "buying atmosphere" is in direct contrast to a "selling atmosphere". Think about when you go shopping - chances are that many of the sales professionals you encounter do not take the trouble to find out your needs or what you are interested in. They simply want to sell you something to make a profit.

In contrast, you may shop at stores where you feel the sales professionals are sincerely interested in helping you solve a problem. They take a minute to get to know you and talk about the situation you have, and then they help you find a solution to your problem by demonstrating how their product will suit your needs. If they cannot solve your problem, they are honest about it and they may help you solve it by referring you to another source.

The important point here is that you do not feel as if you are being forced to buy something. Instead, you feel free to buy it. Nobody likes to feel as if they have been sold, but everyone loves to buy.

The best sales professionals create a buying atmosphere to help the customer relax. A buying atmosphere will also help you overcome objections when you get them, because you can emphasize, "It's up to you Mrs. Jones; let me show you one more feature that Mrs. Smith really liked."

In the introduction, creating a buying atmosphere is specifically addressed right before you show the actual line-by-line benefits of the policy.

*"It will take me just a **few minutes** to explain the policy, but I think you'll see right away why so many families have it, like the . . ."*

At this point, show the prospect the list of all of the people who own the policy, reading off 10-15 names. As you read the names, notice which ones are "hot" names - that is, the ones which the prospect acknowledges as a friend or an acquaintance. As you present the product, remember these key names as you describe the benefits and advantages of the policy. It is an important principle to remember that people buy on the approval of others.

*"I think there are two main reasons so many people have been getting this. First, it's simple and **easy to understand**. Second, it's **affordable** and fits every budget."*

"The hardest part of my job is catching families at home, so if you like it fine, if not that's okay too. Just let me know one way or the other when I am done...fair enough?"

By telling the prospect that they might like it, or they might not, it communicates that it is their own decision, and that you respect that right. It allows the prospect to feel more comfortable with you because they are less likely to feel like they are being sold.

TECHNIQUES USED IN ESTABLISHING CONTROL

It is important that you be the one who establishes the proper mood and environment so that the prospect will seriously consider what you have to offer. If you allow the prospect to take control, then you will not know what to expect as you go about presenting your product. These are the elements that we will address:

1. pick the right place
 2. position yourself properly
 3. watch body language
 4. use eye contact properly
 5. ask questions effectively
 6. use your voice properly
 7. eliminate distractions
1. Pick the right place to show your product. When in the home environment, guide your prospect to the kitchen table. Important family decisions are usually made there, so this will help you to establish the proper mood.

When in the place of business, sometimes you will show it at the counter, or sometimes in an office where you can sit down. You must "roll with the punches" and be able to adapt readily.

The important thing to remember is to show your product sitting down whenever possible. It is a more relaxed environment and you will not feel as rushed as if you were standing.

As you enter the home or business, assess the situation quickly and then take action. When in the home, do not wait for the prospect to invite you to sit down. Simply guide the prospect to the seating area by moving toward it as you say: "Would it be okay if we just sit down over here..." and then move to the table and sit down - it will cause the prospect to sit as well.

2. Position yourself properly and be sure that your prospects are able to read along with you. Your prospects should be within an arm's length from you. When you are talking to two or more people, be sure to have them sit together, not split apart. Not only will this help you maintain control, but it puts the decision makers together.

You can sit to the side of the prospect(s) or directly across from them. In the first instance you will read along with them, whereas in the second situation you will read upside-down. As you become more comfortable with your presentation it will not be difficult to do this upside-down.

3. Watch your prospect's body language as well as your own. When a person is uptight, their throat tightens and their voice may alter slightly, they have a tendency to speed up their speech, they have a difficult time smiling, as well as perspiring more than usual. It is quite natural for you to react in all or some of the above ways. Just take some deep breaths and physically slow down your speech.

Your prospect may also be somewhat apprehensive. This also is quite natural and it is to your advantage to recognize how they are reacting to you. If you know your prospect is uptight, then you can take steps to relieve the pressure.

One of the basic rules of "body language" is how a person sits in their chair - if they sit forward on the edge of the chair when you just sit down with them, then they are usually uneasy. You also will have this tendency to sit forward when you first meet and begin to talk.

Their body language may also show another typical pose - the "crossed" position - where they cross their arms and legs. This indicates they may be "closed" to you, and their speech may also confirm this by short, non-conversational replies to your questions.

To help this situation, sit back in your chair in a very relaxed position as you begin your introduction. As you make friends with them, they will become comfortable with you and their body language will show it as they too will sit back in the chair and begin to carry on a conversation with you.

On the other hand, a prospect shows interest in your product when they sit forward in their chair and look closely at your presentation book as you demonstrate. Conversely, if they do not lean forward as you attempt to show them something, it is an indication that their interest has not been sparked. If you lean forward emphatically, then they will follow your lead and lean forward too.

At the end of the presentation after you have indicated the price, if they are a smoker and they want to buy, chances are they will "reach for the pack" and light up. It is just a habit which indicates the prospect's state of mind is somewhat nervous when on the brink of buying.

There are many body movements that people will make which will indicate their state of mind. Only with experience will you become skilled at reading their body language and controlling yours. When you begin to read this language effectively, you will be able to fit your product to your prospect more effectively.

4. Use eye contact properly. This is a simple rule: look down at your presentation book and read along using your pen; look up at your prospect and establish eye contact when you ask a question or cover a point that is not written in your presentation book.

In time, you will know your presentation so well that you will be able to do it totally from memory. However, you must still cover your presentation thoroughly by reviewing each written point in your sales presentation using the above method.

As you want to break away from the presentation book to ask a question or make a verbal point, pull the pen off the page and look up, establishing eye contact with the prospect. It is a more personable and effective way to communicate. Your eyes are powerful tools - they help to control and guide the prospect through an effective presentation.

5. Ask questions effectively. Use attention-getters before you ask a question. An example of this is using the name of the prospect: "*Betty, Can you think of any examples of indirect costs?*" This way you are getting the prospect's attention before you ask them a question. You can also get eye contact before you ask them a question by pulling the pen off of the page and sitting back.

Another effective attention-getter is to say, "*Betty, let me ask you a question.*" (and then ask the question). Here you have used the prospect's name first and then you have indicated to her that a question is about to follow. Also, be sure to give the prospect a chance to reply to your questions - avoid cutting them off or answering questions yourself.

When you ask a simple "yes" question, nod your head as you say, "*Isn't that true?*" It cues the prospect to respond. Sitting back in your chair just before you ask a question will add emphasis to your question and will actively involve the prospect. For more details on questions, see the section "Three Selling Techniques."

6. Use your voice properly. Your voice is your most powerful selling tool. With it you communicate ideas, thoughts and feelings behind your product. However, it is not just the words you say, but the way in which you say the words that cause the most effective result.

Vary the speed of your speech to add emphasis to your presentation. You can either speed up or slow down in order to draw attention to what you are saying. By the same token, speak louder or softer than your normal speech pattern to cue the listener that what you are saying warrants careful listening.

You can "help" the prospect by raising your voice at the end of a question or nodding your head when you want your prospect to acknowledge a "yes" response.

If you want to draw special attention to one or more words, you can emphasize them through enunciation or by pausing before or after the key word or phrase.

Using your voice as a tool not only makes you more effective as a sales professional, but it also keeps your work interesting. You will enjoy the challenge of being creative with selling. These are just a few of the ways to use your voice properly.

7. Eliminate distractions so that you can have the full attention of the prospect. It is very common to find either the radio or TV blaring in almost every home you enter, or to have the kids and animals running laps around the family room.

By sitting in the dining room or at the kitchen table, it elevates the importance of what you are doing, as opposed to just "visiting" in the family room with the folks.

If there is a distraction, simply ask the prospect if it would be okay to turn down the TV or the radio and then make a move toward the object. They will usually say, "Oh, go ahead and turn it off," and then do just that. If not, then say, "*Would it be okay if I just turn it off?*" The prospect will usually say okay.

By having the undivided attention of your prospect, you will help them to concentrate on what you are presenting, thus causing them to have a greater understanding of what the policy will do for them and their family. Obviously, with a greater understanding, there will be greater sales!

The Introduction is by far the most important part of the sales process. It lays the foundation for a successful sales demonstration by gaining the trust of the prospect, clearing his mind of distractions, finding a need and setting up a buying atmosphere. Without this essential "preparation" for making an effective presentation, sales results will be less than the best.

It takes practice to be skillful in this essential ingredient and the more practice you get, the more skillful you will become.

PRESENTATION

The purpose of the presentation tutorial (see tutorial for your state) is to enable you to present the product and build customer interest both efficiently and effectively. It is best to learn this presentation word for word because by knowing exactly what you are going to say, you will have confidence.

Each page will illustrate a particular section of the presentation. You will notice that, many of the words in the sales talk are already written in the presentation book. This way, you will have a "track" to follow as you give your presentation. Most of the memorized material is delivered when you have eye contact with the prospect.

However, the material that is printed in the presentation book is covered with the prospect as you are leaning forward in your chair, eyes fixed on the print, and your pen smoothly pointing out each word as you demonstrate to your prospect.

If at first you feel uncomfortable and somewhat artificial with this presentation do not be concerned. This happens any time you memorize something. Simply continue to practice, and as you do, your own personality will come out through each word and phrase, resulting in a presentation uniquely your own.

In the preceding section covering the Introduction, details regarding the use of body language, questions and other items were discussed. These are also to be used extensively in the Presentation.

Also, the section entitled Three Selling Techniques should be read, studied and learned. By learning the material contained in that section, you will have a greater understanding of how the presentation works.

THREE LEVELS OF PRESENTING

There are three different levels of presenting your product:

1. FEATURES

2. BENEFITS

3. ADVANTAGES

1. FEATURES

These are the actual items the policy covers and the dollar amounts that each one pays. For example, you might say:

"The first benefit is the FIRST OCCURRENCE BENEFIT - \$3,000 which is paid one time, upon confirmed diagnosis of internal cancer."

You are simply stating what the policy does. It is important that the prospect understands what the policy does, but it does not necessarily get the prospect "excited" about your policy, other than how the prospect naturally reacts to what you have said.

2. BENEFITS

A benefit takes a certain feature you are explaining and points out a direct "benefit" of owning the policy. A benefit is simply what the feature will do for the prospect:

"Your medical insurance is designed to cover these bills. This money comes directly to you to use any way you need to."

It has been said, "SELL THE SIZZLE, NOT THE STEAK." In other words, explain the features, but focus the prospect's mind on why they would want to own it.

3. ADVANTAGES

Along with the idea of benefits, the advantages go one step further. Advantages point out what the product will do above and beyond what they presently have.

"This is what a lot of families refer to as "peace of mind" benefits because it gives them peace of mind knowing they can get the quality of care they want as opposed to what they can afford. Wouldn't it be nice to have that option?"

An advantage is a motivating reason for making a buying decision because buying is an emotional decision. Having "peace of mind" is important to most people, and by linking it to the features and benefits of the coverage you are offering, you motivate your prospect to do business with you.

It will take time for you to fully understand this concept and to implement it in the field. However, to be aware of it is the first step in using it. We have designed the sales presentation to include these three levels, so it is important to learn it word for word.

The important thing to remember when giving your presentation is that as you show it to each prospect, it is the first time they have ever seen your product. With this in mind, explain it clearly and thoroughly so that the prospect will understand how it will work for them. An important rule to remember is that a confused customer never buys. If the prospect is not clear on what you are saying, they will not make a buying decision. Be sure to read and review the section entitled Three Selling Techniques.

THE CLOSE

Closing, by definition, means "to put to an end; to finish". In selling, this means the process used to bring a customer to a decision. It is a logical progression of ideas which ultimately leads to either a "yes" or "no".

As a sales professional, it is your job to bring the prospect to a point of decision, or Close the sale. Closing provides a service to the client by helping them to overcome certain fears about making a decision - either yes or no.

Closing will do one of two things:

1. help the interested person to buy
2. make it easier for the non-buyer to tell you so

Your time is your most valuable asset and you cannot afford to waste it by not helping your customer make up their mind. You should strive to keep your presentation to 35-45 minutes so that you will spend less time with non-prospects and more time with potential buyers.

Closing someone properly by asking appropriate questions that help a prospect make a decision is much more effective than simply asking a general question such as, "Well, *what do you think?*" The proper close is designed to ask questions which are specific and which give a choice between "something and something" rather than "something and nothing".

An important note to remember about closing is to be assumptive - to assume that everyone is a buyer until they indicate otherwise. If you believe in your product, it is important to show it outwardly, and often that confidence and positive attitude is what closes the sale.

When you close, stay closed! When you ask a closing question that requires a response, simply pose the question and be quiet. The first person who talks - loses. So close and stay closed!

MAKING THE CLOSE

The following instructions and tutorial pages outline the initial closing. At the end of the presentation, you make the statement:

"In fact, most people agree, it's a win-win situation. If you have a major claim, we could pay your family thousands of dollars and if you don't, you get all your premiums back. The only way you lose is if you don't have the policy when you need it."

Afterwards, you need to summarize the important selling points of the product, putting it into its purest, simplest essence so that the client has the clearest picture of what your product will do for them.

The best way to do this is by asking the prospect questions that will cause them to come up with reasons to make a buying decision. There is a simple three-step process:

1. *"Betty, now you've seen the entire policy."*

"What (client's name) liked was he thought it was a win-win situation. If he needed the protection, it was there for him . . .if he didn't, he would have all of his premiums returned."

"And what (client's name) liked best was the peace of mind she'd have knowing she would be able to get the best treatment possible."

"Which part of the policy appeals to you most?"

(whatever the response, reply)

"That's exactly why so many people are getting this."

(now continue with questions 2 and 3)

2. *"What is it about the _____ (their choice) that you like?" (response)*
3. *"How would you feel knowing that . . .(rephrase their response to #2)?"*

By asking these questions, first to the "hot" prospect, then the other, you help the couple to hear each others opinion and their true feelings about the policy. These questions are also asked of a single prospect because it helps them realize why they would want it. It also makes it a simple decision. Remember, people buy things they want.

4. *"In fact, you might know some of the people who have gotten this, like the..."*

Now read through a list of names of customers that have purchased policies in the area (be sure that they have given you permission to use their name). This is one of the best ways to calm any fears the prospect may have about you. It also gives you the proper momentum needed to close the sale. Remember, people buy on the approval of others. When you have completed reading the names, pull out a new application and proceed with the close:

"What all of these folks like about the way I do business is that the application process is pretty simple. We just need your name, address, date of birth, and a few basic facts and that's about it. It sure is nice having a simple form to fill out, isn't it?" (Yes)

"Also, there are three easy ways you can take care of it - once a year, twice a year or monthly through your bank. It's nice to have a choice, isn't it?" (Yes)

"But before I can even offer you the coverage, I need to ask you some questions to see if you qualify." (Ask questions from the application and mark the appropriate responses on the application.)

"Great, you do qualify. In order to start the application process, I need to find out where you get your mail. Do you get your mail, here or at the post office? (response)

"Great, what's that number?"

Then proceed with filling in the information on the application. The prospect has given you the go-ahead to fill in the paperwork when they tell you where they get their mail. Just assumptively fill out the form as if you do fifty of these a day. It puts the prospect at ease and helps them to confirm their Yes decision.

"Now, let me show you how this works."

"This is the cancer policy we talked about, it covers your whole family."

Check Elite and Family Coverage boxes then move to ICU box and say:

"This is the Intensive Care Coverage we talked about, it also covers your whole family."

Check Elite and Family Coverage boxes and move on. If they question you about getting the lower level of coverage say:

"I've had a few other people wonder about which policy to get. Most families apply for the Elite Policy. After looking at both policies and realizing the best policy is only a little bit more per month and it has a full third more benefits of the Preferred, most people choose the Elite. Would you prefer the Preferred or the best?"

Mark appropriate boxes.

"This means, Betty, that all your money will come back minus any money we have paid to you through a claim."

"Now the cancer is \$____ and the ICU is \$____ so the whole amount is \$____ a month. That's pretty reasonable, isn't it!" (Nod head.)

"Like I said, Betty, you can pay the premium once a year, twice a year or through your bank monthly. Which would be the most convenient way for you?" (and wait for the client to tell you)

(If she says monthly, you just say,) *"That's fine" (and check the A/C box) "That's the method most of my clients choose."*

"Now, Betty all I need to do is get a check for \$_____ for the first month and you can just make that out to Family Heritage." (You look down and proceed to start filling out the receipt.)

They will do one of two things - either get their checkbook and write the check or state an objection. If they give an objection, you go to the rebuttal sequence which is discussed in the next section. If they give you a check, give them the completed receipt from the application, then proceed with filling out the application.

This entire close is geared to "closing on minor points," because you are asking the prospect about their opinion regarding certain things which would take place if they went ahead and purchased a policy. It must be assumed that if they were to give you the proper answer to each of the questions, then they are proving themselves to be a buyer.

On the other hand, it is an easy way for you to determine when there is a problem with the close because the prospect will state an objection or will indicate indecision by using the word "if" in a response. It is just as if you were driving down a street with traffic signals - the prospect's response at each signal will either be a "red" or a "green". If it is green, then proceed to the next traffic light (question). If it is red, then you have an objection to deal with. (See Objection/Response section.)

"Betty, which day of the month would be best to have this taken care of, the first or the 15th?" (Let the client respond, then fill out the banking information in the bottom left corner of the application.)

"That's fine. Then all I need for you to do is to sign this application right here. And then I need you to sign right here (if they chose monthly). This just authorizes your bank to send us the premium each month for your policy."

"And then I need you to read and sign this Acknowledgement of Cancer Coverage stating that you realize this is coverage for cancer and not a major medical policy."

MEMORIZATION OF THIS SECTION IS CRUCIAL TO CLOSING EFFECTIVELY

Be sure that the prospect fully understands how the auto check will work so there is clarity. Of course, if they pay semi-annually or annually, then accept the check and explain they will be billed directly from the company. In all cases, be sure to give the prospect a receipt indicating their premium and mode of payment.

If the prospect does not want the monthly draft, then ask for a semi-annual payment. If they cannot accommodate this, then indicate they can start out with the monthly bank

draft and then change over to the six month's payment at any time by just contacting the company.

Practice makes perfect, so practice this very important procedure because it will bring you tremendous success. Closing is done in a relaxed manner, sitting back in the chair and putting the prospect at ease. Remember, buying is an emotional decision, and the more reassuring you are, the more "Yes" decisions you will receive.

In order to close effectively, it is important that you take the physical action of taking out the application and then writing on it as you ask the appropriate questions. Again your assumptive action will not only bring your prospects to a point of decision, but will win you more sales than any other sales technique.

KEY CLOSING PHRASES

A key closing phrase is designed to help you bring the prospect to a point of decision by appealing to their emotions. It is based on the facts of your policy, but it stresses the advantages of owning your policy.

The following statements can be used to prove a point during the presentation, or after the second or third response:

1. *"People don't purchase the policy to use it; they purchase it for the protection and hope they never have to use it."*
2. *"It is better to have it and not need it than to need it and not have it."*
3. *"If cancer strikes, you need every penny you can get your hands on."*
4. *"We pay you if you get cancer, we pay you if you stay well - you absolutely collect."*
5. *"Remember, this is a cash benefit paid directly to you, in addition to any other coverage you may already have."*
6. *"It isn't your money that qualifies you for our policy, it's your good health. And there is a good chance that you will never be in better health than you are today."*
7. *"One woman told me that she couldn't afford a policy, but when she thought about it, she really couldn't afford not to have it."*
8. *"So why take a chance, especially when you know that if you never use the insurance you will get all of your money back?"*
9. *"That makes a lot of sense, doesn't it?"*

An effective follow up to many of these statements is, *"Isn't that true?"* This is very effective in getting agreement, or a "Yes" answer, just before you go into the close.

OBJECTION/RESPONSE SYSTEM

An objection is the prospect's stated reason for not signing the application when you close. It may or may not be the truth. Chances are that it is not. Normally, the first few objections are simply "knee-jerk" reactions - an automatic response that is used to cover many situations where a decision is required. This section is designed to help you understand objections and how to overcome them. Refer to this section often until you master the art of answering objections.

WHY PROSPECTS OBJECT

Before you learn the method of overcoming objections, it is important to understand human nature. As a sales professional, you are selling the prospect on a brand new concept. It is said that "knowledge breeds confidence", and when a prospect is shown new ideas, his knowledge is somewhat shaky - therefore his confidence in buying can be low.

When this occurs, an objection usually arises. It usually does not come in the form of "I have a basic lack of understanding of your product, so please explain it to me further." Usually the prospect will give you a put-off, such as, "I need to think about it."

It is important to remember that most objections are based on emotion - Fear. In other words, there is no logical reason for the objection. The prospect is just not emotionally sold on the product enough to "stick their neck out". What is said is one thing, what they mean is usually quite different. Here we will restate the objections outlined above with what prospects are really thinking but not saying:

1. *"I need to think about it...since I'm not sold on the idea yet", or "...since I'm not sure about you (or your company)."*
2. *"I can't afford it...since I'm not yet convinced that its value to me is worth paying out that amount of money."*
3. *"I need to ask my spouse...unless I'm totally convinced about it."*
4. *"We have all we need right now...unless you can show me something that will be of great benefit to me."*

OUR RESPONSE SYSTEM

Our response system has been designed to determine the real reason for not buying. It is done in a pleasant and professional manner. It is not designed to make a person buy something that they really do not want, but rather, it is designed to help buyers sort out how they really feel about the product so that they can make the right decision. The key elements of this system are:

1. ACKNOWLEDGE THE OBJECTION
2. GIVE ADDITIONAL INFORMATION
3. EMOTIONAL CLOSE
4. CLOSE AND STAY CLOSED

1. ACKNOWLEDGE THE OBJECTION

Acknowledging an objection is simply the difference between talking "at" a customer and talking "to" a customer. Whether the objection is considered to be the truth or not, no one appreciates their statements being dismissed without some due regard from the sales professional. Phrases that work well usually start with, *"I certainly can appreciate that"* or *"I know how you feel."*

2. GIVING ADDITIONAL INFORMATION

Giving additional information gives the customer the opportunity to change their minds without losing face. They can say to themselves: "Oh, I didn't realize that fact and in light of this new information, it makes sense to change my mind." You are trying to further educate the prospect so that they may gain knowledge, and ultimately, confidence in making a Yes decision.

3. EMOTIONAL CLOSE

Many times the prospect believes that the product is a good one, but fails to see where it will fit into their personal situation. The emotional close helps bring the prospect in touch with the advantages of what the product would mean to them personally. It can prove to be the motivating "nudge" that closes the sale.

4. CLOSE AND STAY CLOSED

Closing again is necessary simply to resubmit the subject at hand for a new decision. No close, no decision. It is important that you know exactly what you are going to say, because the close has no room for "rambling on". Use the first three steps and then close and stay closed.

METHOD

This response sequence is designed to be used when the prospect has raised an objection, or a reason why they cannot make a "Yes" decision about your product. Rarely does this come in the form of a flat "No". Usually the "excuse" will fall into one of the following four categories:

1. PROCRASTINATION: *"I need to think about it."*
2. FINANCIAL: *"I can't afford it."*
3. SPOUSE: *"I need to ask my (spouse, parents, friend, etc.)."*
4. NEED: *"We've got all we need right now."*

It is natural to want to believe what your prospect says, but usually it is just "smoke", a convenient reason that sounds perfectly reasonable. What is important to understand is that 95% of all objections are not the real issue. The real issue is that the prospect is not yet to the point of believing that the product offered is of enough value to them that it would be worth the money to buy it.

Initially, when a prospect says, "I can't afford it", your natural inclination will be to show them why they can afford it. When they say, "I need to ask my (spouse)", you will feel like telling them directly why they can make their own decision. As the prospect says, "I need some time to think about it", you may feel like showing them why they can make a decision now, or you may just sympathize with them and set a time to come back and see them later.

But the approach that has the best possibility at solving these problems is showing the prospect reasons why it would be important for them to own it. In fact, most Americans will go beyond their means to buy something that they truly want? And the same is true of the other objections stated by the prospect.

In other words, either the objection is real or it is a delay. In almost all of the cases, it is a delay so it is best to treat all objections as delays. It is a fact that most people hate to make decisions, so they would rather delay by giving you an excuse of some kind.

By understanding this fundamental quirk of human nature, you will gain an understanding of what objections really mean and the best methods to get around them.

RESPONSE SEQUENCE

If the prospect should state an objection when you attempt to close the sale, regardless of what they say, follow this response sequence:

RESPONSE #1

Have 3-4 claims that cover situations that would relate to the prospect in the Presentation Book. For example - older person, younger adult, children, cancer and intensive care claims.

S: *"Betty, I certainly understand how you feel; in fact a few people (or use names of appropriate clients) have felt the same way at first, until they found out just what this could mean to their family. Here is a claim just recently paid by our company to the _____ family . . ." (Read claim(s) out loud as they follow along with you.)*

"It's not that they planned on using it, but it just happened. Fortunately they were prepared."

"Betty, I really hope that you or any member of your family never gets cancer, (pause) but you never can tell, isn't that true?"

P: *"Yes."*

S: *"And if someone in your family were ever diagnosed as having cancer, I know that you would want them to have the very best treatment, right? We both know that getting the best treatment can make a big difference and can be pretty expensive, right?"*

P: *"Yes."*

S: *"If all this policy did was give you the ability to get the kind of treatment that you wanted instead of only that which you could afford, it would be well worth having, wouldn't it?"*

P: *"Yes."*

S: *"So why take a chance, especially when you know that if you never need it you will get all of your money back. That makes a lot of sense, doesn't it?"*

P: *"Yes."*

S: *"Great, what is your address?" (or continue where you left off)*

At this point, you have brought the prospect to a new point of decision - new information, new decision. If they give you the address, then write the application. If they give an objection, then proceed with Response #2, regardless of what they have stated as an objection.

RESPONSE #2

S: *"Betty, I can appreciate what you're saying. The (client's name) felt pretty much the same way at first, but they found one thing that helped them make the best decision about this were these 3 basic questions."*

"FIRST, Do you think there's any possibility that somebody in your family might get cancer sometime in the future?"

P: *"Yes."*

S: *"SECOND, If someone in your family had cancer, do you think the thousands of dollars you would get from this policy would help?"*

P: *"Yes."*

S: *"THIRD, When you think about it, \$___ per month or \$___ per week is what people have told me they spend on things like cable TV or taking the whole family out to eat. That really wouldn't change your standard of living, would it? Most people feel like it's not worth it to take the chance, especially since you get your money back if you never use it. That makes sense, doesn't it?"*

P: *"Yes." (continue to close on application with a positive response)*

RESPONSE #3

S: *"Betty, let's suppose there is a crystal ball sitting right here and we could look into the future. How would you feel if you saw yourself 20 (or 25) years from now walking out to the mailbox, no one in your family had ever gotten cancer, and there was a check with your name on it for \$20,000 (or their amount)?"*

P: *"I'd be real happy."*

S: *"What if we looked in the crystal ball and it showed us three years from now you were diagnosed with breast cancer and you decided to get this policy today. How would you feel about the decision to get this policy?"*

P: *"Really good."*

S: *"Betty, the crystal ball could also show us that three years from now you were diagnosed with breast cancer and you decided not to get this policy today. How would you feel about your decision then?"*

P: "Not very good."

S: "You see, the crystal ball shows us the only way you lose is if you don't have the policy when you need it, that makes sense, doesn't it?"

P: "Yes." (continue to close on application with a positive response)

RESPONSE #4

At this point, you have already given three responses to objections. Now you are ready to address the specific concerns of the prospect.

If the prospect says, "I want to think about it and let you know," or "I think we'll just wait a while to get this."

S: "That's fine, Betty. Obviously, you wouldn't take your time thinking this thing over unless you were seriously interested, would you? I wouldn't want you to get this unless you felt good about it."

"Let me ask you this; is it a part of the coverage we offer that you're not sure about?" (wait for a response) "Is it how this would work with your health insurance?" (wait for a response) "Could it be the money?"

(If the answer is "No", say), "Well, what would it be?" (wait for a response and deal with prospect's concern).

(If the answer is "Yes", then belittle the cost.)

BELITTLING THE COST

"Joe and Betty, I can certainly understand how you feel. One thing that a few people have been interested in is how much this costs to protect their family daily."

Convert the total or monthly premium into daily amounts by using a calculator.

1. Re-establish the annual premium.
2. Divide the cost by fifty-two to find the weekly amount.
3. Divide the weekly amount by seven to get the daily amount.
4. Divide the daily amount by the number of people to be covered.

"So, Joe, most people feel they can't deny themselves and their family all the security this provides for just _____ per day? And if you never use this, you get all of your money back. Now that makes a lot of sense, doesn't it? (wait for a response.) Great, now what is your middle initial?"

RESPONSE #5 The Last Resort

If the prospect says, *"We can't afford this right now,"* or *"That's a lot of money; I just don't think we can afford it."*

S: *"Betty, I can sure understand how you feel. Several other people have felt the same way at first until they found out they can still get protection but with a smaller premium."*

"What some people have done is start with the Preferred Policy to make sure they are covered. It offers all of the same benefits as the Elite Policy, but remember, the amount of the benefits are two-thirds of the Elite Policy. Also, the premium would only be \$_____ per month and if you never have to use the policy, you still get all your money back. Plus, as long as your cancer-free you have the option to move to the Elite policy at any time in the future if you qualify."

"This way it's still a Win-Win situation. If you need the protection it's there for you, and if you don't, you get all your money back. That makes a lot of sense, doesn't it?"

P: *"Yes."*

S: *"Great, now what is your address?"*

Show the Standard policy if the Preferred is still out of their budget.

SOLIDIFYING THE SALE

First impressions are important, but it's the last impression you leave with a customer they remember, so make that last impression one of good faith, reassurance and the feeling they made a good decision. "Buyer's Remorse" - or fear of having made the wrong decision affects most of us after a purchase. You can counteract it by reassuring the customer about you and their decision. In the following section you solidify the sale by:

1. Informing your customer what happens from this point forward
2. Reassure them by providing a phone number to contact you through the Home Office
3. Giving the customer the opportunity to sell themselves on their decision by talking about what they like best about the policy and why they do

After all the paper work is done, say the following:

"Now Betty and Joe, here's how this works. I will send all the applications from this week to the Home Office. Most applications are reviewed and approved within a week from the date that they are received. Once your application is approved, the Intensive Care coverage will go into effect, and that's when your 30-day waiting period (if applicable) will start for the Cancer part of the policy.

"You should receive your policy from the Home Office in about 3 weeks. While you're waiting for your policy, I'm going to leave you with these brochures that summarize everything that's in the policy. For the Cancer part of the policy this is the coverage you have (mark accordingly). For the Intensive Care part, this is the coverage you have (mark accordingly). I would encourage you to keep these brochures with your policy in a safe place."

"Also, most people feel it's really important to keep my name and phone number in a permanent place. Why don't you get your address book and we'll do that. (Pause for them to get their address book.) Usually I'm listed under C for cancer." (Give name H.O. number (440) 922-5200.)

"Well, I'd better get going, but before I do I'm going to jot down on the application what you liked best about this policy. You said it was . . .?" (get response) "OK, why do you like that part of the policy?" (jot that down.) "That's exactly why a lot of families in this area have decided to go ahead and purchase this policy."

By using this solidifying section, you'll serve your customers better by helping them to feel they made a good decision and by informing them about what happens next. You'll also find that by doing a good job solidifying your sale, your cancellation rate will be minimal and you will have prepared yourself and the client for the next part of the sales presentation, getting Referrals.

FIELD RECRUITING

One of the reasons so many people work with Family Heritage is because of the opportunity we have through our insurance to make a difference in the lives of others. Another way we have a chance to make a difference in other people's lives is to get them to be a part of the Family Heritage team.

The first step in doing that is prospecting for quality people. Many people are in work situations where they're not happy, looking for a change, or would rather have an opportunity instead of a job. Two of the best situations to prospect are:

1. At the end of your presentation
2. As you're doing the routine things each day - (e.g. eating out at a restaurant, shopping at a store, filling your car with gas, etc.)

SALES PRESENTATION PROSPECTING APPROACH

"Joe and Betty, another thing I'll mention is that because so many families are buying this insurance in this area, we are expanding our sales force. We're looking for 2-3 solid people who are sharp and would enjoy the opportunity to provide our insurance to people."

"Who's the first person you think of who might be interested in hearing about this opportunity?"

Another option is to read the Career Opportunity page in your presentation book.

NAME JOGGERS

It might be someone who's looking for change . . .

It might be someone who's working part-time . . .

It might be someone who's just finished school . . .

It might be someone who's not being paid what they're worth . . .

"EVERYWHERE YOU GO" PROSPECTING APPROACH

Establish rapport with a server, sales clerk, anyone.

S: *"Are you doing this for your career?"*

P: *"Oh no...I'm just doing this until I find what I want."*

S: *"What are you looking for?"*

- P: *"I am not sure (or I think I`m looking for a career in...)"*
- S: *"I don't know if you'd be interested, but I know about an opportunity you might want to find out about."*
- P: *"Really? What is it?"*
- S: *"I don't really have a lot of time to talk about it right now, but it's...
...a fast growth opportunity"
...a chance to get into management in 3 months"
...it's good money"*
- "Do you want to get more information about this?"*
- P: *"Yes."*
- S: *"Why don't you write down your name and phone number and I'll pass it on to our interviewer. I can't promise you a position, but I can promise you an interview."*

ANOTHER OPTION TO START WITH

"How long have you been working here?"

"Do you like it?"

"Are you interested in a change?"

To "always be prospecting" is the way to help others be a part of the Family Heritage opportunity and it's also the best way to help your organization grow.

REFERRALS

A referral is a name that is provided by the prospects that you meet as you work. Referrals are provided by those that buy from you, as well as non-buyers.

You have learned that "people buy from those they like and trust", and that "people buy on the approval of others." These principles apply here as well. Trust is developed immediately when you are able to approach a prospect that has been recommended to you by a friend, co-worker or relative.

The very best sales professionals focus their energies on the activities that yield the greatest results with the least amount of time and effort expended. They work smarter - not necessarily harder - and are successful because they use their heads.

After you finish solidifying the sale, say:

"You know Joe and Betty, most people like this policy so much they think of 10 to 12 other people that would probably want to hear about this. (Turn to referral notebook or forms.) _____ thought of 9 families, _____ thought of 7 families and _____ thought of 11 families."

"People think of names of folks they work with, close friends, people in their address book, people in their neighborhood, parents from school, people they go to church with and everyone wants me to make sure I see their family and relatives."

"Do you have family members and relatives that live in this area?"

If their answer is "No," move to the next category on your referral sheet. If their answer is "Yes," then say...

"Who's the first relative you think of that would benefit from hearing about this?" (Write down name.) "Who's the next relative you think of?"

Continue to get the names of all the relatives in the area, then say:

"OK, most people know 5 or 6 close friends that would be interested in hearing about this. Most of the time these close friends are in folk's address books. Who's the first close friend you think of?"

Get the names for as many close friends as you can get and then do the same thing for people at church, people at work, neighbors, parents from school or any other groups they have association with like Rotary, Lions Club, people they bowl with, etc. After you finish, then get the address, place of employment, best time to catch them and phone number for each of the names given, thank them, move to the door, and always get pre-approach.

Using the referral/pre-approach system reduces the number of spontaneous sales calls and increases your exposure to the highest quality prospects, thus maximizing the use of time and profits.

REFERRALS

Referred by _____

Who do you know that might benefit from hearing about this program?

1. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

6. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

11. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

2. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

7. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

12. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

3. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

8. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

13. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

4. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

9. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

14. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

5. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

10. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

15. Name _____
Relationship _____
Address _____
Phone _____ Age _____
Employer _____

Memory joggers: family, neighbors, people you play softball, golf, cards with, parents of children's friends, members of clubs or organizations, children's teachers

THREE SELLING TECHNIQUES

There are three very important techniques involved in selling effectively:

1. ASKING QUESTIONS
2. THIRD PERSON SELLING
3. PAINTING "MENTAL" PICTURES

They are incorporated in your sales material so you will use them automatically, but by understanding them and how they're used you will be able to use them more effectively.

1. ASKING QUESTIONS

Words are the tools of the sales professionals trade, but the art of asking questions is what can make the difference between an average sales professional and a top producer.

Sales professionals who ask questions of their prospects find that their clients feel more like they are making their own decisions instead of being sold against their will. There are many purposes for asking questions of your prospect, but we will discuss six of them.

FIND INFORMATION: This helps you to gather facts and opinions your prospect has so that you can show how your product will suit their needs in the most effective and specific manner. An example of this would be, *"If you don't mind me asking, who is the closest person to you, either friend or family member, that has fought cancer?"* With this information you can "tailor-make" your presentation so that it is more effective.

INVOLVE THE PROSPECT: It is important to remember that people love to buy, but hate to be sold. That is, prospects love to feel like they are in control and are the ones who are making the buying decision. By involving the prospect through the use of questions, it also enlivens the presentation and makes it a dialogue rather than a monologue.

GUIDE THE PROSPECT'S THINKING: More than likely, this is the first time the prospect has ever seen your product, so it is up to you to help them understand what the presentation is all about. For example, asking the question, *"Can you think of any examples of indirect costs?"* channels the prospect's mind toward considering a point which is crucial to realizing an essential benefit of your product.

CHECK THE PROSPECT'S COMPREHENSION OF THE PRODUCT: You are educating the prospect on a lot of new information, so it is only natural to be concerned that they understand what you have just explained: *"Do you see how that works?"* or *"Is everything clear so far?"* are all examples of making sure that you and your prospect are on the same wavelength.

TAKE YOUR PROSPECT'S TEMPERATURE: This will help you judge your prospect's opinion toward what you are showing them. An example would be: *"Which of these indirect costs would affect your family the most if cancer were to strike?"* or *"Can you see why so many families own our policy?"* It simply helps you to determine how the prospect feels about what you have explained to them.

OBTAIN A "YES" RESPONSE: By getting agreement throughout the presentation, it is much easier for the prospect to decide "Yes" when you ask for the order. Obviously, it is better to have a prospect thinking "Yes" instead of "No". The big "Yes" is really made up of many little "Yes" answers throughout the presentation.

The purpose behind the questions that you ask are essential to successful selling, and you will become more skilled at using them as each day passes. To gain further understanding of how and why this works, read through your sales material and identify not only how many questions are asked, but which ones are asked where.

The great philosopher, Socrates, developed the art of asking question in a way that would have people realize the logic, or lack of logic, in their opinions, Another use of these questions enabled him to gain agreement on an issue where agreement would not have been possible otherwise.

If you learn to use this method, you will have a decided advantage by being able to predetermine the prospect's response, and quite often, the outcome. If you will ask a question or a series of questions to which the prospect will readily agree and then ask a concluding question based on those agreements, you will create the desired response.

EXAMPLE 1

S: *"Do you own this home?"*

P: *"Yes."*

S: *"Do you carry fire insurance?"*

P: *"Yes."*

S: *"I don't believe you will ever have a fire, but you never know. Fire strikes 1 of 100 homes, but only 1 in 1,000 actually burn to the ground. However, 1 in 3 people get cancer, so why take a chance? Especially when you will get all of your money back if you never use it. Do you see what I mean?"*

P: *"Yes."*

S: *"Fine, what is your date of birth?"* (Continue with closing steps.)

In this example, the sales professional gains agreement on two very logical questions. The comparison is drawn between covering risk of 1 in 100 or 1 in 1,000, and covering risk of 1 in 3. The prospect is drawn into a logical process whereby risks are compared and then is asked to respond.

EXAMPLE 2

- S: *"Do you carry auto insurance?"*
- P: *"Yes."*
- S: *"I'll bet you carry other types of insurance too, don't you?"*
- P: *"Yes."*
- S: *"Wouldn't it be great if you got your money back if you never had to use your policy?"*
- P: *"You bet!"*
- S: *"Well we do! Let me show you how it works."* (Explain how premium is returned and close.)

This method is tremendously effective because the prospect is involved in the process of decision making in a much more meaningful and dramatic fashion.

CLOSING ON A QUESTION OF INTEREST

Many times your prospect will ask you a question after you have presented your product which indicates their interest. It would be simple just to answer these questions and leave it at that, but here is the best way to help you close the sale:

- P: *"How long has your company been in business?"*
- S: *"I'm glad you asked that - in fact we are part of the Southwestern group of companies - in business since 1868. The insurance division of that company has been around since 1989. That's certainly the kind of company you'd like to do business with, isn't that true?"*
- P: *"Yes."*
- S: *"Fine, what is your date of birth?"*

Questions asked by the prospect are important. Sometimes a question is asked because the prospect wants factual information, but many times there is a hidden meaning behind the question.

Buying is an emotional decision for people: We hate to make decisions, and then after the decision has been made, we sit around wondering whether or not it was a good decision! If you will listen closely to the prospect you can read into the question:

"How long has your company been in business?"

"Can you leave me your card?"

"Will you leave me a brochure?"

The real issue in these questions is that there is a credibility problem. The prospect has a fear about doing business with you because of some reason - they do not know you or they feel uneasy about not having heard of the company or some such reason. It is important to understand this concept and be sensitive to it so that you can respond in such a way as to calm your prospect's fears. (See Objections/Responses section)

The next section, Third Person Selling, is the second of the three most critical techniques used in effective selling.

2. THIRD PERSON SELLING

When you meet most of your prospects, they will not know who you are. Therefore, your ability to create confidence and trust in you and Family Heritage is essential for the prospect to feel comfortable about making a buying decision. Third person selling is a technique by which you will most effectively cause the prospect to trust you and have a genuine interest in listening to your presentation.

People are greatly influenced by what other people think and feel about your product. Obviously you feel confident about your product because you are selling it and you have a vested interest in the prospect buying from you. But just because you think you have a great product, that does not carry a lot of weight. However, the opinions of friends, relatives and other influential people known by the prospect do carry a legitimate influence.

The successful sales professional realizes this essential principle and uses it extensively from pre-approach all the way through solidifying the sale and getting referrals. Simply put, names are magic. Here are examples of how third person selling works in different parts of the selling process.

PRE-APPROACH Use the names of neighbors you already know when you want the names of people down the street:

"The people back here are the Johnson's and the Tuckers; how about the people on this side - are they retired or do they work?"

By using names of other neighbors, you help establish in the prospect's mind that they should tell you those names.

APPROACH If you will use the names of neighbors you have visited, you will gain the prospect's confidence and trust that you are supposed to visit them also, and that you are a person to be listened to:

"...I'm the one who has been talking with everyone about cancer - I was just talking with the Johnson's, the Tuckers and the Simpson's, and I just wanted to stop by. Do you have a place we can sit down?"

In the prospect's mind, the issue is not cancer, but is one of trust - "Should I trust this person enough to listen to what he has to say, let alone allow him into my home?" Names of other people they know is your bridge of credibility.

INTRODUCTION Now that the prospect has allowed you to enter their home, it is important for you to establish rapport. As you sit down and visit, remind them of your name and call them by their first names when at all possible. Then use the names of other people that are their neighbors and people they know who are also your customers:

"...well, you probably know some of the families I've been visiting with out here, like the Johnson's - Betty and Bill; the Tuckers - Alan and Martha Simpson and Jack Wilson who has the corner store up here..."

This way, the prospect feels more at ease with you and will be relaxed and attentive as you show them the policy. (Only use the names of actual policyholders from this point forward in the sale.)

At the end of the introduction, just as you are about to discuss the First Occurrence Benefit, show the prospect all of the names of your insureds - both the specific names they might know and the sheer volume of names. This will cause them to pay close attention to your presentation because, in the prospect's mind, it must be very important if all these people are buying it.

PRESENTATION As you make important points, associate a name of a customer they may know or respect:

"Betty Johnson said that the Transportation Benefit was the main reason she felt so excited about this policy because she knew she could fly anywhere in the country to get cancer treatment that could save her life."

By associating a key name or names with a feature of your policy, it increases its importance dramatically. Also, stories told by your clients about personal family tragedies due to cancer, or articles, are excellent ways to take a seemingly abstract disease and putting it vividly in front of people for their consideration.

It is important to use good judgement in regard to using testimonials. Gain the permission of your customer before you use their name or discuss personal family issues with others.

CLOSE When you close, be sure to show "live" applications with the checks, as well as the photo copies of previous applications. Once again, this helps you to establish credibility with your customer because of the physical proof of your success with so many of the people in the community.

OBJECTIONS/RESPONSES Mrs. Jones really doesn't care all that much what you think, but she highly regards the opinion of her neighbors and friends - it is human nature to do what is "normal" and "expected".

When you are answering a customer's objection with a response, it is helpful to use the names of other clients who "have felt the same way" but who have then gone ahead and bought after the objection was satisfied. This method is called the "FEEL - FELT - FOUND" method:

"Mrs. Jones, I appreciate how you FEEL; in fact, Betty Johnson and Julia Tucker FELT the same way too, but when they FOUND this benefit over here (show section of the product with the greatest advantage to this person) they went ahead and participated..."

HOW, WHEN AND WHERE TO USE NAMES

In the above sections it is shown how and why names are so important. Names can be used throughout all sections of the sale, but more specifically there are three ways to use them (use only approved names):

SPECIFIC NAMES

ASSOCIATED NAMES

VOLUME OF NAMES

SPECIFIC NAMES The strongest name to use is that of a relative who owns your policy or a very close friend. The prospect figures, "If it is good enough for them, it is good enough for me." Use this "hot" name repeatedly during your sales presentation to get your prospect turned on to your product.

ASSOCIATED NAMES Many times you will find that the prospect to whom you are demonstrating and one or more of your policyholders have something in common, such as the same employer or vocation, hobby, sport, church or other association. Although the prospect may not know your client(s) personally, this will help you to establish your credibility.

VOLUME OF NAMES Whether or not you have many specific or associated names, one of the most powerful ways to establish belief and credibility is to show your prospect all of the people who have purchased Family Heritage policies. Take the time to list these names on sheets of paper specifically designed for this purpose (see your Team Leader for an example) and use them in all of your presentations.

Remember, people buy on the approval of others, and seeing a list of several hundred buyers certainly will go a long way in eliminating skepticism. Of course, it takes time to assemble such a list, but with your own names along with those of other sales made in the area or state, that list will grow quickly.

HOW TO USE NAMES There is an important technique to remember in showing your prospect the names of other buyers, especially when you use the associated and volume methods. Never say:

"Do you know Betty Jones?"

Instead, say:

"You might know some of my policyholders such as Betty Jones, (pause) Sara Smith, (pause) Julia Tucker..."

The first example invites the prospect to say the word "No" many times until a known policyholder is found. In order to avoid getting the prospect into a "No" frame of mind, say the names of your clients as if the prospect should already know the people.

If the prospect recognizes a name you say, they will often stop you and indicate this. Then you will know a key name to use throughout your presentation. By using this key name or names you personalize the presentation and create an environment more conducive to a "Yes" decision. You can also elaborate at this point by using names that are associated with the key name, and almost always the prospect will know the other names as well.

3. PAINTING "MENTAL" PICTURES

One of the most effective ways of communicating the idea of your product is to use a vivid description of what this product can do for your prospect. This is referred to as Painting Mental Pictures. Prospects think in pictures, so appealing to them by helping to create strong sensory images is a very effective method of communicating.

To simplify learning the technique, there are several examples of "mental pictures" built into the sales presentation and into the various parts of the sale, such as the introduction section.

EXAMPLE 1

"If you don't mind me asking, who is the closest person to you, either friend or family member, that has fought cancer?"

In this example, the prospect is developing their own need for the product by volunteering information about a close relationship that was affected by the disease. They will actually see the face of the person in their own mind - again a strong sensory image that makes a big impact.

EXAMPLE 2

"Most of the people I talk to have great health insurance. However, if you (or your husband) couldn't work for 6 months to a year because of something like cancer, heart attack, or a serious accident, how would that affect your family's income?"

Here, you have put your prospect into a situation where she is face-to-face with the indirect costs that could affect her family. Many times the prospect will visualize having to deal with loss of income, insurance limitations, and out-of-pocket expenses, thus creating the idea in their mind you are trying to communicate.

EXAMPLE 3

"If all this policy did was give you the ability to get the kind of treatment that you wanted instead of only that which you could afford, it would be well worth having, wouldn't it?"

This response gets the prospect to think about their own family, which personalizes the product to a level that has more impact.

CLAIMS

Although you can use words to create mental pictures in your prospect's mind, use "physical evidence" whenever possible. This "evidence" is used in much the same way that a trial attorney would refer to physical evidence, such as a gun used in committing a crime. The attorney could simply state that a gun had been used in perpetrating the crime, but by having the actual gun in hand and showing it to the judge and jury, a much stronger image is created in the courtroom.

The same is true of selling our insurance policies. You will, in time, have your own "stories" to tell about your own policyholders who bought from you and then had to use the policy. This will prove to be a strong selling tool that will cause you to sell more.

But what can you do in the meantime? If available, your Sales Director will provide you with actual claims paid in the state. These are extremely effective in "selling the idea" behind your policy because the prospect is able to see proof that someone nearby bought the policy and then used it. You may also have letters written by the insured praising the policy and what it provided to them in a time of need.

If there are no claims in the immediate area or in the state, then you can use the national claims which shows various claimants, the amounts of money paid to them, and their testimonials. Again, use of this evidence personalizes the benefits of the policy and helps to make the policy have more meaning to the prospect.

This section has covered some of the finer points of selling. It is suggested that you read, study and re-read this section in order to fully comprehend its meaning. Using these methods will be one of the major factors in causing you to be a top sales professional with Family Heritage.

FIELD TRAINING

Field Training is an important part of learning how to apply everything you have learned during sales school. For most people, it's much easier to learn by watching someone than having them tell you how to do something. That's the purpose of Field Training. You will be able to see everything first-hand that you learned and practiced in sales school. As the Field Training progresses you'll be able to start approaching, making presentations, answering Responses and adding new families in our policy. Following are some guidelines you'll want to practice during Field Training.

GUIDELINES FOR THE NEW REPRESENTATIVE FOR FIELD TRAINING

1. Three things create your success:
 - Work hard
 - Study hard
 - Be teachable
2. The training program exists for the purpose of teaching our products, our system and our methods. Prior experiences will be helpful; however, the information you will receive and the training techniques you will observe are unique and directly applicable to this business.
3. Helpful hints while being field trained (during Presentations).
 - Quietly observe your trainer; never interrupt
 - The trainer enters the home or business first, followed by the new representative
 - Closely follow the presentation; mimic the trainer (i.e. eye contact, posture, head movement, etc.)
 - If you are asked a question, look to the trainer and allow him/her to answer
4. Prior to Field Training, memorize the sales talk and be fully aware of how to use the Presentation Book.

SALESMANSHIP

Knowledge breeds confidence, confidence breeds success. In this section we will discuss the importance of learning the basics of salesmanship and putting them into action.

1. HOW-TO
2. KNOW-HOW

1. HOW-TO

Technical knowledge is the foundation of knowing what to do, when to do it and how to do it. This sales manual will have a majority of the basic knowledge that you will need to learn by memory.

WHY MEMORIZE?

Selling insurance is a field where it is imperative that you know what you are talking about. You must be able to effectively communicate an idea in a confident manner so that the prospect has confidence in what you are saying. Your confidence is conveyed to the prospect by how you say what you are saying.

At this point in time, how could a new person possibly know what words to say - words that will convey confidence and trust - and what will cause the opposite to happen?

It is for this very reason that football teams "memorize" plays. Can you imagine any sports teams comprised of a bunch of people "doing their own thing"? Nothing great would ever be accomplished.

Learn the words of your sales presentations word for word because they are carefully designed to convey both obvious and subtle sales methods. At first it will sound awkward, but with practice (just like an actor in the movies), it will become a part of you, and your personality will come through.

Remember, in order to succeed at anything new, you must learn to be teachable. This is one of the ways to be teachable. These words work: When used properly, they will help you achieve and succeed in our business.

HOW TO MEMORIZE

The best way to memorize is to follow these steps:

1. Get away by yourself - eliminate distractions such as the TV, radio or conversation - you need complete concentration.
2. Do everything aloud - by hearing the words you will learn them much faster.

3. Read a paragraph or several lines out loud three times and then without looking at the script, try to do it from memory - then look back at the script, reading it quickly and then look away to rehearse.
4. Continue this process, adding each paragraph as you go until you have completed the section.
5. Tape record yourself reciting from memory and then compare what you hear to what is in the script and make corrections.
6. Role play with another person (preferably a Team Leader) to help you get a feel for how it actually works.

Repeat these steps in order to perfect the performance of your sales presentations, remembering two key elements: always talk out loud, and role play with your Team Leader as much as possible.

TAKE GOOD NOTES

Be sure to write plenty of notes during the sales training and during sales meetings. In fact, take notes on any new idea that is taught to you, either formally or informally. Many good ideas are lost because people trust their memories. By taking notes, not only will you have a permanent record, but the process of taking notes will help you to learn new material.

READ BOOKS WRITTEN ABOUT SALES

Although sales is a wide field and anything from A to Z can be sold, the very basic principles of salesmanship have virtually universal application. Therefore, you can read books like How to Master the Art of Selling by Tom Hopkins or Secrets of Closing Sales by Charles Roth, and pick up some key selling ideas from these masters of our profession.

Your Team Leader can provide you with some other titles of books that focus in on the "art" of selling. It is suggested that you begin reading these types of books after getting two or three months under your belt with Family Heritage.

2. KNOW-HOW

You will learn a tremendous amount about your work from studying what you do both in and out of class. However, putting this knowledge into practice is the next step. In the classroom it is a controlled environment, whereas on the field it varies from day to day.

It is now your task to take the technical knowledge you are acquiring and put it into action. You are learning the basics, but you must also learn how to think on your feet.

Rarely will you find two prospects that will ever be exactly the same. The circumstances surrounding each and every family will be slightly, if not totally, different. Therefore, your work with Family Heritage will never be the same every day.

You will learn how to be your own coach by taking your results and comparing them against your statistical efforts each day. By learning how to coach yourself and to be objective, you will learn valuable lessons that will help you as you rise into management of other people.

YOU ONLY LEARN BY DOING

Do not be afraid to make mistakes. It is important to remember that everyone from the newest person to the best of the best in our business has had to start at the same place you are now starting. There is only one way to learn know-how — by doing it!

OBSERVE YOUR TEAM LEADER

Watch your Team Leader closely as she/he makes presentations. Watch how they relate to the people as they make their approach. Watch the prospect's reactions to the words they use. By observing in this manner, you will get a "feel" for how this business is done. It will not be long until you will be training someone else what you know.

ATTITUDE

Perhaps the most important ingredient to your success in your new career is your attitude. Because you are the inspiration and direction for your work, your mind plays a tremendous part in the success of your efforts.

A definition of attitude would be, "an emotional state of mind, completely controlled by the individual, that creates performance". In other words, a person's attitude is determined by the individual and is only controlled by outside forces if the individual allows it.

POSITIVE MENTAL ATTITUDE

A positive mental attitude is having a "can-do" versus a "can't-do" attitude. A person chooses to see the good in things instead of the bad.

The key word here is "choose": You have the power to choose how you will react to things that happen around you, or you can be as others and seemingly be pushed around by other people and outer influences over which you have no control.

The important thing to remember here is that our lives are filled with daily occurrences, but these events are neither good, nor are they bad. We as individuals assign a "good" or "bad" label on an event that occurs, and we live with that designation.

FEAR AND YOUR ATTITUDE

Sometimes people have fears over what the future may hold. In sales, it happens when you worry about whether they will accept you or reject you. You wonder if today will be the day where you have many sales - or none at all.

All in all, there are just two things you can control - your attitude and your effort. To put it simply, control the things you can control - put your confidence and belief in those things which you have the ability to control.

REJECTION

Sometimes sales professionals worry about who they will meet and what these people will say to them. However, instead of thinking about the friendly people they will meet, they usually dwell on negative thoughts.

It is important to realize that each person has rights. You have the right to approach anyone with an offer of the services that you render. And your prospective clients have the right either to listen to you or to refuse your services. What is essential is that you maintain this understanding as you work, because you will face it every day.

Whenever you meet someone who is impolite or rude to you, understand that there is nothing that they could have against you personally. They may be having a bad day or perhaps they have had an unpleasant experience with another sales professional from their past and they are projecting that on you.

One of the nice things about our business is that one prospect will not make or break your day or your career. If they buy, fine - if not, then that's okay too. But one thing is for sure, success will come to those who try and keep on trying with a positive mental attitude. You will find plenty of buyers if you will apply this principle of perseverance.

FEAR OF FAILURE

Along the lines of fear of rejection there is fear of failure - where people are scared to try because they might not succeed. They may be dwelling on current failures, or they may worry they might not run into anyone who will buy from them that particular day.

Regardless of the reason, most all fear of failure comes from the doubts we have about our ability . We constantly short-change ourselves, when really we can accomplish just about anything if we just set our minds and efforts to it. In reality, we must remind ourselves that if other people can do it, then so can we!

SIX STEPS TO OVERCOMING FEAR

1. ACCEPT YOUR SITUATION AS IT IS

Realize that you are new at this and that it will take a while to become comfortable with your new career. If you have been in sales before, then be thankful for your experience, but also realize that you have a lot to learn as well.

Many times when we do something new, we wonder whether or not we will be good at it or how long it will take before we will succeed. Sometimes we look at what we have accomplished so far and it is less than what we wanted. But regardless of what has happened, you must accept your situation as it is today and then move forward from there.

2. BE WILLING TO FAIL

This advice may seem odd, but one must be willing to try knowing that failure comes in a pretty hefty dose because many times during one day one will hear the word "no".

What is important here is that if a person holds back their best effort because they are afraid of making a mistake and possibly looking foolish because of failure, then the possibility of success is very remote.

The very best sales professionals understand that in order to hear a lot of "yes" responses, you must first be willing to hear many more "no" responses.

3. MAKE DAILY PREPARATIONS

In the world of selling, all of the responsibility for success rides on the individual. You and you alone are going to be the reason that you succeed. One of the keys to succeeding is to have knowledge that will help you to perform at the job well.

Knowledge breeds confidence and confidence breeds success. The more you know about what you are going to say and how you are going to say it, the more confident you will become in your ability. A football team will practice 30 or more hours each week in order to play for 60 minutes on game day.

The same is true here - you must be willing to prepare daily so that you will be sharp. Not only do you need to know your words, but you must plan your day so that you will use your time carefully and effectively. Planning and preparation are two essential keys to success.

4. LIVE IN THE PRESENT

One of the most essential things that successful people are able to do is to block out things past or future, and concentrate their full effort on what is important to do now.

It is simple to understand that there is literally nothing you can do today to change yesterday, and you cannot live tomorrow today. Successful people have developed the ability to concentrate their efforts on the task at hand, where failures tend to worry about what has happened or what might occur.

It is important to look at the past and to make corrections from mistakes. It is also important to plan for the future. But what is essential for success today is to focus all of your energy on the task at hand.

In applying this to your new career, take your job one day at a time, one presentation at a time. With each new prospect, have a positive expectation of success. When you expect the best, the best will happen.

Sometimes you might go all day without a sale, and then sell the very last presentation. Sometimes you might go all day and make no sales. Sometimes you might go all day and sell every one of your presentations.

The point is, you never can tell, and that is one of the challenges of a sales career. But through diligent work and living in the present, you will find the ability to overcome fears and doubts.

5. BE A PROFESSIONAL

What is a professional? A professional is not the job you do, but it is a description of the way in which you do your job. A common denominator of success among successful people is that they see their way through difficult and trying situations where others simply stop trying and give up.

A good example of this is Thomas Edison. We remember him as a successful inventor and the creator of the light bulb -- certainly an event of mammoth proportions. Yet few people know that it took him over 10,000 failed experiments before he found the first light bulb that worked!

Just before the experiment worked someone pointed out to him that he had failed nearly 10,000 times. Edison politely corrected the man by saying: "Sir, you are mistaken. I have successfully discovered nearly 10,000 ways in which it won't work!"

Babe Ruth, the great Bambino, belted 714 home runs in his career. But a little known fact is that he also was for many years, the "Strike Out King" as well. But how do we remember Babe Ruth? He is a true American hero.

Why were these people professional? Successful people take whatever they are dealt and then go from there. They believe that "with every adversity there is a seed of equal or greater benefit." In other words, regardless of what happens, a person can find something good in a "negative" situation if they look hard enough.

Professionals always look for the good in things. In our business, how you control your attitude will determine how "professional" you are. If you are having a tough day where everything seems to be going wrong, how are you going to handle it? When failure hits you square in the face, how will you deal with it?

Professionals choose how they are going to react in all different situations. If they meet someone who is rude or upset, the professional simply pays no attention to them and moves on to find a prospect who wants to hear their presentation. If they fail to close the sale, or many sales, they simply learn from experience and move on to find the "yes".

Just like Edison, a professional pays no attention to "failed experiments" and concentrates fully on finding the solution. Just like Babe Ruth, a professional pays no attention to strike-outs but concentrates fully on hitting home runs.

Professionals have an undying faith in the "Law of Averages" and the "Law of Large Numbers". They put their faith and confidence into the things over which they can control and disregard the things over which they have no control. This is the professional's way of overcoming fear.

Clearly the professional has himself in control, therefore he feels better about himself and what he is doing. The kind of person you will be is your choice. The key word which describes the professional is "choice", because you have the power to choose the kind of person you will be.

6. DO YOUR BEST

By doing your best, you unleash the ability and talent that is deep down inside of you. If you hold back, fear will take control. If you put all of your energy into what you are doing and follow the preceding 5 steps, you will trample fear underfoot.

To conquer fear, do the thing you fear and you will discover that it is a lot easier to do it than to sit around and worry about it. Action cures fear - by taking action, you eliminate worrying about what might happen.

Do your best and great things will happen!

ENTHUSIASM

Enthusiasm about your product and what you are doing is the best way to get a prospect motivated to buy. If you are excited about what you are doing, then your prospect will more than likely be excited about it too.

Selling is a "transference of feeling". In other words, if you feel confident, you will "transmit" that feeling to your prospect and they will become confident in you and your product. Unfortunately, you will transmit not only positive feelings and emotions, but negative ones as well. But you have the ability to control your thoughts. William James, the famous Harvard psychologist, discovered that most people allow their thoughts and emotions to control their actions - this can be dangerous. But what he also discovered is that a person can cause their actions to direct their thoughts. In this situation, an individual does not have to wait until they "feel" enthusiastic, they simply act enthusiastic and then they will become enthusiastic.

Therefore, if a prospect is less than enthusiastic, you can direct their emotions to become energized by your enthusiasm. If you act enthusiastic, then your prospect's fears will be minimized, as well as your own.

How do you do this? Well, you do not do it by acting "wild and crazy", but you can do it easily by starting with a smile. People like to do business with people whom they like and trust - one of the best ways to do this is to be friendly in your manner and disarm them with your smile. Smiling, using humor and laughing are all ways in which you show your prospect your confidence in yourself.

You can also show your enthusiasm by the way you greet your prospect in the approach. By being friendly and upbeat in the approach, you communicate confidence and trust to your prospect. When you want to communicate excitement, speak in an enthusiastic tone of voice by speeding up slightly as well as nodding your head and using your eyes and eyebrows. All of these actions keep your presentation interesting.

The best way to describe the manner in which to be enthusiastic is to remember a time when you had some exciting news that you wanted to tell someone. The excitement that you communicated to that individual is the same that you do in selling.

It is simple to remember, when you act enthusiastic, you become enthusiastic. You feel better, your prospect feels better - enthusiasm sells!

GIVE YOURSELF SOME "ATTITUDE FOOD"

Just as your body needs food every day to survive, your mind also needs "food". Many times we "starve" ourselves by not inputting positive material in our minds. By constantly challenging our mind with new information, we keep a fresh, lively, creative approach to our work.

READ DAILY

One of the best ways to learn new ideas and to keep our minds fresh is to read positive inspirational books. Books by Patrick Snow, Hal Becker, W. Clement Stone and many others, are designed specifically as "self-help" guides that are written to address the challenges that you face in this very career.

These books contain the very principles of success that have helped these and other people to achieve great success. It has been said, "Any fool can learn from his own mistakes, but a wise man learns from others' mistakes".

These great authors expose the very ideas that will help you overcome virtually any situation and achieve success. Schedule 15 minutes every morning to read and study the words and ideas of these successful people and then put them into action each day.

LISTEN TO CDS

In much the same way that books will positively influence your attitude and effort, motivational CD's are another excellent source of inspiration.

Many of the motivational authors have realized this powerful tool and have recreated these success principles on CD. Zig Ziglar, John C. Maxwell, Dr. Dennis Waitley, Tom Hopkins and Jim Rohn are just a few of the leading speakers.

Many successful people use these CD's in their cars in order to maximize the use of their time. Your Team Leader may have a CD or two that you can borrow before you buy a set.

SELF MOTIVATORS

Sometimes when you are in the middle of the day and you need a little boost of enthusiasm, self motivators or affirmations can be a handy tool. It is no more or less than a positive statement about you or what you are doing. Here are some examples:

"I CAN, I WILL, I'M GOING TO DO MY BEST TODAY."

"WITH EVERY ADVERSITY THERE IS A SEED OF EQUAL OR GREATER BENEFIT."

"WHATEVER I CAN CONCEIVE AND BELIEVE, I WILL ACHIEVE."

"I WILL PERSIST UNTIL I SUCCEED."

If you will memorize these, they will come in handy every day as you face the adversities encountered in this job. You will keep your attitude up and a smile on your face, and your prospects will respond favorably to you.

Just as you have learned that your attitude can be your greatest challenge, it can also prove to be your greatest helper. Sales is a challenging field, but that is why it is so rewarding, not only financially, but personally satisfying as well. Your attitude will prove to be the greatest determining factor of your success.

10 KEYS TO A POSITIVE MENTAL ATTITUDE

1. Count your blessings in life daily and give thanks.
2. Keep your mind on the things you want and off the things you don't want.
3. Read self-help materials; relate and assimilate.
4. Use positive suggestion.
5. Daily set and achieve a goal, (personal or professional).
6. Be a finder of "good" rather than a finder of "bad". Always look for the good in others.
7. Believe in God; believe in yourself.
8. Share yourself with others; a part of you that is good.
9. Live PMA daily; you cannot teach what you don't know.
10. Use the greatest power known to man — prayer.

Adapted from the works by W. Clement Stone

PHYSICAL EFFORT

As with any job, physical effort is the foundation of success. You must be on the job in order to do the work and get paid for your efforts. The following section will discuss the daily schedule and routine which will help you succeed.

GETTING READY FOR THE DAY

In sales, it is not important just to get to work on time, but you must be prepared for the day in a different manner from which most people go to work at other jobs. Of course, you want to do the "normal" things like personal grooming and eating a good breakfast, but you also want to take extra care to look sharp.

Dressing sharp does not necessarily mean wearing expensive clothes, but it means dressing in such a way that your prospective clients will be impressed with your appearance. It is a plain fact that people like to do business with people who are professionals, and especially when it comes to financial matters, such as the service that you provide.

BE ON TIME, BE PREPARED

It is a mark of a professional to be on time and prepared. Whether you are going to a sales meeting first thing in the morning or to see a prospect, be ready to do business.

Have all the materials that you need, such as applications and brochures, on hand and ready to go. Also, be sure to have your name lists updated and have your pre-approach and referrals organized so that you know exactly where you are going and who you are going to see. In fact, you should always know the first three sales calls you are going to make each day from the previous day. (See PRE-APPROACH)

THE THREE SCHEDULES

At Family Heritage, you are in control of your own success, so it is imperative that you schedule your time effectively. Along with the physical schedule of rising each morning and getting to work on time, there are three schedules that will help you achieve your goals.

1. READING SCHEDULE

Just as your body needs nourishment each day in order to function properly, so does your mind. This "food for thought" can be divided into two categories:

Instructional: the technical information about how to sell

Inspirational: material that helps inspire you to great achievement

It is suggested that you read instructional material after work so you can correct the problems you encountered during the day. Read inspirational material, such as The Greatest Salesman in the World, by Og Mandino or Success Through a Positive Mental Attitude, by Napoleon Hill and W. Clement Stone, in the morning before you go to work.

These books are written specifically to help you in your profession, and to help you believe in yourself and what you are doing in such a way that it helps you develop the right attitude toward your work. By reading a quick chapter in the morning you can prepare your attitude for the day.

2. HOURLY SCHEDULE

With your Team Leader, decide before you go to work each week just how many hours you will invest in your job. This amount will vary to some degree, but essentially it will be the same almost every week.

Then go one step further and write it down on your Daily Goal Card and stick to it. Remember you are your own boss out there, but it is important to be a good boss. That is, be sure to manage yourself in such a way as to complete the work you commit to at the beginning of the week.

3. PRESENTATION SCHEDULE

This goes right along with the hourly schedule because it is a measure of how you use your time. When you set your hourly schedule, set a presentation schedule as well. There are two Laws of Success that apply here:

LAW OF AVERAGES

This means that regardless of a person's ability, the more times they attempt something, the greater their chance for success. The best example of this is a deck of cards. If you wanted to find the ten of diamonds in the deck, then one by one, as you reveal each card in the deck, you increase the chances of turning up that ten of diamonds until it actually appears.

In selling, it is much the same way. By putting in the same daily physical effort with the number of hours and presentations, you will constantly be rewarded for your efforts. You will never know who your buyers will be until you go find them, but if you keep trying, you will find the next buyer.

LAW OF LARGE NUMBERS

In essence, this means that the more people you see the more you will sell. This law, along with the Law of Averages, is what will control your destiny in our business. The more times you show your product, the more you are giving people the opportunity to buy from you. It just makes sense that when given two people of comparable ability, where one sees ten prospects and the other sees five, the first one will not only double the second one's sales, but will also gain more sales experience which will also cause a higher sales volume.

BE CONSISTENT WITH HOW YOU WORK

It is imperative to establish a daily routine. Doing this takes a lot of guesswork out of your efforts. Simply put, control the things you can control, such as the effort you put into your work, and be consistent.

Successful sales professionals do not allow their sales volume to control their effort. In other words, just because you have one day where nobody seems to be interested, it does not make sense to "pack it in" early. An important part of your success is to put faith in the Law of Averages and the Law of Large Numbers, and realize that just one more sales call might reveal a buyer to you.

Conversely, on a day where everything seems to be working out better than you had expected, be sure to work diligently up until the time you had agreed to work. By doing this, you develop the habit of doing the things that cause people to succeed. You are developing habits that will carry you, regardless of what the results are.

You never know when or where the sales will come, but one thing is for sure, the very best sales professionals across the country do not look only at their sales results to determine their effort, but focus on their effort to cause their sales.

INDIVIDUAL PROGRESS REPORTING

BE CONSISTENT WITH WHERE YOU WORK

The most successful people in our business work their territory "tight". That is, they decide that they are going to see everyone within a certain area because it is the most productive, effective way to work. (See Pre-approach for method.)

By staying in one specific area and not hopping around chasing down "leads", the system will help create more sales for several reasons:

1. You allow the Law of Averages to work for you.
2. You allow the Law of Large Numbers to work because you can make more sales calls and presentations.
3. People buy on the approval of others, and prospects are more likely to know a number of your clients because you are working in a small geographic area.
4. You become a part of what is happening in that particular community so you can relate to the people.
5. You are more confident because you feel you are a member of that community.

By being consistent with working your territory you will find your work rewarding in many ways.

GOAL SETTING

It is a fact that less than 5% of all Americans set goals for themselves and then write them down. It has been said that the average American family spends more time planning a two week vacation than they do planning their lives.

Perhaps in other jobs, goal setting is not as fundamentally important, but in the career you are in, it is essential. By setting goals you will take giant steps towards your success.

WHY SET GOALS?

Without having a target to shoot at, how can you ever hit a bulls-eye? Without having a goal line or goal posts in football, how can you ever score any points? In golf, without a flag and a cup, what would be the use in playing the game? The same is true in every aspect of our lives. The reason we do not take the time to set goals is that we can get away with it in many of our normal activities. However, one thing that virtually all highly successful people have in common is that they set goals for themselves and then write them down so that they can check their progress.

Since we do not punch a time-clock or get paid by the hour, we have to set goals for ourselves. If we are going to succeed, we have to take time each week to think through what our goals are and then write them down. Then we need to review them periodically to see if we are on target.

A GOAL SETTING SYSTEM

There are many systems that one can follow, but here is one that works quite well at Family Heritage:

1. GOAL - what you want
2. PURPOSE - the reason you are doing it
3. PLAN - how you are going to get it
4. FOLLOW THROUGH - your commitment

1. GOAL

You have to know what you want in order to get it. A simple example of this is setting an income goal for the year, month or week. Write this down and then figure out what you would need to sell to accomplish it. Then figure out what you want - perhaps a new car or clothing, or possibly new furniture for your house.

It really does not matter what it is, just as long as it has meaning to you. It is essential that this objective be specific as well. Maybe you want a new car - what kind of car? color? body style? year? extras? Be specific so that you can develop a mental picture of what you want.

Get a real picture of it and hang it on your mirror so that you will see it every morning. You may even want to carry it with you in your car so that you can constantly remind yourself of what you want.

2. PURPOSE

What is a purpose? In a simple definition, it is the motive behind doing the things you do. Some people say that they do not have a purpose behind their work other than to make a living. Virtually every person in this country has a deep emotional purpose behind doing the things they do.

How do you discover what your purpose is? The best way to start is by asking yourself questions that just might reveal what makes you tick. First, why did you come to work at Family Heritage? What did you see in this opportunity that other work didn't have?

An answer commonly heard among sales professionals is, "Money motivates me!" However, is it money that really motivates them, or is it what that money represents to them - what they could do with that money that might bring a smile to their face or comfort to their family?

Could it be that what really motivates them is the desire to be able to provide for their family in a way that they have never been able to provide before? Could it be the desire to be able to have security? Whatever the purpose is, there is a deeper purpose that is beyond what is obvious to all of us.

On another note, many of our representatives find it rewarding to have the opportunity to work in a career where there is a good feeling because they are genuinely helping a fellow person. They are motivated to help others. Many of our Team Leaders are motivated by the fact that they are helping other agents to become successful.

Regardless of what motivates you, whether it be to prove something to yourself or to help other people or whatever, it is important to figure out what it is. Once you have a handle on it, you can reach tremendous heights of success because you will be willing to go on toward your objective regardless of the difficulty along the way.

3. PLAN

Develop a plan of action that will accomplish the objective. Figure out what your sales success would have to be in order to accomplish the goal. If you are new to sales, your Team Leader can help you figure out how many presentations you would have to make each day to hit that goal.

The plan is essential and it must address the number of hours, presentations, calls, sales, etc., that you need to do. You must take your money goals and translate them into work goals. Then you can focus in on the things you can control and avoid putting your confidence in things that you cannot control.

The plan that you develop must have elements that are measurable. In other words, you must be able to check your daily and weekly progress against your plan. If, for instance, you said that you were going to put in 7 presentations per day, and you actually put in 4 presentations, then you would be falling short of your plan. It is now your responsibility to take corrective action.

For example, saying that you are going to sell 100 Units per day in your plan would be an improper plan - that is an objective. Stating that your objective is to sell 100 Units per day and that your plan is to work from 9:00 am to 8:00 pm and put in 7 full presentations is a proper plan.

Just work backwards to establish your plan - decide first what you want and then develop a plan of action that will cause you to accomplish the goal. Simply put, plan your work, then work your plan!

4. FOLLOW THROUGH

This is your commitment to yourself and to others that you will complete what you start. Just because the circumstances change and the challenges become more challenging does not mean that your plans should change. With all things worthwhile and meaningful, there are difficulties to meet and overcome.

Have the courage to commit yourself to your work and then stick to that commitment. Never make excuses for falling short - it takes no genius to find a reason for failure. It takes a committed individual who makes it a habit to finish what is started and to stick to the pre-determined game-plan. For winners in all walks of life, the word "compromise" is not a part of their vocabulary. What follows are some ideas for proper goal setting.

WRITE DOWN YOUR GOALS

A goal is nearly worthless if it is not recorded. Use your four-step Goal Setting System to set your weekly, monthly and yearly objectives. Just write it out on no more than the front of one sheet of paper.

Not only is it important to think your goals through and then record them, but it is even more important to review them often. It is suggested that you look at your long-term goals at least once a week, but review your weekly goals each day.

CRYSTALLIZE YOUR GOALS

Now that you have set your hourly and presentation plans, it is imperative to break them down into bite-sized chunks. In other words, how do you eat an elephant? One bite at a time! The same is true of your work.

Say you have determined that in order to hit your sales goals for the week, you have determined that it will take 45 hours and 25 presentations. The next step is to divide these numbers by 5 in order to determine what you must do each day. That would be 9 hours and 5 presentations per day.

Now, to get it into a more "digestible" form, divide your day into goal periods, or two hour periods (see Daily Goal Card). This way you should work two hours in the first period, say 8:00 am until 10:00 am, with a goal of giving one presentations.

Then at 10:00 am, pause to review what you did the first period and make corrections as you head into the second period from 10:00 am to 12:00 pm. Your goal should again be a minimum of one presentation. Follow this format throughout the day in order to be more effective with your use of time.

It is important to understand that you do not have complete control over how many presentations you give each goal period; in fact, you will get anywhere from zero to five. But it is important to focus on two hours at a time and getting one presentation per period so that you will have accomplished your daily goal of at least five by the end of the day.

A similar exercise will be used later to help you focus in on setting sales goals, but for now, just focus in on work habits because you must control the things you can control. Remember, there are only two things you can control: your work habits and your attitude.

At night, be sure to total your hours, calls, presentations, etc., and record these on your weekly report. Then look at these numbers and track them from day to day and week to week so that you can see patterns emerge and then realize where your strengths and weaknesses as a sales professional are. At this point you will be able to take action and improve your effectiveness as a sales professional to close more sales.

SET NEW GOALS WEEKLY

It is important to avoid getting into a rut. One of the very best ways to accomplish this is to keep your job fresh and interesting. It is your responsibility to yourself to keep your enthusiasm about what you do - yours and yours alone.

Be sure to sit down on Sunday night and think through your plans for the next week. Think about your schedule and write it down, as well as other goals and plans. Visualize how it will feel at the end of the week when you look back and congratulate yourself for a great effort - an effort that got you what you wanted out of your goals.

It is a simple method and exercise, but one that is often overlooked for some of the more "important" things that have to be done. Nothing can be more important than you planning your work so that you can accomplish your personal goals.

SEVEN GUIDELINES TO GOAL-SETTING - MAKE THEM . . .

1. BELIEVABLE
2. CONCEIVABLE
3. ACHIEVABLE
4. MEASURABLE
5. CONTROLLABLE
6. STATED WITHOUT ALTERNATIVE
7. SOMETHING YOU REALLY WANT

KEEP A RECORD OF WHAT YOU DO EVERY DAY

In chapter two of the book, How I Raised Myself From Failure to Success in Selling, Frank Bettger describes how he went from a miserable failure to a smashing success in sales when he finally performed one simple task: keeping accurate records of his efforts and then analyzing them to improve.

Immediately Bettger realized an improvement by selling as much in 10 weeks as he had taken in 10 months before. His closing percentage went from 1 sale out of 29 attempts to eventually 1 out of every 3! This one activity gave him the tools he needed in order to effectively manage himself.

DAILY GOAL CARD

This is the first tool that you can use to help you each day. Write down your goals, such as hours, sales calls, presentations, field recruits, etc. and the actual record of your activities. Use the following symbols to record your activities:

- / A Sales Call (face to face contact with someone)
- D Door Presentation
- X A Sit Down Presentation - no Sale
- ⊗ A Sale made

One unique way to gauge your level of activity without putting pressure on making sales is to use the Family Heritage Point System. By focusing on a certain number of points earned for your activities, not just sales, you can have a successful day.

Earning over 40 points every day will ultimately lead to success through hard work. Below is how you earn points.

1 point:	face-to-face call
3 points:	a complete demonstration
<u>5 points:</u>	<u>a sale</u>
9 points	total

So at any given sales attempt, you could earn 1-9 points. Keeping track of your points is like monitoring the tachometer in your car—they both gauge the level of output.

Your goal card also has areas for you to keep track of your appointments during the week.

WEEKLY ACTIVITY STATISTICS

At the end of each day, transfer your activities and results from your Goal Card to the Activity Statistics section of the New Business Transmittal. As your career progresses, this "weekly report" will become invaluable in establishing and maintaining good work habits, keeping your goals crystallized and staying on schedule.

You will have an opportunity to talk with your Team Leader about your progress and develop activity plans and goals to continue your career development. Attach your Daily Goal Card to the weekly Sales Report and turn it in to your Team Leader at week's end.

The Activity Statistic section is located at the bottom of the New Business Transmittal.

ACTIVITY STATISTICS - (For tax records only)

Day	Start	Stop	Net Hours	Calls	Demos	Sales	Points	Units	Mileage
MONDAY									
TUESDAY									
WEDNESDAY									
THURSDAY									
FRIDAY									
SATURDAY									
TOTALS									

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