

When calling to set appointments or door knocking with an older lead, your "mind set" will be the key to determining success.

- 1) You must understand the SOLE purpose of your call (to get a commitment from the client for a date and time to show up at their door with a smile on your face and HOPE LIKE HELL THEY ANSWER)!! If you believe in your ability to create a sale or multiple sales once you are "face to face" with your prospect, then having the proper MIND SET when prospecting by phone should not be a problem!
- 2) You MUST be as brief as possible on the phone without sounding "rushed" or "hurried". Basically, DO NOT over qualify or attempt to gain "commitment" from client while on phone! Trust me here; your success at gaining commitment will be so much higher if you attempt it in person!
- 3) MOST COMMON OBJECTIONS with this type of lead.

a) **"We already took care of it"**

Response: "Great! Looking at the personal information you sent in, I'm sure you got the new type of coverage, not the old-style coverage that so many agents still try to sell you? (PAUSE) The most common response will be "HUH" or "WHAT" or "I DON'T KNOW" or "HOW DO I TELL WHAT I HAVE?" This is your in. Tell the client: "The important thing is that you are protected. What I will do for you is what I do for everyone in this situation (THE TECHNIQUE WE ARE USING HERE IS CALLED "GREGARIOUS NATURE OF PEOPLE.") I'm already going to be out in your area today and also tomorrow seeing a number of other good folks like yourself. I'll just drop by while I'm out in the area and take a quick look at your policy and make sure you are receiving all the benefits you are entitled to. So which day works better for you?" ("both of you" if it's a couple) WAIT FOR AN ANSWER, THEY WILL GENERALLY (85% of the time) PICK A DAY BASED ON THE TWO (THE TECHNIQUE USED HERE IS CALLED "ALTERNATIVE CLOSE.")

Once they pick a day, say "Great... I have two times left (i.e. 10:15 and 2:15,) which would you prefer?" Note: I doesn't matter if your schedule is wide open, you need to make it look extremely packed and busy. Remember, perception is reality. Everyone wants to see the agent that is busy seeing everyone!! They will pick a time. At this point tell them to mark it down for (repeat date and time) tell them you also are marking it down for (repeat date and time) and then confirm address that is on lead and close with "Great, see you (repeat date and time.)

Note: Do not wait for them to go get a pen to write down date and time.

You don't want to empower them thus losing control. We repeat date and time at the close so much because we are not going to call to confirm the appointment, nor are we going to leave a phone number (unless of course we want a bunch of cancellations and/or no shows.)

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b) **“We sent that thing in months ago?”**

Response: "I understand... but we get so many of these requests that my schedule fills up so fast that if I happen to call and you don't answer, I cycle on to the next one and so by the time I get back to yours it could be a few weeks. Of course, it would only take about three or four times of your not being home when I call to turn this timeframe into a few months because of how many good folks like yourself send these requests in, and because of how fast my schedule fills up. The good news is we are talking right now and I do have a couple of openings in my schedule for this week, though I do have one important question to ask you, **HAS YOUR HEALTH CHANGED DRAMATICALLY SINCE YOU FIRST SENT THIS IN?** They will say no 99% of the time, your response is "Good," I can see you on either (DAY "X" or DAY "Y") to get your info out to you and go over it. Remember it's pretty basic, and this will only be about a 15 to 20 minute get together based on what you sent in so which day/evening works better for you/you guys/you of both?" **NOTE:** The idea here is to dominate or steamroll them. **ASSUME** the close from the moment they answer the phone and make it a reality!

c) **“We are no longer interested”**

Response: **NOTE** - These people have probably been seen by a lousy agent and didn't take action. Usually in their mind they couldn't afford it, but the reality is that the agent probably failed to show value! You must hit these people right between the eyes quickly and decisively. Your response will be: "Oh no, it sounds like you met with that agent that has been running around this area "overpricing" everyone. Did somebody already give you a quote?" **NOTE** - Hopefully they say "yes" because remember, people don't decide **NOT** to protect their biggest investment for their most beloved people after they fill out a lead. They simply get "mishandled" by a bad agent! If they answer "NO" you say: "Well based on the info you have provided here, I can give you a quote for protection and I would be happy to do that at no cost or obligation to you." From this point, you need to work your way into an appointment with them based on "quick and easy, gregarious nature of people, no obligation if you visit them, help me do my job" (the help me do my job one is where you basically say "look my job is to get the info out to you and return your original reply to you so I can cross you off the list, get this out of circulation and move on, etc.; what you do with the info once you have it is up to you. If you have any questions I will be happy to answer them while I am there.") If they say "YES" to the original question "did somebody already give you a quote" you say "Oh dam, just as I suspected ... I bet you were "over quoted." "Just out of curiosity, about how much did they tell you it would be per month ... **BALLPARK?**" Whatever the amount is, your response is always the same ... "oh that's way too much, we need to get together so I can drop off the info I have for you based on what you sent in. I'm already going to be out in the area seeing a number of other good folks like yourself (sound familiar??) and it's only about a 15-20 minute get together to get this info out of my hands and into yours. Remember, what you choose to do with the info once

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you have it is up to you. My job is to just get it out to you, answer any questions you have, and then I'm on my way. So would (DAY "X" or DAY "Y") work better for you, you guys, etc.

d) **“Who is this, what are you calling about. I don’t remember sending anything in.”**

Response: This is an easy one. Help them remember by saying, "this is the program that would pay off your home if something happened to you. You listed your D.O.B. as X. Review the info until they remember. Proceed from there. This will turn into objection 1, 2, or 3 above. The key things to remember here are to use the basics. "Gregarious nature of people," and "a brief, non-obligatory get together." Believe in yourself! If you can get in front of them, you can make great things happen!