

# STEPS TO SETTING UP A BUSINESS

## 1) DEMO: Product and “Why Offer Supplemental” Brochure

- **Intro:** Rapport (how long they've worked there, etc. and get a C/H/A story from business)  
*“It seems that every business I walk into has been affected—either directly with an employee, or indirectly like someone's spouse, parent, child...How about here? Who have you known?”*
- **Buying Atmosphere**
  - ✓ Highlight the main FHL Advantages: ROP, Policies are individualized, Affordable  
*“So John, there's 2 reasons I wanted to show this to you..*
    - 1) *I've found that every mnger/HR/owner I talk to is always busy looking at things for their employees, but rarely takes a few minutes to look at something for themselves—and this is probably the only time I'll catch you for 5 minutes! ☺ So as I'm explaining this, don't be shy—if it speaks to you and fits your situation...go ahead and protect yourself and your family today. And if not, no big deal. Either way, you'll get to see exactly how I would present it to your employees.*
    - 2) *The second reason is to show you how we can make things available to your employees, just like we do with...\_\_\_\_\_ and \_\_\_\_\_. So, first I'll show how it works for yourself, and then we'll figure out how to best work with your employees. Is that fair enough?”*
- **Demo “Why Offering Supplemental Benefits...” Brochure**
  - ✓ Read through points on “Why we benefit the company” and “Why we benefit the employees”
  - ✓ Really hit on why we are different and MUCH easier to work with than others  
*“So John, what \_\_\_\_\_ liked was he saw value in the coverage, and he could see how it would really benefit his staff to have this as an option. And what \_\_\_\_\_ liked is it didn't cost the business anything and easy to make this available. What do you like most?”*

## 2) FACT FINDING

- # Employees/shifts/locations, when is everyone together
  - ✓ meetings (when/time), mornings (ie Mon or Fri), shift change
- Benefits offered and how administered
  - ✓ Disability, health (how much does it cost them/empl, deductible), life insurance, other supp, etc.)

## 3) SET UP THE ENROLLMENT

- **Determine the 2 best options (below) after fact-finding (GIVE A “ONE OR THE OTHER” CHOICE)**  
*“Which of those ways would work best for your company?” (break eye contact and look down on your pen as if you are going to write it down)*
  - ✓ One on one for 15mins with a roster to check-off
    - ⇒ (ie: office, easy to pull each aside, breakroom meeting, etc)
  - ✓ Group presentation with survey, meet one on one
    - ⇒ (ie: construction, safety/weekly/monthly meeting, etc)
  - ✓ Memo with roster to call
    - ⇒ (ie: trucking, not at same location, out of state, difficult to catch, etc)
  - ✓ Opt-in memo
    - ⇒ (ie: last option, if the are not able to do one to the above)

## 4) CLOSE ON NEXT STEP

- Get the enrollment date on both your calenders
- Schedule a set appointment within 2-3 days to either:
  - ✓ stop back in or a phone call to setup the enrollment date
  - ✓ follow-up on first meeting to take the next step
- Grab a roster printoff while you are there