SKILLS ATTITUDE
FAMILY HERITAGE DIVISION
SALES ACADEMY
HABITS BELIEF

Success System Fundamentals

Sales Handbook

Globe Life
Family Heritage Division

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FIT

This logo references that there is a complimentary course available on the FIT (Fundamental Interactive Training) platform. If you see this logo, be sure to take the corresponding FIT course to enhance your understanding on this subject!

Your guide to success in selling!

The Sales Handbook is your "go-to guide" for gaining an understanding of this business and how to maximize your potential. With continued study and practice of these time-tested success principles, you can come closer to achieving your personal and professional goals!

Read and review each section until you are able to effectively and consistently deploy the learned skills in your daily activities.

Knowledge breeds confidence, and confidence breeds success! Learn, practice, and apply the information contained within this handbook, and you can achieve a quick start to your career!

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 enable you to succeed, but we are here to teach you the things that lead to success. It is a partnership between you and Globe Life Family Heritage Division.

Over the years, some people have succeeded and some have not. There are certain practices that work and others that don't. These have been documented so you can 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 so that it will become your success system. When it is utilized properly, it will ultimately bring you success.

There are three essential ingredients to the system that will dramatically influence your success:

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. Later, in the "Best Practice: Success Factors" section, you will learn about the "Law of Averages" and the "Law of Large Numbers." It will explain how consistent physical effort can put you on a path to success by employing these two incredibly powerful forces, regardless of your experience or skillset.

2. **Mental Preparation** — As you begin your career and it continues to develop, it is essential to gain and expand your understanding of our business, our systems, and our products. In other words, 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" of knowledge, can be found in a variety of resources. Some examples include: this handbook, your Presentation Guide, product guides, sample policies, FIT, and ABM (Agency Builder Model). Sales and Leadership Academies, as well as regional and national meetings, will provide additional Career Track training opportunities. You will continue to gain knowledge throughout your career with Globe Life Family Heritage Division.

   - **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's the "common sense" of selling.

3. **Positive Mental 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 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: **work hard... study hard... have a postive attitude!**

Being coachable can dramatically shorten your learning curve, so lean on the experience of those around you who have been where you are and are where you want to be. If you are coachable and 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 protecting families, it is always one of these three essential ingredients that are lacking.

We will dig deeper into these areas later in "Best Practice: Success Factors"

FIT 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 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

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 present 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 gesturing towards that area and taking a small step in that direction, as you say, "Would it be okay if we just sit down over here…" This will prompt the prospect to lead you to your suggested destination where you can sit down.

2. Position Yourself Properly

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, and they may perspire 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 be somewhat apprehensive. This is also 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 sat down with them, then they are usually uneasy. You also may have a 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 their 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 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.

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

4. Use Eye Contact Properly

This is a simple rule:

- Look down at your presentation, and read along using your stylus.
- Look up at your prospect to establish eye contact when you ask a question or cover a point that is in your presentation.

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 point in your sales presentation using the above method.

As you want to break away from the presentation to ask a question or make a verbal point, pull the stylus off the page and look up, establishing eye contact with the prospect. It is a more personable and effective way to communicate. Your eyes and your stylus are powerful tools; they help 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 stylus off of the tablet 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. 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.

We will dig deeper into these areas later in "Best Practice: Selling Skills"

6. Use Your Voice Properly

Your voice is your most powerful selling tool. With it, you communicate ideas, thoughts, and feelings behind your product. 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. Soften and lower your voice to express sincerity, importance, or a meaningful point.

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

Eliminate distractions to get the prospect's full attention. It is possible to find the radio or TV blaring in a home you enter, or the kids and animals are 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 radio and gesture toward the object. They will usually say, "Oh, go ahead and turn it off," or they'll do it themselves upon the request/gesture.

By having the undivided attention of your prospect, it will help them to concentrate on what you are presenting. This helps 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 and more families protected!

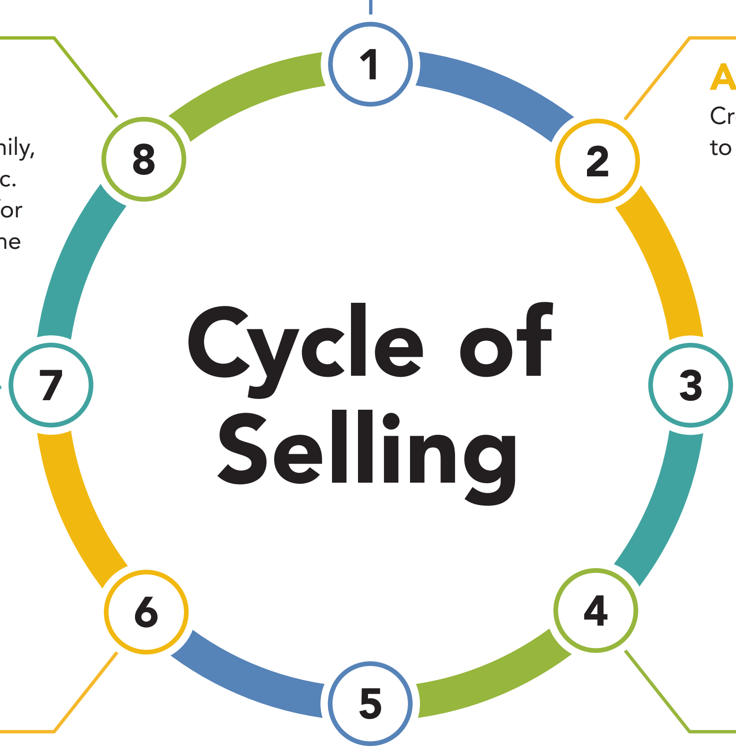
The introduction is by far the most important part of the sales process. It lays the foundation for a successful sales demonstration by gaining the trust of the prospect, clearing his/her mind of distractions, finding a need, and setting up a buying atmosphere. Without this essential "preparation" for 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.

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 8 parts to the Globe Life Globe Life Family Heritage Division "Cycle of Selling."

Pre-Approach

Asking for and gathering pertinent information regarding prospective clients that may be used in a future approach. This is gathered at the end of every sales call; for some prospects, that may be after an approach, a presentation, or a sale.



Approach

Creating the opportunity to present your product.

Introduction

Transitioning from the approach to the benefits in your presentation. It includes 3 parts: Building Rapport, Building a Need, and creating a Buying Atmosphere.

Presentation

Presenting the product features, benefits, and advantages. This is where we fill the need.

Close

Bringing the prospect to a point of decision.

Responses to Objections

Responding to concerns raised by a prospect in a professional way that can address their uncertainty and provide an opportunity for them to change their mind.

Solidification

Reaffirming the prospect's buying decision, explaining the next steps, and preparing them to give referrals.

Referrals

Gathering personal recommendations: family, friends, co-workers, etc. This incudes referrals for Sales/Recruiting and the pertinent information about them.

FIT Pre-Approach

Pre-approach is the information a Sales Professional gathers 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 approach. The very best Sales Professionals invest the time and focus their energy on gathering good pre-approach information. Done properly, you spend your time with warm approaches 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 with a warmer approach, give a better presentation, and 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 or clients

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:

1. **Essential** — Such as their work status, name, and when they will be home
2. **Helpful** — Such as where they work, what they drive, 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 not only knowing their name, but also knowing the people around them.
3. Having insightful information into their workplace, financial situation, family situation, age, health history, competing coverage, etc. will help you personalize your approach and presentation. It will also demonstrate that you are a Sales Professional.
4. Keeps you organized, accurate, and effective with your time.
5. Keeps your warm market "pipeline" full with potential prospects so you always have someone to see.

How To Track Pre-Approach

First, you will need something to help you stay organized. It is important that you accurately record all the information and organize it in a way that is easy to use and immediately accessible. Your Agency may use different resources for gathering and organizing pre-approach. They may use a variety of third-party online apps to accomplish this. If they have an app that is effective, feel free to have them show you how to use it. Here, we will talk about the analog or "hand-written" method. There are two basic tools that you will use: a "pre-approach pad" (i.e. 8.5 x 11" notebook) and an area map.

It's important 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. This can be a vital resource for reservicing your territory later in your career. If you just trust your memory, you will forget a lot of essential information. Therefore, it must be a legible record of your work.

Symbols And Abbreviations

In order to avoid having to write a lot of notes, it is useful to use abbreviations. It's 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	**R**	Retired
W	Wife	**CB**	Come Back
C	Child	**BZ**	Busy
TTH	Talked To Husband	**~6**	About 6pm
TTW	Talked To Wife	**6+**	After 6pm
TTC	Talked To Child	**>6**	Before 6pm
HNH	Husband Not Home	**×**	Presentation
WNH	Wife Not Home	**⊗**	Sale

See section "B2B Marketing" for B2B examples

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 6:00pm. One step further would be to set a definite appointment and write that time on your schedule.

See Section 4 — Setting Appointments in "Best Practice: Success Factors" for a step-by-step guide and best practices

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 start a new territory, but in the future when you return to see the families that you missed or re-service the ones you have already protected.

The most successful Sales Professionals stay in one area and work it thoroughly, even going back to some families multiple times in order to catch them at home. Working your territory "tight" will actually cause you to protect more families because of the higher concentration of names in a certain area, thus the more accepted you will be by your prospects.

See Section 3 — Maximizing Power Names in "Best Practice: Selling Skills" for more information on using names effectively

Pre-approach gives you the system by which you can be certain of calling on every family and doing it in an effective manner.

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

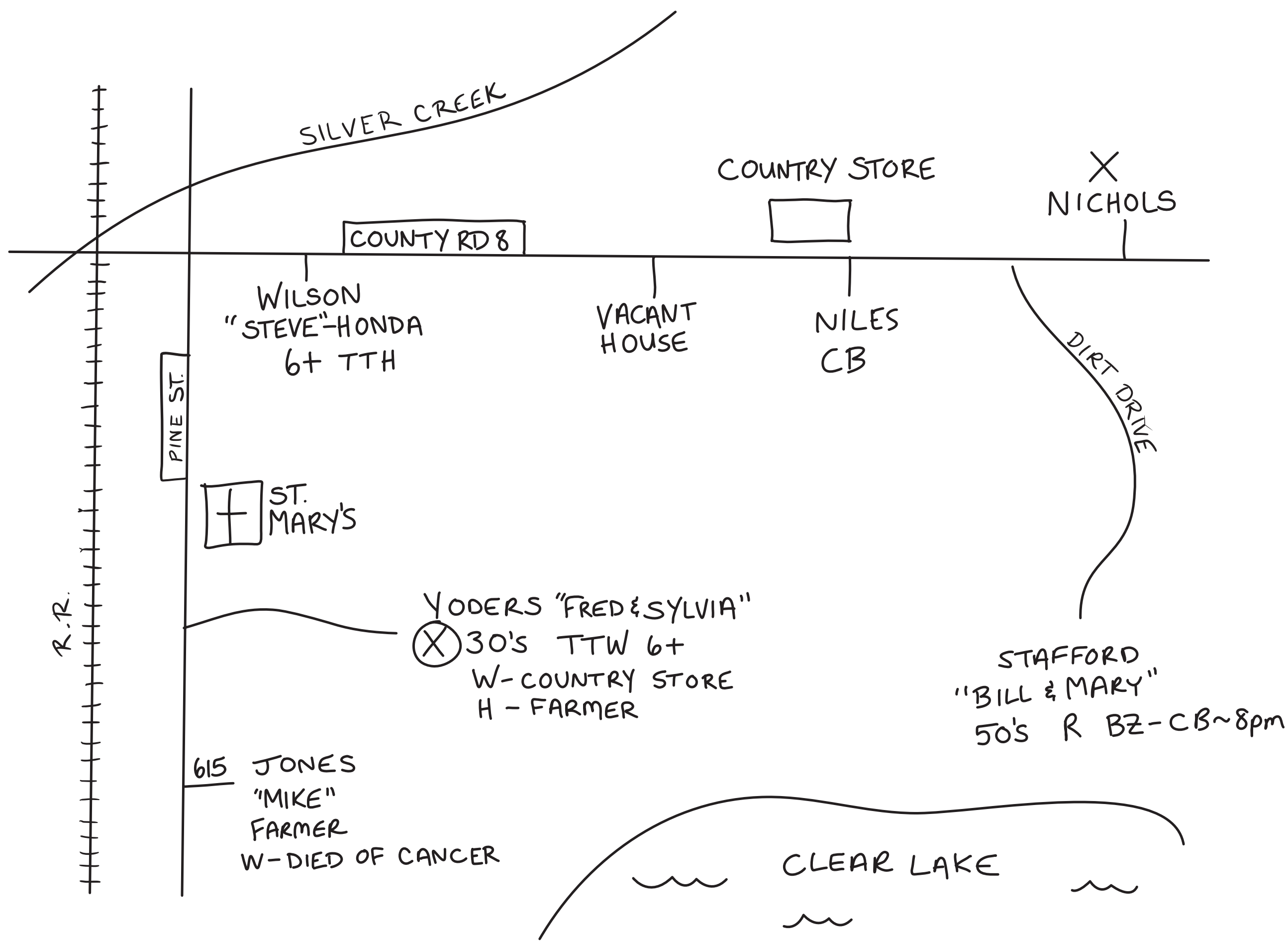
Making City Pre-Approach Maps

Mark off each lot on the block, even vacant lots. This enables you to find your way back to any house on your map, simply by counting the number of lots from the corner. House numbers can be hard to read sometimes so 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, and it may help you devise a shorthand system of your own. You will find it helpful to discuss your system with your Agency Owner or Agency Builder. Use plenty of space. The time you save and extra sales you make through accurate, well-organized pre-approach will pay for many notepads.

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 out when they're home) is the key. 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 (i.e. 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. Layer the essential and helpful questions
3. Show them genuine gratitude for helping you (thank you so much!)

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:

FIT

See FIT for more examples on how to transition to pre-approach

A: "I was wondering if you could help me out with something different, and that is my map. The folks next door, do they work or are they retired?"*

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. 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.

A: "Thank you so much, that really helps a lot; how about the next family, do they work or are they retired?"

Continue to ask this question about each of the home, and then go back to the first one and say:

A: "By the way, who would I ask for over there to be polite?"

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:

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

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*In this handbook, Agent scripts are denoted by the letter "A." The letter "P" is used for the Prospect response.

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 because you can cover more ground with a person than if you ask all of these detailed questions about each prospect individually.

Show genuine gratitude to your prospect by thanking them for their help. "Salt and pepper" your pre-approach questions with statements like:

A: "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 some or all of the information you are asking for. 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 and methods of gathering information can also be used while working the business market.

See section "B2B Marketing" for more specific variations and how it can be recorded in a B2B approach

FIT Approach

The approach is one of the most exciting parts of the Cycle of Selling. It is where you get to think on your feet and use your head as you greet your prospect and ask for the "sit-down." Basically, the approach is the greeting you use as you ask for the opportunity to show your product.

Different Sales Professionals ask for opportunities to show the product in a variety of different ways, but all approaches can be divided into two basic categories: direct or indirect.

A "direct approach" is where the Sales Professional is responsible for setting the appointment, such as over the phone or face-to-face. Indirect methods are of a wide variety, ranging from networking through social media, business associations, and acquiring "leads." While they all may work on some level, it has been found **the most effective approach for selling our products 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 products in this fashion. Not to mention, it's more interesting and people-oriented.

The Approach System

While everyone we meet is a prospect and potential client, there are several specific markets that we sell to including residential, farm/rural, and business. This first section will deal with residential and farm/rural approaches.

There are three types of approaches:

1. **Spontaneous** — When you know absolutely nothing about the prospective client.
2. **Pre-Approach** — When you know a little bit about your prospect from information gathered from previous prospects/clients. 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.
3. **Referral** — 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, who may be in their circle of influence.

Attitude: You and the Prospect

It's natural for you to be a little nervous at first because you may 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're 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.

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 and 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, your prospect as well.

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 "look you over," thus helping them to feel comfortable with you. When they open the door, wait until they give you a verbal response of some sort, such as, "May I help you?" Then pivot away from them without moving toward the door. Then while relaxed and with a smile, and say;

First Approach

A: "Hi, Mrs. Jones. My name is __________ with Globe Life Family Heritage Division, and I'm the one in charge of talking with all the families in __________ 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?" *Break eye contact, gesture inside, wipe your feet, and move toward the door.*

Do not pause after you say the word "cancer" or else the prospect may 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 and mention their names.

The last line of the approach — "Do you have a place we can sit down?" — is not a question. It is 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 or at the door. 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. The prospect will do one of two things: they will allow you to come in, or they will give you an objection/reason why now is not a good time.

Potential Initial 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 "lack of information" 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," or "I don't have time."
- "I already have good insurance."
- "Is this insurance/cancer insurance?"

How should you react? It is natural to react in a tense manner because it appears that the prospect has rejected your approach. However, if you react in a tense manner, you will have allowed the prospect to set the tone of the approach. On the other hand, if you react in a positive way by understanding their uncertainty and lack of information may create an initial objection, then you are setting the tone for the approach.

The objection should be a signal that the prospect is saying, in their own way, "Tell me a little more." It is in this light that you respond in a positive manner. With the right attitude, every approach will be successful if it:

1. Leads to a presentation
2. Leads to an appointment
3. You're able to gather any pre-approach information
4. You leave the prospect better than when you found them (make them smile)

Successful Sales Professionals and Agency Builders are always mindful of future opportunities. It is particularly important to consider this when you or a team member re-service that territory sometime in the future.

Remember, you only get one chance to make a good first impression, so always leave your prospects in a professional and friendly manner. This will ensure that they are more receptive to you when you revisit them for future opportunities (i.e. when that prospect may be in a different or better situation).

Say something like:

A: "Thank you so much for your time. I really appreciate every opportunity to give folks a chance to see this. If I'm back in this area in a few months, you wouldn't mind if I stopped back by to say hi, would you?"

Sounds good doesn't it? Don't be surprised if this turns into an immediate opportunity to give a presentation!

What you should NOT say is: "Okay, let me cross you off my list," or "Got you crossed off."

While it may seem harmless to you, it could be perceived by the prospect as short, dismissive, rude, or very unprofessional. It certainly doesn't create a favorable welcome when you revisit them in the future.

Second Approach

Go back to where you were, relax, and smile.

A: "Oh, I'm sorry; I guess you haven't heard about me yet. That's okay, Mrs. Jones. My name is __________ , and I'm talking with everyone about cancer. In fact, I was visiting with…" *Go into more detail with names, showing pre-approach map.*

"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?" *Break eye contact, gesture inside, wipe your feet, and move toward the door.*

Your delivery and tone of voice on this second part of the approach is the key. Relax, smile, go back to your original position, and "come up laughing" as you say, "Oh, I'm sorry…" You then restate your name and purpose, and mention some of the neighbors you have just visited. The inference here is that everyone is looking at it and they should, too.

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 you will not take up too much of their time because you have a lot of people to see.

By being friendly and relaxed, you communicate confidence and trustworthiness to the prospect. Many times, it's this pleasant persistence that leads to success where others end in failure. If the prospect objects again, respond with the third approach as follows.

Third Approach

A: "Okay, I understand. Let me ask you this… who is the closest person to you — friend, family, or neighbor — who has had cancer?" *Engage in discussion, if appropriate. Refer to "Building Rapport" for how to elaborate.*

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

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

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

"Do you have a place we can sit down?" *Break eye contact, gesture inside, wipe your feet, and move toward the door.*

Third Approach — Prospect Is On Medicare

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

A: "Okay, I understand. Let me ask you this… who is the closest person to you — friend, family, or neighbor — who has had cancer?" *Engage in discussion, if appropriate. Refer to "Building Rapport" for how to elaborate.*

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

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

"What __________ and __________ liked was if they never have to use the policy, there is a Survivor benefit which means if they were to pass away for any reason at anytime, the premiums that had been paid can be returned to their beneficiaries. That's exactly why so many other retired families have a policy in this area. Like I said, it only takes a few minutes. If you like it, great. If you don't, that's okay too. I get credit just for showing it to you."

"Do you have a place we can sit down?" *Gesture inside, wipe feet, and break eye contact.*

Insurance Objections

When approaching, there are situations you'll find yourself in where the prospect will say: "I already have good health insurance," or "Is this insurance/cancer insurance?" How you respond to these questions is crucial in successful approaching. Here's the suggested way to respond:

P: "Is it insurance?"

A: "Well, most of the people…" *Use 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 is in addition to their current insurance, and how it could pay them back if they never use it. By using the third approach, you've answered all their objections before they have the chance to bring them up.

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

- If the prospect **doesn't have** cancer insurance:

  A: "Do you have a cancer policy?"

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

  A: "Most of the people…" *Use third approach.*

- If the prospect **already has** cancer insurance:

  P: "We **already have** cancer insurance."

  A: "Great, then this will make even more sense and only take a few minutes. Do you have a place we can sit down?"

- If unsuccessful, continue with:

  A: "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, did you get it simply because your work offered it or because of family history?" *Wait for an answer.*

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

  A: "That's a really great reason. What I'm showing is a policy that pays money directly to you to help pay family bills if something serious happens, and it's in addition to any other insurance."

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

  "Do you have a place we can sit down?" *Break eye contact, gesture inside, wipe your feet, and move toward the door.*

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.

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 may occur:

- **Child answers the door** — Say, "Hi, I'm __________ with Globe Life Family Heritage Division; is your mother/father home?" They will go and get the parent. If they are not home, thank them, and come back when the parents are home. Under no circumstances should you ever enter a home at the invitation of a minor.
- **Prospect is outside** — Enthusiastically wave your hand, and introduce yourself in a friendly manner. Make a comment about what they are doing (cutting the grass, painting the house, lounging outside, etc.) and build some rapport before your approach. Use good judgment and decide whether it is a good time to present your product or if it would be better to set an appointment and come back later.
- **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 come back another time. If you demonstrate with another person present, concentrate on only one person; the other one can listen.
- **Prospect is having dinner** — Common sense is the golden rule here. Feel free to "test the waters" with a little bit of humor. For example, "What are we having?" or "Don't worry, I don't eat a lot." Proceed based on their response. If you feel it's appropriate, then continue with approach sequence. If not, then set an appointment and come back another time.
- **Prospect is leaving or genuinely does not have time** — Use good judgment, explain quickly what you are doing, and then set an appointment.
- **Prospect has limited time** — Proceed inside but be aware of the prospect's time. Sometimes its best to establish rapport before setting an appointment for a later time.
- **Prospect works with existing clients** — When you know where the prospect works and you have clients that also work there, use the following instead:

  A: "You work at __________ don't you? Jim Jackson, Paul Smith and several other folks are excited about this, and I wanted to stop by and give you a look too. Do you have a place we can sit down?" *Gesture inside door, break eye contact, wipe feet, and move toward the door.*

Approaching a Referral

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:

A: "Hi, Mr. Smith. My name is __________ with Globe Life Family Heritage Division, and I'm the one in charge of talking to all of the families in this area about cancer. I was visiting with the __________ and the __________ *(friend, relative, person they work with, etc.)*. I promised them I would stop by and see you. Do you have a place we can sit down?" *Break eye contact, gesture inside, wipe feet, and move toward door.*

If this approach is unsuccessful, use the standard second approach.

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

Business Approach

The technique used for approaching businesses is somewhat different because your situation can be different. If you approach a person in the home environment, then there is usually uncertainty on the part of the prospect about who are you and what you want. In a business, however, people walk in the front door unannounced all day long.

See section "B2B Marketing" for general approaching principles and more specific variations on how to approach a business

FIT Introduction

When you call on someone at home or in a business, it is important to remember that the prospect is probably preoccupied with other matters. At their home, they may be washing clothes, cooking dinner, or doing those things everyone does during the day at home. At their business or place of work, they may be engaged in work activities or with a customer. Certainly, the last thing on their mind is talking to a "salesperson."

In order to effectively communicate with a prospect, we must get their mind off 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. Build Rapport
2. Build a Need
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. However, in residential selling, you must concentrate on developing trust. In business selling, the emphasis is on capturing their interest quickly. Using the "spontaneous" approach to build rapport in a business does not mean you skip building rapport, it just means you want to capture their interest first, and then "sprinkle" rapport building in when and where you can.

1. Building Rapport

One of the most important and enjoyable things in selling is making friends with your customer. It is something 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, sincere, and genuinely interested in the welfare of your prospect.

Your prepared sales presentation has good material you can incorporate into your introduction, but the warmth with which you say the words and the genuine interest you express, will be the keys that get the prospect to take a serious look at your product. Using effective transitions to seamlessly and smoothly change the direction of the conversations is also a critical component. This creates a natural (yet controlled) flow of conversation.

Your job as a Sales Professional is to establish rapport with your prospects. A good definition of rapport is finding **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 to you as a friend.

It is also very important to establish an **emotional connection** between your prospect and the product. Asking your prospect a series of discovery questions can help make a connection between a previous experience and a need for the product. This can have a big impact later in the presentation!

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 will certainly vary between every prospect and situation, but the outline is basically the same for the introduction (as you walk into house).

Transition

"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. Is the kitchen table okay?" *Gesture/walk toward the table.*

Common Ground

"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.*

Ask questions such as: "Do you work around here... how long?" *or* "Where do your children go to school?" *As you go through these questions, mention names of clients that relate.*

Transition

"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."

Emotional Connection

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

Transition

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

"In fact, cancer will affect 3–out–of–4 families…" *Go to the first page of your ePresentation.*

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 a Need

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 healthcare 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 them any benefits, 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 six pages of the presentation are your tools for sparking their interest and building a need.

It is important to remember that people buy because they have a strong need. It is also important to remember that the prospect doesn't necessarily believe what the "salesperson" says. They will believe about 50% of what you say, 75% of what a third party says, but they will believe 100% of what they say… so who better to do the selling and develop a personal need than them? One of the most important pages in the entire presentation is the direct vs. indirect costs page. This is where we will educate our prospects and get them to come up with their own personal need for the product.

After covering the information on this page, ask the prospect, "What are some examples of indirect costs that you are aware of?" **You want to set your stylus and tablet down and sit back in your chair.** This is a non-verbal communication that lets the prospect know it's their turn to talk and you're listening. This is the difference between "talking at" and "talking with" your prospect. The goal here is to help them come up with a few of the indirect costs on their own. After this initial question, they may think of a few, or they may not. If they do, let them share as many as they can. If they say, "I don't know," or "I'm not sure," don't simply turn the page and give them the answers. Remember, they need to think it through and come up with them. Whether they share a few or none, use the following dialog:

A: "I know cancer isn't the most pleasant topic to talk about. However, thinking through your situation…" *Reiterate their situation i.e. single parent, single income, dual income, young kids, kids in college, business owner, etc.*

"If you couldn't work for six months to a year, or more, how would that affect your family financially?"

If they are retired or on a fixed income, ask:

A: "If you or your spouse had to battle cancer for a year or longer, how would that affect your family financially?"

Most prospects will respond with:

P: "Devastating." *(We'd be in trouble, we'd lose everything, etc.)*

This means they have a need for your product. Your follow-up question is:

A: "Why do you feel that way?"

Many times, the prospect will say:

P: "Well, if I can't work, I can't pay the bills."

A: "What bills around here do you have to pay every month?" *Point to lights/ceiling.*

Their answer will sell themselves on their own personal need for the product. Be patient, listen intently, and nod your head as they list those expenses. Don't just jump in after their first answer. Your silence and nodding in agreement will prompt them to continue talking about their need and likely, come up with more examples. Now, the prospect has come up with several of their own indirect costs.

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

3. Buying Atmosphere

Creating a "buying atmosphere" is in direct contrast to a "selling atmosphere." Think about when you go shopping… chances are, many of the salespeople 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 salespeople 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.

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

There are two important steps prior to the Sales Professional asking for the commitment to a decision. They both utilize the power of third-party selling. The first, involves reading a relevant and/or impactful testimonial (IRA) from one of our existing customers. The second, is where you share your "Families for Protection" list and share power names of clients in the area who already own the policy.

⊕ We will dig deeper into these areas later in the section "Best Practice: Selling Skills"

After reading the client testimonial/IRA, say the following:

A: "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 "power names" (those which the prospect acknowledges as a friend or an acquaintance). As you present the product, remember these key names as you describe the features, benefits, and advantages of the policy. It is an important principle to remember that people buy on the approval of others.

A: "I think there are three 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 and third, it's an easy decision."

"The hardest part of my job is catching families at home, so if you like it, great. 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 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.

FIT Presentation

The purpose of the presentation is to enable you to present the product and build customer interest, both efficiently and effectively. It is also where you will "fill the need" you created earlier in the introduction. 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. 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 in the presentation is covered with the prospect as you are leaning forward in your chair, eyes fixed on the tablet, and your pen/stylus 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 your own, unique presentation.

In the preceding section covering the introduction, the use of body language, questions, and other items were discussed. These should also be used extensively in the presentation.

Three Levels of Presenting

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

   A: "The first benefit is the First Occurrence Benefit of $6,000, which is paid one time, upon the 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:

   A: "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.

   A: "Families value these benefits because it helps provide 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 something of value that provides a sense of security 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 implement it in the field. However, being aware of it is the first step in using it. The sales presentation is designed 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 prospect never buys. If the prospect is not clear on what you are saying, they will not make a buying decision.

FIT Close

Closing, by definition, means "to put to an end; to finish." However, in selling, this means the process used to **bring the prospect to a point of 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 to close the sale. Closing provides a service to the client by helping them overcome certain fears about making a decision, whether its a yes or no.

Closing will do one of two things:

1. Help the interested person 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 25-30 minutes so you spend less time with non-prospects and more time with potential buyers.

Closing someone properly by asking appropriate questions to 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 specific questions, providing 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. Your confidence and positive attitude is often what closes the sale.

When you close, stay closed! When you ask a closing question that requires a response, simply pose the question, break eye contact, tentatively look down at your application, and be quiet. Be patient; they will break the silence with one of two things: I get my address here, or here is my question/objection. Either way, by staying closed, you have brought them to a point of decision. So, close and stay closed!

During this process, it is important for you 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-part process.

T.A.C. Closing Process

There are three parts to the T.A.C. closing process:

- Transition
- Application
- Close

Note: For an advanced close, or where time is of the essence (B2B), you can simply skip Step 1 and/or Step 2, and begin with Step 3!

Transition

- Step 1 — Win-Win

  A: "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. In fact, the only way you lose is if you don't have the policy when you need it."

- Step 2 — Names List

  A: "As you can see everyone likes it for different reasons." *Share what several clients liked best and why it was important to them.*

- Step 3 — What… Why… How?

  A: "Some families like having no lifetime limits best, and some like that the money is paid directly to you. Now that you have seen the entire policy, **what** appeals to you most?"

  "I think that's exactly why everyone has been getting this."

  "Why is __________ so important to you?" *Elaborate on what they liked best.*

  "How would you feel knowing that __________?" *Explain why what they liked is important.*

  "That's exactly what this is for!"

Application

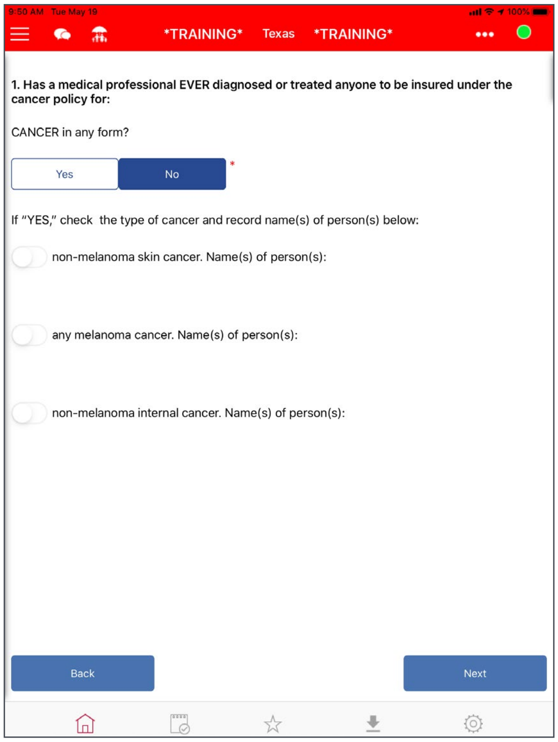
- Step 1 — Simple Application

  A: "What everyone really likes about the way we do business is that the application is pretty simple. I just need your name, address, date of birth, and a few basic facts… that's about it. Sure is nice having a simple form, isn't it?"

- Step 2 — Open the eApp

  A: "But before I can even offer you the **coverage,** I need to ask you some questions to see if you qualify." *Open the pictured eApp screen on the word "coverage."*

- Step 3 — Qualify the Prospect
  - Ask your prospect all the required qualifying questions
  - Record their answers accurately, and record their name, if needed
  - Explain any limitations and exclusions that are relevant to their answers or condition



Close

A: "Great! You do qualify. In order to get the application process started, I just need to find out if you get your mail at home or at the post office." *It is critical that you close by putting your head down with your eyes and stylus fixed on the address field after you ask the above question. Stay closed and don't speak — you are tentatively waiting for a response… just wait! If they tell you where they get their mail, then proceed with filling out the rest of the eApp. If they give you an objection, then proceed with the Objection and Response System.*

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 give you the proper answer to each question, 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 section "Objection and Response System" to learn how to handle objections

Memorization of the Closing Script is Crucial to Closing Effectively

Practice makes perfect, so practice this very important T.A.C. closing process, and 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 to know your confidence and assumptive action will help bring your prospects to a point of decision and help the buyer to buy!

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 the policy.

The following statements can be used to illustrate 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 collect no matter what."
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's 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."

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.

FIT Objection and 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, 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 handle them in a professional manner, while still providing the prospect an opportunity to change their mind. 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, "Knowledge breeds confidence," and when a prospect is shown new ideas, his/her knowledge is somewhat shaky. Therefore, his/her 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

The 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 they really do not want, but rather, it is designed to help buyers sort out how they really feel about the product so they can make the right decision. The key elements of this system are:

1. **Acknowledge the objection** — Acknowledging an objection is simply the difference between talking "at" a customer and talking "with" a customer. Whether the objection is considered 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 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. Use the first three steps, and then close and stay closed.

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 objection 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 it is usually 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 the product offered is of enough value to them, where 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, parents, friend, etc.)," 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.

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. 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 cases, it's 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 states an objection when you attempt to close the sale, regardless of what they say, use the following response sequence.

Response #1

Have 5–10+ IRA's that cover situations relating to the specific prospects (retired, younger adult, family, single-parent, etc.) Also, have 5–10+ that may relate to their specific objection (financial, family history, have great health insurance, etc.)

A: "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."

A: "And if someone in your family were ever diagnosed with 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."

A: "If all this policy did was give you the ability to get the kind of treatment you'd want, instead of only what you could afford, it would be well worth having, wouldn't it?"

P: "Yes."

A: "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."

A: "Okay, so do you get your mail at home like most folks, or do you use a P.O. box?"
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

A: "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 were these three basic questions."

A: "While we hope it never happens, do you think there's any possibility that somebody in your family might get cancer sometime in the future?"

P: "Yes."

A: "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."

A: "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

A: "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."

A: "What if we looked into 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 your decision to get this policy?"

P: "Really good."

A: "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."

A: "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 to get this."

A: "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:

A: "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

A: "Joe and Betty, I can certainly understand how you feel. One thing 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.

A: "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."

A: "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, it just pays out a little less. 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 you're cancer-free, you have the option to upgrade 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."

A: "Great, now what is your address?"

Show the Standard or Base coverage level if the Preferred or Elite is still out of their budget.

FIT 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 minimize this 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 or 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 felt it was important protection to own.

Instant Submit

After the application has been completed and signed, say the following:

A: "Now Betty and Joe, here's how this works. I am submitting this application to Home Office right now. Most applications are reviewed and approved within a few business days. 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 policy."

"You should receive your policy from the Home Office in about two weeks, and it will have your effective date on it. Let's go ahead and make sure that Home Office has received your application. If you would, please grab your phone so we can verify your received your confirmation email."

During the brief time they are getting their phone and checking their email, you can use this time to prepare a "thank you" email (directly from your tablet) that includes the brochures of the appropriate coverages they've applied for.

Once they've checked and verified the confirmation email has been received:

A: "Great! I'm also going to send you a 'thank you' email with your brochures *(or leave them paper copies, or both)* to ensure you have my email address. Most people feel it's really important to keep my name and phone number in a permanent place. While you've got your phone out, let's do that now! I'm usually listed under 'C' for cancer." *Give them the Home Office number (440-922-5200) and/or your own.*

"Well I'd better get going. But before I do, remind me again what you liked **best** about this policy. You said it was a **sense of security** *(or whatever they said)*, correct?" *Type this answer into the subject line of your "thank you" email.*

While typing, ask the following to keep them engaged:

A: "Okay, why do you like that part of the policy?" *This, too, can be added in your "thank you" email, when appropriate.*

"Congratulations, you've made a **great** decision! That's exactly why a lot of families in this area have decided to go ahead and own this policy."

Delayed Submit

After the application has been completed and signed, say the following:

A: "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 few days from the date 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 two weeks, and it will have your effective date on it. While you're waiting for your policy, I am going to leave you with this welcome packet (paper), which summarizes 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 this 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 cell phone, and we'll do that now. Usually I'm listed under 'C' for cancer." *Give them the Home Office number (440-922-5200) and/or your own.*

"Well I'd better get going. But before I do, I'm going to jot down on the brochure what you liked best about this policy. You said it was a **sense of security** *(or whatever they said)*, correct?"

"Okay, why do you like that part of the policy?" *Jot that down.*

"Congratulations you've made a **great** decision. That's exactly why a lot of families in this area have decided to go ahead and own this policy."

"You can also expect to receive a 'thank you' email with your brochures when I submit your application *(or leave them paper copies, or both)* to ensure you have my email address. You will also receive an email from Globe Life Family Heritage Division confirming they have received your application, and it will include information about your policy."

By using this solidifying section, you'll serve your customers better by helping them 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 less, and you'll have more renewals. Now, you have prepared yourself and the client for the next part of the sales presentation, getting referrals.

FIT Referrals (Sales and Recruiting)

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

The very best Sales Professionals focus their energy on the activities that yield the greatest results with the least amount of time and effort expended. They work smarter, not necessarily harder.

After you finish solidifying the sale, say:

A: "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. __________ thought of 9 families, __________ thought of 7 families, and __________ thought of 11 families."

"People think of folks they work with, close friends, people in their cell phone or 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."

"Who is the closest family member or relative that lives in this area?" *Record name and relationship.* "Who's the next relative you can think of?"

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

A: "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 contact list on their cell phone. 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, and any other groups they have association with. After you finish, get the address, place of employment, best time to catch them, and phone number for each of the names given.

Every time you ask for a name is a close. Be assumptive; break eye contact, place your eyes and stylus on your paper/tablet, and wait tentatively. Also, remember to start general in each category of influence. Let them offer those who "pop" into their mind initially. Then, as the referrer slows down, become more and more specific. The goal is to get them to think. Guide their thinking as you mention more specific memory joggers: family, grandparent, child, sibling, cousin, niece/nephew, etc.

After you have finished gathering sales referrals, it is important to remember to also ask for recruiting referrals to help you build your business (see the next section "Personal Recruiting"). Thank them, move to the door, and always get pre-approach before you leave. 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.

FIT Personal Recruiting

What is Personal Recruiting?

There are generally three opportunities for us to personally recruit on a daily basis:

1. **In-Field Recruiting** — After every demo/sale (you can use the *Opportunity to Make Tomorrow Better* recruiting brochure right in your Family Heritage Division Mobile Sales App!)
2. **Happenstance** — As you're doing the routine things each day (i.e. eating out at a restaurant, shopping at a store, filling your car with gas, etc.)
3. **Personal Relationship** — A friend or family member in your circle of influence

Personal recruiting is not done through an existing or structured recruiting system such as RMS, online job boards like ZipRecruiter and Indeed, or career fairs. Personal recruiting is a **proactive** activity. You actively seek out people who exhibit the traits you believe it takes to be successful. A good personality, positive attitude, and "sharpness" are a few characteristics you should look for while personal recruiting.

Why Should I Personally Recruit?

If you want to get into a leadership position at Family Heritage Division, personal recruiting is the fastest way to achieve this. There are likely some people you already know who would be a great addition to your team.

Personal recruiting has many benefits beyond regular recruiting. To begin with, personal recruiting is **free.** It costs absolutely nothing to start a conversation with someone who you've just presented the product to, your server at a restaurant, or a friend/family member. Personal recruiting will attract you to PLU's (people like us). It's only natural that if you work with a friend/family member, or someone who has some of the same characteristics and personality traits as you, you will give your absolute best to make sure they are successful with the company.

Personal recruits stay longer and protect more families. Have you ever been to an event where they ask the room how many people are personal recruits? It's not unusual for half the people in the room to raise their hand. Many of the most successful and longest tenured Sales Professionals with Family Heritage Division were personally recruited.

Recruiting can positively impact your income. Whether it's a bonus, stock, overrides, or residuals, the more you put in — the more you get out. Because there is no cost to personally recruit, you get more of the pie. The non-monetary rewards are equally, if not more, satisfying. You are giving someone the opportunity of a lifetime and a career with unlimited income. They are able to work with a company that gives them ultimate freedom and flexibility in their work schedule, advancement opportunity, and the ability to make a positive impact on their community. There's no shortage of reasons why all parties win in personal recruiting.

In-Field Recruiting — Building Your Team Through Referrals

One of the best times for a recruiting opportunity is after a presentation, since the person in front of you has just seen what you do from "A to Z." This can be especially effective while gathering sales referrals, because they are already in the "habit" of providing names. This provides a great opportunity to transition to recruiting referrals!

All you need for successful referral recruiting is a great TIP!

After a prospect gives you pre-approach at the approach or **referrals after a presentation,** thank them, and proceed with the TIP recruiting method.

T	**Transition** Use a natural transition to create a pressure release. "I really appreciate your time. By the way…"
I	**Inspire** Create a value proposition to entice engagement. "…we have two career openings — who do you know that would like to earn $40–$60,000 in their first year, provided they qualify?"
P	**Prompt** Break eye contact, head down, stylus to tablet, and wait for a response.

One of three things will happen:

1. **They give you names.** Write all the names down, then collect contact information.
2. **They don't know anyone.** Use memory/name-jogger approach:
   - "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…"

3. **They ask for more information.**
   - **Transition** — "I am really glad you asked…"
   - **Inspire** — Provide all or some of the following:
     - "We help families and businesses address one of the leading causes of bankruptcy in America when facing a serious illness or injury."
     - "We invest in our people by offering ongoing corporate training and leadership support; no college degree or experience is necessary."
     - "Our Sales Professionals make a great living with the prospect of becoming tomorrow's leaders with rapid advancement through the Career Track."
   - **Prompt** — Break eye contact, head down, stylus to tablet, and wait for a response as you say:
     - "Most people think of family and friends, local folks right here in the community, and even people from work or church. Who is the first person you can think of?"

Have business cards and additional material available to give if a prospect wants to get back with you or share your info with others.

Happenstance Recruiting

We come across people every day who have great customer service or communication skills. We meet them at restaurants, hotels, coffee shops, etc. If you think they're good at their current job, think about how well they could do if you were working with them. The best way to start a conversation with a happenstance recruit is to pay them a compliment. Why? Because **everyone** loves to be complimented, and it will let their guard down a bit.

A: "You have a **great** personality."

"You have a **great** work ethic."

"You work really well with people."

They can't help but smile or say, "thank you," which opens up the opportunity for you to engage them a little further. There are a couple questions you can ask to dive a little deeper into why they're working at that particular place and if they're open to a change.

A: "Do you do this more for the money or the experience?"

"Is this your full-time job, or do you just do this on the side?"

You might hear a couple different answers here, but keep in mind you're simply looking for an opportunity to invite them to an interview. Another way to get or keep the conversation going is to ask:

A: "Is this part of the long-term plan, or are you open to other opportunities right now?"

Most people respond positively or with curiosity. To take the conversation a little further you can ask:

A: "What would your next career need to have to get you to make a change?"

You may need to help them with some examples: more income, flexible schedule, advancement opportunity, community impact, etc. The point of any initial recruiting conversation is to get them open to an interview so make sure to always close with that. Avoid answering questions at this point, and let them know all their questions will be answered during the interview process.

A: "Based on what you're sharing with me, you should hear about what I do. My company is looking for someone with your kind of ___________ *(people skills, work ethic, energy, etc.)* Do you have availability to meet after work today or tomorrow morning?" *Give them a choice between two positives.*

If they're unable to commit on the spot, have them write their number down on the receipt, and let them know you'll have the hiring manager reach out to set an interview.

Personal Relationship Recruiting

Recruiting through your friends and family network is one of the most rewarding activities you can do within Family Heritage Division. Think about it… if you love what you do, don't you want to share it with those you love most? It can also be challenging because you begin to play the "what if" game. To set things straight from go, you want to make sure your friend/family member understands that whatever happens in the business will stay there, and you will maintain your friendship/relationship outside of the business, no matter what.

The next time you're at a family function, a church event, or hanging out with friends, start a conversation with someone you think would be a great fit with our company. You can use these lines as conversation starters:

A: "Have I ever told you what I do for a living?"

"I'm doing really well, and we're expanding."

This is a great time to "brag" about your, or another Sales Professional's, recent success i.e. a company trip/outing you just returned from, a bonus you just got, or an impactful client story.

A: "I'd like to tell you about my career/company."

By you doing the talking here, you take the pressure off them to respond to questions, unlike in happenstance recruiting. This is a great opportunity for you to give your personal testimony about Globe Life Family Heritage Division — how you got here, why you're here (your purpose), and what you love about your job. When it comes from the heart, people can tell, and they appreciate your genuineness. Ideally, after hearing all these wonderful things about the company, they'll be open-minded about learning more in an interview, or even in a Monday sales meeting.

If they feel any pressure to respond, you might have come on to strong. So take the pressure **completely** off them, and put it on who they may know.

A: "This may or may not be a good fit for you, but I'm thinking you may know someone who is looking for a better opportunity/situation than what they're currently in."

Personal relationship candidates should always be given an opportunity to interview one-on-one, whether you are doing the interview or a manager. From the onset, they need to feel and understand that they will receive extra attention to ensure their success with us.

In all personal recruiting situations, do your best to avoid conversations where you're answering a lot of their "a la carte" questions about how we market, how we get paid, etc. In order to show the individual why we have the *Opportunity to Make Tomorrow Better,* we need to be able to control the flow of conversation and how we present the best of what our company has to offer. **However,** if you find yourself needing to respond, use the following responses:

P: "What exactly do you do?"

A: "We're a national company that offers benefits to families when they're going through hard times due to an illness or accident."

P: "Do you work on commission?"

A: "We make money a bunch of different ways. We show you the entire compensation package during the interview process."

P: "How do you find your clients?"

A: "You're great working with people face-to-face, I can tell. That's good because everything we do is face-to-face with our clients. We meet them where they're comfortable and let them decide if we can help them or not."

After responding to **one** question, go back into your solidification of being open to the opportunity.

A: "I'm sure you have a few more questions, and we obviously would want to get to know you better, so come to the interview with any questions that you have, and they'll be answered by our hiring manager."

Summary

- **Recruiting While Selling**
  - They've seen the product and know how we market.
  - The *Opportunity to Make Tomorrow Better* recruiting brochure is in your mobile presentation so you never forget to use it.
  - Let them know we're expanding in their area and are looking to hire.
  - Remember to use TIP, and make it a part of every presentation or sale.
  - You can't promise they'll be hired, but you can guarantee them an interview.
- **Happenstance Recruiting**
  - You know how they interact with others and if they're good at what they do.
  - Open up the conversation by paying them a compliment.
  - Ask them what they're looking for in a career (it builds confidence in you), because we have that!
  - Ask them to meet later that day or the next (give them a choice between two positives).
  - If they're unable to commit to a time, get their phone number, and call them later or pass it to a recruiting manager.
- **Personal Relationship Recruiting**
  - The ultimate PLU (people like us).
  - People in your existing network so there's a built-in level of trust.
  - They already know your lifestyle and level of success.
  - Start the conversation with a key opening statement, and then tell them what you like about what you do. Remember, your personal testimony works great.

You now know what to say in the three personal recruiting situations you find yourself in each day. Just like with sales demos, the more you do it, the more comfortable you'll become and the more successful you'll be at it.

Remember, the fastest and most cost-efficient way to build your team and advance up the Career Track is through personal recruiting.

So… how many recruiting conversations will you start today?

B2B Marketing

The information contained within the following pages is designed to help you gain an understanding of successful selling in the B2B market.

Mindset of Starting a B2B Career

There are several fundamental characteristics of the B2B market that are vital for a Sales Professional to know and ingrain into their thinking if they are to have a long-term successful career:

- B2B is not better than C2C; it's merely a different avenue for meeting the same prospects. It is a gateway to getting presentations with the same people we would otherwise be meeting in their home if we were working the C2C market.
- B2B allows us to work on a different schedule than if we were only working in the C2C market. This is a huge benefit to many of our Sales Professionals. It also means that working B2B is going to require working different hours in order to ensure we are doing income-producing activities during income-producing hours within that market.
- B2B requires a Sales Professional to be more adaptable. The sales talk will be interrupted much more often because of things like customers, deadlines, employees needing guidance, etc. When we are in someone's business, we are on their time and must morph our presentation to accommodate their schedule, while still giving them the best look possible at what we have to offer.
- When you approach a business, your goal is no different than C2C. Your primary objective is to get a demo (give a presentation)! Pursuing this objective could lead to an immediate sale or help direct you on how to proceed next. If they aren't interested or don't buy, they may instead refer you to someone else in the business who might be. They may also direct you to the decision maker or set an appointment for a different time/place. Either way, this will guide you to the next prospect. **Your key to success is to demo, demo, demo!!!**
- Allow yourself time to become fluent with your sales talk and proficient in the Family Heritage Division Cycle of Selling. For your first four weeks, your focus should be mastering the basics and forming the right habits. When you get out in the field for a couple days, you shouldn't expect amazing results right away. If they do come, great. Instead, your focus should be on the things that you can control — your activities and attitude. Having a learning curve is unavoidable.
- What you can control is how fast you progress through that learning curve. If you want to learn faster, you simply need to spend more time studying and practicing, in addition to the field experience you gain while working. The more time you spend studying the available technical material, engaging in FIT, and getting in the field in front of prospects, the faster you will become great at this. That is completely in your control.

Expectations of a B2B Career

As a best practice, expect to call primarily on businesses with 10–20 employees; this is your bread and butter. Occasionally mix in businesses larger than 20 employees with the understanding that these businesses often involve more challenges and do not offer the same consistency as smaller, locally owned, “mom-and-pop” type businesses.

- Everyone we meet is a prospect, because everyone has the potential to get cancer, have a heart problem, or have an accident at any time. However, there are certainly some types of people or professions that are, on average, more open to looking at what we do and enrolling in a policy. Here are some of the best prospects we run into the in B2B market:
  - Mom-and-pop shops (10 employees or less)
    - Because they are predominantly owned by people who have lived in that area for some time, names and stories work effectively.
    - The smaller the shop is and the fewer employees they have, the easier it is to make immediate sales. There is little to no bureaucracy, no HR, and easy access to the decision maker.
    - In some towns, especially in more urban markets, smaller businesses are often not marketed to by our competitors. Therefore, the smaller businesses are often skipped over and have less sales resistance to what we offer.
    - Smaller businesses have a tougher time providing great group health insurance to their employees and are therefore, more open to considering supplements to fill in the gaps.
  - Home-based businesses
    - These are some of our best prospects! They bridge the gap between consumer and B2B markets: while they are business owners and have the same insurance needs as mom-and-pop shops, they are also individuals that are typically meeting with us in their homes and offering the one-call-one-close scenario that allows us to make immediate sales.
    - They carry all, or most, of the responsibility for the day-to-day operations of their business; they are more concerned about the threat of missing work than most prospects.
    - Many self-employed business owners are independent contractors and are involved in occupations that put them at high risk for accidents or critical illness. Additionally, as contractors, they have a great network of other business owners that they work with. This is a phenomenal referral resource.

Understanding B2B Approaching

Delivering a successful approach is one of the most important skills in sales. **The goal of the approach is to get a sit-down, which is simply an opportunity to show your product.** The more times you are able to show your product, the more people will buy from you. You are letting the law of large numbers work in your favor. The goal of this section is to help you become great at approaching by explaining the importance of knowing the approaches word-for-word, understanding the psychology of approaching, and mastering the non-verbals associated with the approach and why they are important.

Word-for-Word

One of the most influential factors in successfully approaching successfully is knowing and delivering your approaches **word-for-word.** There can be some unique scenarios you will encounter in the field. If you don't have the approaches memorized word-for-word, you will be searching for the right words to say. This will make you sound very unconfident to the prospect. Your success in sales is largely determined by your confidence! Learn the approaches verbatim so you can come across confidently, even in the most unusual approaching situations.

Breaking the Ice

Knowing your approach word-for-word is not enough to make you great at approaching. Just to make sure that sinks in, let's repeat it: knowing your approach word-for-word is not enough to make you great at approaching. It is a critical factor, but by itself, it's insufficient. To be great at approaching, you have to be a great rapport-builder. Watch your trainers when you are in the field. The best Sales Professionals in our business do not walk up to a prospect and immediately begin regurgitating their approach; that's what a mediocre salesperson might do. A great salesperson is great because he or she doesn't seem like a salesperson; they seem "normal." They immediately strike up a conversation like a normal person would do. This is called "breaking the ice." The number one law of approaching says this: be a person first and a salesperson second.

In the rapport section, we talked about relevant rapport, which comes into play the moment you walk in the door. Find something relevant to this business or this person that you can comment on before reciting your approach. If at all possible, make your prospect smile or laugh before you begin approaching. **Break the ice.**

You'll know if you're doing a good job at breaking the ice when your prospect has engaged in a conversation with you, and then asks you, "So what can I help you with?" or something similar. That is when you recite your first approach. When the prospect initiates the "business" part of the conversation, the rest of the interaction plays out more favorably. The prospect's curiosity has been peaked enough to ask why you are there, so your approach becomes a seemingly natural response to the prospect's question.

Let's consider the opposite scenario. You walk in, and you immediately launch into your approach without breaking the ice. Even if you do your approach perfectly, the prospect is typically going to be on the defense because they have been interrupted by a salesperson who is giving them a sales pitch that they didn't ask for. See the difference? If they don't ask what you're doing, it seems like a pitch — like they are being blindsided by another one of those pesky "sales people." However, when you strike up a conversation, and they ask you for your pitch (without actually knowing they've asked for it), you are not selling them. You're just having a conversation. Remember, no one likes to be sold, but everyone likes to buy.

Psychology and Nonverbal Communication in Approaching

Most communication is nonverbal; you're going to hear this a lot! You'll be good at approaching if you know your approaches word-for-word and you are good at building rapport/breaking the ice. However, you won't be great at approaching until you master communicating with your body language and voice inflection. Selling is a transference of feeling, and the feelings we want to transfer are confidence, conviction, excitement, and trustworthiness. It is critical to realize that feelings (positive or negative) begin to transfer immediately when you approach a prospect — often before you even open your mouth. You may or may not have heard this before, but people form their first impression of us within the first 7 seconds of interaction. Perhaps you have heard of the 7–38–55 rule? This rule states that 7% of meaning is communicated through spoken word, 38% through tone of voice, and 55% through body language. By understanding this concept, you can challenge yourself to focus on your abilities in **all three** of these critical areas!

To have the best success in that small dead time before you initiate breaking the ice and your approach, use some of those proactive nonverbal signals we talked about in the rapport section. Walk in with; a confident posture, a confident pace. Have your shoulders back, relax, smile, and look around you for potential conversation starters. This will help set the prospect at ease.

If at all possible, find a place to sit down immediately. The one exception to this rule is if you are approaching in a situation where your prospect is standing without an obvious place to sit down. In that case, look for a bench, table, counter, etc. where you can put down your presentation materials. If you are standing, and the other person is sitting (or vice versa), the sitting person psychologically feels inferior and/or intimidated, while the standing person feels dominant and sometimes uncomfortable. We call this "getting on their level." If the prospect is seated but there is no obvious place for you to sit down, and there's no counter/workbench to set your materials on or for you to lean on, you want to crouch down to speak with them **on their level.**

Next, we will go through the approaches, which you will want to memorize word-for-word. After each approach, we'll explain exactly why we say what we say.

First Approach

A: "Hi, I'm __________ with Globe Life Family Heritage Division, and you are? I'm the one in charge of talking to all of the businesses in the *(city or county)* area. I was visiting with __________, the __________ , and the __________ *(show/share 3+ names/businesses)*, and I thought I'd stop by to give you an idea of what we do. I apologize, I only have a few minutes. Do you have a place we can sit down?" *Break eye contact; gesture toward a chair, desk, counter, office, or breakroom.*

"I'm in charge of..." indicates it is your job to be there. Again, subconsciously the prospect feels like it's natural for you to be stopping in as part of your job (even though they don't know what your job is). It gives you an aura of "belonging" there.

Notice how the first approach **does not** say, "I'm catching up with all the business owners, managers, or decision makers." Saying, "I'm in charge of talking with all the businesses," leaves your potential prospect pool wide open. People will look for very simple reasons why they should not be in your "box of prospects." The sales interaction is often a matter of them trying to take themselves out of that box, and you trying to keep them in the box long enough for them to realize they actually do belong in the box. If you were to say, "I'm catching up with all the business owners," you have now eliminated all employees from your box, and you may have much more difficulty trying to sit down with them.

It is essential to share the names of other people in the area you've already caught up with. If you go back to the rapport section, the easiest and fastest way to get people to like and trust you is to use names of people you may have in common. Furthermore, it gives you credibility as a professional if you have already spoken with several businesses/people in the area they know. The prospect subconsciously feels like, "Wow, he's stopped by to see everyone except me. I must be next on the list." It's very natural for you to be there talking with them.

Using the "I only have a few minutes" idea, indicates that you are not there to camp out and spend tons of time with the prospect. In a business, there is a common fear of salespeople because of a bad experience in the past where a salesperson stopped in and would not leave. This puts the owner or employee in an extremely awkward and confrontational situation. Humans typically do not enjoy confrontation. The words you use reassure them that you will be respectful of their time because your time is very important, as well.

Now, let's hit on a couple key points in your non-verbals during that approach:

- **Get on their level** — If there is an obvious place to sit down right when you walk in — **especially** if the person you're talking to is already seated — then by all means, **sit down** and break the ice/start your approach from a sitting position. You will struggle to get demos if you ignore this step. A Sales Professional with no conviction may call this pushy, but this is merely being assumptive and doing so in a pleasant manner.

- **Lower your voice at the end of each sentence** — This implies confidence. Nothing sounds more unconfident than someone who lets their voice "tail up" (higher vocal tone) at the end of their sentences. It is a dead giveaway for nervousness and lack of self-confidence. This is especially critical when asking for the sit-down. The question is not a question; it's a statement. Let your voice tail down at the end of that question.
- **Stand at an angle to the prospect** — Standing head-on is confrontational.
- **Sit down without asking, lean against something, or shift your body weight to a relaxed position** — This will help put your prospect in a calmer, relaxed state of mind.
- **Do not pause between sentences in your approach (except when instructed)** — If you pause, they will ask a question or give you an objection. In any type of human interaction, most people have a difficult time dealing with pauses in conversation. They feel like they have to fill the silence with words. One of you should be talking so if you stop talking, guess what they'll do? That's right, they start talking. Without knowing what you're doing, they are probably going to ask a question that puts you on the defensive, which is not a great way to start the sales interaction. Also, those who ask the most questions are in control of the conversation. If they start asking questions, and you start spouting off answers, you have lost control of the conversation (not good).

Second Approach

A: *Take a step back, relax, and smile.* "Oh, I'm sorry; I guess you haven't heard about us yet. That's okay, Mrs. Jones. My name is __________ , and I'm talking with everyone about cancer, heart conditions, and accidents. In fact, I was just with the folks at…" *(Use more detail with names by showing pre-approach map, business cards sheet, and names list.)*

"I'm not sure if or when you would need my help like these other folks, but if you got sick or hurt and couldn't work, you would still need money to pay your bills, right *(nod head)*? Of course, and that's exactly why I'm here. Since I have a lot more businesses to see today, I can only spend a few minutes with you. Do you have a place we can sit down?" *Break eye contact; gesture toward a chair, desk, counter, office, or breakroom.*

The question, "I'm not sure if or when you would need my help like these other folks, but if you got sick or hurt and couldn't work, you will still need money to pay the bills, right?" has a couple psychological purposes. For both you and the prospect, it shows confidence on your part and conveys you're supposed to be there, and everyone is taking a look. It also gives control of the conversation back to the Sales Professional by asking a question to the prospect. Many times, they didn't hear a word you said in your first approach. The prospect was too caught up in wondering who you are, why you're there, and what you're doing. This is why the words in the second approach are similar to the first approach, albeit slightly more direct. Many objections they give you are typically just a way of asking for more information on why they should trust you enough to sit down with you.

Showing a names list or your business card sheets gives you increased credibility, especially if the prospect has been in business long enough to know some of the other businesses near them. As we talked about before, names are the fastest way to get rapport and gain trust with a new prospect. One of the most important parts of the second approach is showing either the "Families for Protection" (names list) or the business card sheets. We aren't trying to sell the product in the approach, we are merely trying to give the prospect enough preliminary information to peak interest in what we're doing and get a sit-down (demo).

Asking questions while they're looking at your business card sheets or names list gives you additional opportunities to build rapport or make common ground connections with them (if you haven't already done so before the first approach). Remember, the person who asks the questions is in control of the conversation. The more you can get them talking, the better the chance of you getting a sit-down and putting your prospect in a buying situation.

Third Approach

A: "Okay, I understand. Let me ask you this… if you couldn't work for 6 months to a year, how would that affect your family financially?" *Let them respond.*

"What I'm showing is a policy that pays money directly to you to help pay family bills if something serious happens, and it's in addition to any other insurance. *(Their name)*, I'll share with you one of the biggest reasons everyone has been taking a quick look at this; it is our money back benefit. It's a win-win situation. If you need it, we could pay your family thousands of dollars, and if not, you can get all your money back! That's exactly why so many businesses and their employees are excited about what we do!" *Show the product menu page of the mobile sales app.*

"When considering ways to protect yourself, your family, and your future, which of these concerns you the most: cancer, heart attack and stroke, or accidents and injuries?"

"You know a lot of people tell me that… why do you say that?" *(Discuss their response, and ask a few questions: who was it, what happened, how long were they out of work, etc. Be genuine, and show empathy.)*

"*(Their name)*, nearly everyone I talk with tells me how concerned they are with the devastating effects that *(cancer, heart attack/stroke, or a serious accident)* is having on their neighbors, friends, and family. In fact…" *Go into product selection, and proceed with presentation/rapport building.*

Saying, "One of the biggest reasons everyone has been taking a quick look at this is our money back benefit," reinforces that everyone wants to learn more about it, and it won't take much time.

"When considering ways to protect yourself, your family, and your future, which of these concern you the most: cancer, heart attack and stroke, or accidents and injuries?" This is your last attempt to give a presentation to the prospect you are with (which is much easier to do when your mobile app is open already). If you transition from your third approach to the product menu page and read right off the screen as part of your approach, you have naturally and seamlessly opened the app and are ready to present. **Be assumptive!**

It's absolutely imperative you re-ask for a place to sit down with confidence after each of the first two approaches. All the other words you say aren't as effective if you don't ask for a sit-down at the end.

Remember, you can't say the right thing to the wrong person. If you end up having to give a third approach, this is probably not one of those "gimme" prospects. It may require a more "spontaneous" introduction. Your third approach is a last ditch effort to get a demo and, at the very least, to make sure your prospect knows what you are doing. **Relax**, communicate your confidence nonverbally, and proceed with the third approach/spontaneous intro.

You want to show, not tell. If people don't trust you enough to sit down with you, they won't trust what you tell them. Furthermore, they won't care. However, they are much more likely to trust a third party source (like the American Cancer Society). The presentation is specifically laid out to help the prospect see the information about cancer and its financial impact objectively. Use third party statistics to inform them on the likelihood of cancer, the cause of cancer, and the financial effects of cancer. Let those intro pages do the hard work for you!

The most important thing to remember in overcoming objections is staying positive and confident! People will mirror you. If you stay calm, they will remain calm. Remember, their lack of understanding and fear are what cause an adverse reaction. Their objection is usually just "smoke," despite it seeming logical. The objection should be a signal that the prospect is saying in their own way, "Tell me a little more." It is in this light that you answer in a positive manner. Remember always use the **second** approach as your initial response to their first objection. **Your confidence is their confidence!**

Always be respectful of the business owner's time and their employees' time. You must make it clear to them that you will always be conscious of that time factor. You must get right to the point with some prospects. **Build as much rapport as they will allow** and continue to build it while you go through the introduction. If they are managing a phone or a front desk, then reassure them that you will move aside if the phone rings or a customer comes in. **Remember, you are trying to put them at ease.**

Attitude can make the difference. Assume they have a few minutes to talk with you and are not busy, no matter how busy they may seem. A business will often seem busier than it really is. Your attitude is that every business you walk into, someone is going to get at least an intro. Always be thinking about how every 3–out–of–4 families **will** get cancer at some point in their life, and you have an important job to do. **It will take time to cultivate a "no-pressure" attitude, while being serviced-minded and outwardly convicted.**

Keep it short and simple! And, always be closing — asking for a place to sit down, asking for the next prospect, or closing on an appointment. If you forget everything say, **"That's exactly why I'm here; do you have a place to sit down?"**

Pre-Approach Considerations

Gathering pre-approach in the B2B market follows the exact same method as the C2C market. The only thing that may be slightly modified is the questions you may ask and the symbols and abbreviations you use to track the information you gather and record. It's a good idea to talk with someone in your organization who works B2B for some of their "best practice" suggestions.

Here is a basic example of symbols and abbreviations you could use when working the business market:

O	Owner	**OEP**	Open Enrollment Period
M	Manager	**×**	Presentation
E	Employee	**⊗**	Sale
R	Receptionist	**CB**	Come Back
TTO	Talked To Owner	**DT**	Down Time
TTM	Talked To Manager	**GP**	Group Presentation
TTE	Talked To Employee	**ONO**	Owner Not On-site
TTR	Talked To Receptionist		

Examples:

- **5+E** — More than 5 Employees
- **CB~2** — Come Back around 2
- **CB4+** — Come Back after 4
- **TTO–OEP 10/15** — Talked To Owner, Open Enrollment is October 15
- **TTE–×** — Talked To Employee, Gave Presentation
- **TTM–CB–GP** — Talked To Manager, Come Back, Group Presentation

A Few Additional Tips

- **Enrollment tracker** — Get a three-ring binder, and fill it with unused business card protector sheets. Make tabs for each month of the year, and number each sheet with a sticker. When you call on businesses that like what we do but are unwilling to do it until their enrollment period, you can write all the information and pre-approach on the back of the card and put it in a sheet corresponding to the month they want you to come back. You can easily transfer these distant call-back appointments to your day planner and quickly reference the business information in the future.

- **Referrals** — Another way to use the business card protector sheets is to have a section where an owner/manager has approved an enrollment at the business. On the backside of the business cards, have the owner/manager write out a quick note on the reason for enrolling, along with their initials. When you show this section to a prospect who is an owner/manager, they will see all the other folks who decided to listen to what you had to say and were glad they did. As examples, the note could say:

  - "Great products! Give John a moment of your time — well worth it!"
  - "Unbeatable money back benefit — be sure to share with your employees."
  - "Makes sense for the peace of mind. Share this with your employees."
  - "Don't take a chance — listen to how this can benefit you and your business."

  Business referrals in large cities: In a larger city (more than 30,000 residents), the T-approach method is often not as effective as it is in a small town. A business may not know the business next door to it in a large city. However, businesses work in a network of similar companies. For example, an auto shop will know many other auto shops, auto supply stores, etc. A print shop may not know the hair salon next door, but they will likely know many other print shops in the area. Ask questions such as:

  - Who do you work closely with?
  - Who are your suppliers/vendors?
  - Who are your competitors?

- **Using names** of these similar businesses in your approach will also increase your chances of sitting down at that business. It gives you an increased aura of belonging. Business owners also appreciate you understanding their industry, and when you have a better understanding of their business, you can personalize your presentation more effectively (knowing the best way to set up groups for their industry, seasonality, industry risk, etc.).

Best Practice: Selling Skills

In this section, we will discuss four effective selling techniques that will help your prospect to buy. 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.

Section 1 — Asking Effective Questions

Simply put, 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 their clients feel more like they are making their own decisions instead of being sold. There are many reasons for asking questions of your prospect, but we will discuss six of them here.

- **Find information** — This helps you to gather your prospect's facts and opinions so you can show how your product will suit their needs in the most effective and specific manner. For example, as you are building rapport, follow-up with specific questions such as: "How long was their battle, where were they treated, how long were they in the hospital or out of work, how many treatments did they have, etc.?" You will be able to weave this information throughout your presentation and personalize it to their needs in a way they can relate.

- **Involve the prospect** — It is important to remember that most people don't like to be "sold," but they love to "buy." In other words, 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 engages them in 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's 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 discovering their own personal need for 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 want to confirm they understand what you have just explained. By using questions like, "Do you see how that works?" or "Is everything clear so far?" you can make sure 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. Example questions include: "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?" The prospect's response will help you 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 to buy when you close to protect their family. 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 you ask are essential to successful selling. 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 and where.

The great philosopher, Socrates, developed the art of asking questions in a way that would have people realize the logic (or lack of logic) in their opinions. Using 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 an advantage by being able to predetermine the prospect's response, and quite often, the outcome. If you 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

A: "Like most of us, your home is important, and you'd probably do anything to protect it, right?"

P: "Yes."

A: "I hope you never have to experience anything like this, but if it was a fact that 3–out–of–4 homes would be affected by a flood, you would certainly make sure to protect your home with flood insurance, wouldn't you?"

P: "Yes."

A: "And, if 3–out–of–4 families will be affected by cancer, then it would also make sense to protect your family from that too, right?"

P: "Yes."

A: "Why take a chance? Especially when you know that if you never have to use it, you could get your money back! That makes sense, doesn't it?"

P: "Yes."

A: "Great, do you get your mail at home or a P.O. box?" *Continue to close*

In the above example, the Sales Professional gains agreement on a few very logical questions. The comparison is drawn between the logic of protecting their home if there was high probability of a flood occurring and the logic of protecting their family due to the fact that there is a high probability of their family being affected by cancer. The prospect is drawn into a logical process whereby risks are compared, and then they're asked to respond.

Example 2

A: "Do you carry have health insurance?"

P: "Yes."

A: "I'll bet you carry other types of insurance too, don't you?"

P: "Yes."

A: "Wouldn't it be great if you got your money back if you never had to use those policies?"

P: "You bet!"

A: "Great, that is exactly what we do! In fact, 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?"

A: "I'm glad you asked that. We are part of the Globe Life group of companies. In fact, you may recognize us from our partnership with the Texas Rangers and the Dallas Cowboys. With roots beginning in 1900, we now serve over 10 million policyholders. We have a ____________ financial rating with AM Best, a _________ rating with BBB, and we've won numerous awards for claims and customer service. That's certainly the kind of company you'd like to do business with, right?"

P: "Yes."

A: "Great, do you get your mail at home or a P.O. box?"

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. Then, after the decision has been made, we sit around wondering whether or not it was a good decision! If you 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 for some reason — they do not know you, they feel uneasy about not having heard of the company, or some other reason. It is important to understand this concept and be sensitive to it, so you can respond in a way that calms your prospect's fears.

See section "Objection and Response System" for a review on handling objections

FIT Section 2 — Third-Person Selling

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

People are greatly influenced by how other people think and feel about your product. People are not only more willing to look, but also buy, based on the approval of others. This is what some marketing experts call "social proof," a term coined by Robert Cialdini in his 1984 book, *Influence*. There is also something called the "halo effect" (named by psychologist Edward Thorndike). In our business, social proof can be best described in just a few categories.

- **Client testimonials** — This type of social proof includes customer endorsements. These could be in the form of client testimonials or IRA's. It could also be positive reviews on your business website, social media, or many public review sites.
- **An abundance mentality** — This type of social proof can be seen when approval is gained based on the endorsement of a large group of people. For example, when we see a long line of people waiting to get into a restaurant, we assume it must be a really good restaurant. This shift in mentality happens even though we have never eaten there and don't actually know a single person in the line. Sharing your "Families for Protection" (power names) list with your prospect is a great way to create this abundance mentality.
- **Circle of influence** — This is likely the most effective form of social proof. From the prospect's perspective, if people in their circle of influence (friends, family, neighbors, co-workers, etc.), see value in your product, then they probably will too. This could come in the form of a referral or by making a connection on your names list.

People want what other people have. Obviously, you feel confident about your product because you believe in it — and you should. You also have a vested interest in the prospect buying from you. But, just because **you** think you have a great product, it may not carry a lot of weight with your prospect. 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 the pre-approach, all the way through getting referrals. You should use this principle in every single part of the Cycle of Selling. 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:

A: "I know the folks to your left are the Johnsons, and the Tuckers are on your right; what about the folks across the street — do you know who I would ask for to be polite?"

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

Approach

If you 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. People will be more willing to sit down with you if they know you have already sat down with some of their neighbors, friends, or family:

A: "I'm the one who has been talking with everyone about cancer. I was just talking with the Johnsons, the Tuckers, and the Simpsons… In fact, I also caught up with your co-worker, John, 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/she has to say, or let them show me what they have to sell?" Names of other people they know is your bridge of credibility. It may also create enough curiosity to the point the prospect wants to know what value other people may have found in what you are doing.

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 possible. Then, use the names of other people that are their neighbors, and people they know who are also your customers:

A: "You probably know some of the families I've been visiting with out here, like Betty and Bill Johnson, 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 presentation.)

At the end of the introduction, just before you are about to discuss the First Occurrence Benefit, show the prospect the "Families for Protection" list. Show 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 from their circle of influence (family, friend, neighbor, etc.):

A: "Your cousin, Betty Johnson, said 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 the cancer treatment that could save her life."

By associating a key name, or names, with a feature of your policy, it dramatically increases its importance. Also, using testimonials/IRA's shared by your clients about personal family experiences with cancer, are excellent ways to take a seemingly abstract disease and put it vividly in front of people for their consideration.

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

Objection and Response

Mrs. Jones really doesn't really care about what you think, but she highly regards the opinions of her neighbors and friends. It's human nature to do what is "normal" and "expected."

When you answer a customer's objection, it is helpful to use the names of other clients who "felt the same way" but have then gone ahead and bought after the objection was satisfied. This method is called the **"feel, felt, found"** method.

A: "Mrs. Jones, I appreciate how you **feel.** In fact, Betty Johnson and Julia Tucker **felt** the same way, until they **found** out what this could mean to their family. In fact here is a testimonial from Betty that says…" *Read a testimonial/IRA.*

Section 3 — Maximizing Power Names

In the previous section, we've explained how and why names are so important. Names can be used throughout all parts of the Cycle of Selling, but more specifically, there are three ways to maximize them (use only approved names):

1. **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 "power name" repeatedly during your sales presentation to get your prospect open to the value of your product.

2. **Associated names** — Many times, you will find that your prospect has something in common with one or more of your policyholders. It could be 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 establish your credibility.

3. **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 Globe Life Family Heritage Division policies. This can be done by using your "Families for Protection" (names list) that is built into the Family Heritage Division Mobile Sales App. Increase your volume of names each time you protect a family (when permissions are given) by entering them into the "Reasons for Enrolling" section of the shopping cart. Remember, people buy on the approval of others (social proof); seeing a list of several hundred buyers will certainly go a long way in eliminating skepticism. Of course, it takes time to assemble a list of your own clients. However, using your own names, along with those from other Sales Professionals that you can download right from your app, your list will grow quickly.

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 ask: "Do you know Betty Jones?"

Instead, say: "You probably know some of my policyholders, such as Betty Jones, *(pause)* Sara Smith, *(pause)* Julia Tucker…"

The first example invites the prospect to repeatedly say the word "no" 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. Be assumptive, and if the prospect recognizes a name you say, they will often stop you and indicate this. Then, you will have a power name to use throughout your presentation. By using this key name, or names, you personalize the presentation and create an environment more conductive to a "yes" decision. At this point, you can also elaborate by using names associated with the power name; many times, the prospect will know the other names, as well.

Section 4 — Painting "Mental" Pictures

One of the most effective ways of communicating the idea of your product is to use a vivid description of what the product can do for your prospect. This is referred to as "painting mental pictures." Prospects think in pictures, so creating strong sensory images is a very effective method of communicating.

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

Example 1

A: "If you don't mind me asking, who is the closest person to you — a 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 mind — again, a strong sensory image makes a big impact.

Example 2

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

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

Example 3

A: "If all this policy did was give you the ability to get the kind of treatment you wanted, instead of only what 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.

Testimonials/IRA's can prove to be a phenomenal tool to paint mental pictures. While you can use words to create mental pictures in your prospect's mind, use "physical evidence" when possible. It's one thing to tell your prospects that our clients get a return of premium, but it is significantly more effective to show them someone specific by sharing a testimonial or IRA.

In time, you will 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 protect more families.

But what can you do in the meantime? Download client testimonials/IRA's right from your Family Heritage Division Mobile Sales App, and access them anytime and anywhere. 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 used it.

If there are no claims in the immediate area or in the state, then you can use the national claims, which show various claimants, the amounts of money paid to them, and their testimonials. Again, using this evidence personalizes the benefits of the policy and makes it more meaningful 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 and how to effectively and consistently use the techniques as described. Using these methods can be one of the major factors in helping you to be a top Sales Professional with Globe Life Family Heritage Division.

Best Practice: Success Factors

In the first section, Our Success System, we discussed the importance of physical effort, mental preparation, and attitude. This section will provide a deeper insight into each one of these critical success factors and how they can help you establish a long-term and successful career with Globe Life Family Heritage Division.

Section 1 — 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 only important to get to work on time, but you must be prepared for the day in a different manner than those who work at other jobs. Of course, you want to do the "normal" things like personal grooming, exercise, and eating a good breakfast. You also want to take extra care to look sharp and professional.

Dressing sharp does not necessarily mean wearing expensive clothes; 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, especially when it comes to financial matters, such as the product 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.

Make sure you have authenticated your Family Heritage Division Mobile Sales App prior to going to work. Have all the materials you need. Be sure your tablet is charged, cleaned, and ready to do business for the day. Also, be sure to update your name list and organize your pre-approach and referrals. This way, 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 section "Pre-Approach" for a thorough guide on gathering and tracking pre-approach names and information

Schedule and Your Career

At Globe Life Family Heritage Division, 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.

- **Development schedule** — *Knowledge breeds confidence, and confidence breeds success!* Just as your body needs nourishment each day in order to function properly, so does your mind. We have never had greater access to information than we have right now. Maximize what's available to you! This "food for thought" can be divided into two categories:

    1. **Instructional** — Develop the skills for a long and successful career

        - Sales handbook, FIT courses, presentation guides, training videos
        - Agency, regional, and national meetings
        - Agency/company conference calls (live or online audio archive)

    2. **Inspirational** — Resources that help inspire you to your full potential

        - Eagles, testimonials, conference calls (live or online audio archive)
        - *Our Heritage* quarterly magazine and FHD leaderboards (monthly newsletter)
        - Motivational books, videos, podcasts from a variety of resources

    It is suggested you focus on instructional material after work so you can identify and correct the challenges you may have encountered throughout the day. Focus on inspirational material in the morning, and start your day with some extra enthusiasm as you pursue your goals.

- **In-the-field schedule** — Decide before you go to work each week just how many hours you will invest in your career. Then, go one step further — write it down on your Weekly Game Plan and Daily Goal Card, and stick to it. Remember, you are your own boss out there, but it is important to be a good boss and put yourself in a position favorable to achieving success. That is, be sure to manage yourself in such a way as to complete the work you committed to at the beginning of the week. It is always a good idea to talk with your Agency Owner or Agency Builder on how to set an effective schedule.

    By creating an effective schedule and working it consistently you are tapping into the "law of averages" and the "law of large numbers." These are powerful and rewarding forces when they are harnessed correctly.

Law of Averages

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 same 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. Remind yourself of these incredible forces by saying the following between every approach, **"Some will, some won't, so who's next?"**

Law of Large Numbers

In essence, this means the more people you see, the more buying opportunities you create. This law, along with the law of averages, can greatly influence your results in our business. When given two people of comparable ability, where one sees ten prospects and the other sees five, it just makes sense 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 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 to realize one more sales call may 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 don't only look at their sales results to determine their effort, but focus on their effort to cause their sales.

Be Consistent with *Where* You Work

The most successful people in our business work their territory "tight." That is, they decide they are going to see everyone within a certain area because it is the most productive, effective way to work.

See "Pre-Approach" for more details on using this 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 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.

Section 2 — Mental Preparation

Technical knowledge is the foundation of knowing what to do, when to do it, and how to do it. This handbook includes the basic knowledge you need, and you should commit it to memory. You must have a basic framework of knowledge in order to succeed. This will come in two forms, **how-to** and **know-how.**

How-To

How-to is the technical knowledge, or the "book" of knowledge. It is found in this handbook, your presentation guide, Sales Academy, Leadership Academy, local/national meetings, conference calls, and FIT, as well as many other places on the Sales Professional website. You will continue to gain knowledge throughout your career at Globe Life Family Heritage Division.

- **Why memorize?** Selling insurance is a field where it is imperative you know what you are talking about. You must be able to effectively communicate an idea in a confident manner so 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 actors "memorize" their lines. Once they have their scripts committed to memory, they can focus on how to effectively deliver them. Can you imagine trying to make a movie comprised of a bunch of people who don't know their lines or what to say? Probably not a movie you would ever want to see, right?

  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 may sound or feel awkward, but with practice (like an actor in the movies), it will become a part of you, and your personality will come through.

  In order to succeed at anything new, it is critical to be coachable. This is one of the ways to do that. These words work! When used properly, they will help you succeed in our business.

- **How to memorize?** The best way to memorize is to follow these steps:

  1. Get away by yourself. Eliminate distractions (cell phone, TV, conversation, etc.). 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 look away to rehearse.
  4. Continue this process, adding each paragraph as you go, until you have completed the section.
  5. Record yourself reciting from memory, and then compare what you hear to what is in the script and make corrections.
  6. Skill drill with another person (preferably someone in your Agency with experience) to help you get a feel for how it actually works.
  7. There are a multitude of online resources to help you memorize, but the one method that never fails is repetition. Repetition is the mother of all success!

  Repeat these steps in order to perfect the performance of your sales presentations. Remember two key elements: talk out loud, and skill drill with an experienced colleague as much as possible.

- **Take good notes** — Be sure to write plenty of notes during the sales training and 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.

FIT

Get FIT — If you truly want a healthy career, then it's time to commmit to FIT. Fundamental Interactive Training, offers a variety of e-learning opportunities through its dynamic and interactive courses. The courses range from; product knowledge and sales fundamentals, to leadership and recruiting. Best of all they are on demand 24/7 from any device. Take them all, take them often, and then take them again.

Know-How

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

You will learn a tremendous amount from studying what you are taught in handbooks, meetings, and other available resources. However, putting this knowledge into practice is the next step. In the classroom, it is a controlled environment, whereas in 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 are exactly the same. The circumstances surrounding each family and business will be slightly (if not totally) different. Therefore, your work with Globe Life Family Heritage Division 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 be objective, you will learn valuable lessons that will help you coach others as you progress through the Career Track.

- **Learn by doing** — Do not be afraid of making mistakes. It is important to remember that everyone — from the newest person to the "best of the best" — had to start at the same place you are now starting. There is only one way to learn know-how: by doing it!
- **Observe those who have a track record of success** — There are people in your organization who have a proven track record of success. Watch them closely as they give their presentations. Watch how they relate to people as they give 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 works and how to carry yourself as a Sales Professional and future Agency Builder. It will not be long until you are training someone else what you know.

FIT Section 3 — Positive Mental Attitude

Perhaps the most important ingredient to 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. One could describe attitude as follows: 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.

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 opportunity instead of the obstacle.

The key word here is "choose." You have the power to choose how you will react to things that happen around you. Successful people are not defined by the adversities they face in life or their career, but rather, how they respond to them.

The important thing to remember here is that our lives are filled with daily occurrences. These events are neither good, nor bad. We as individuals assign a "good" or "bad" label to each event that occurs, and many times, our attitude is reflective of our designation to the situation.

If you tore a hole in your shirt, you could say to yourself, “Why did this happen to me? What am I going to do now? My shirt is ruined.” Or you could say, “Well, I have a hole in my shirt. This is great because now I can get a brand new shirt that is even better than this one!”

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 minds with new information, we keep a fresh, lively, and creative approach to our work. As we mentioned in a previous section, there has never been an easier access to a wide variety of resources for education and inspiration than there is for today’s Sales Professionals. There are thousands of books to read, podcasts you can listen to, and videos to watch. In addition, there is a multitude of resources on the Sales Professional website. Log in to the Sales Professional website today and explore all the tools available to you.

- **Read daily** — One of the best ways to learn new ideas and to keep our minds fresh is to read positive inspirational books. You can read the classics or go to the new age authors to glean an insight into both personal and professional development. Many of these authors have written books that are designed specifically as "self-help" guides to address the challenges you face in this very career.

  These books contain the very principles of success that have helped many people 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 fifteen 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 audio books/podcasts** — In much the same way that books positively influence your attitude and effort, motivational audio is another excellent source of inspiration.

  Many of the motivational authors have realized this powerful tool and have recreated these success principles on audio. Many successful people use these audio formats in their cars, while they are working out, or first thing in the morning while having coffee in order to maximize the use of their time.

- **Positive self-talk** — Sometimes when you are in the middle of the day, you need a little boost of enthusiasm. Self-motivators or affirmations can be a handy tool. It is, more or less, a positive statement about you or what you are doing. Here are some examples:

  – "I can, and I will. I'm going to do my best today."

  – "With every adversity, there is a seed of equal or greater opportunity."

  – "Whatever I can conceive and believe, I will achieve."

  – "I will persist until I succeed."

  – “Everyone needs to hear about what I do because I do good things.”

  If you will memorize these, they will come in handy as you face the adversities encountered in this career. It will help you keep a positive attitude and a smile on your face, and your prospects will respond favorably to you.

  Although we 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 it's personally satisfying, as well. Your attitude will prove to be one of the greatest determining factors of your success.

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 likely be excited about it, too.

Selling is a "transference of feeling." In other words, if you feel confident, you will "transfer" 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. However, you have the ability to control your thoughts. William James, the famous Harvard psychologist, discovered that most people allow their thoughts and emotions 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 easily do it 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 and what you are doing.

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, nod your head, and use your eyes and eyebrows. All of these actions keep your prospect interested.

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

Section 4 — Setting Appointments

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 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."

A: "That's no problem at all. I have appointments in this area for the next two weeks. 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?"

A: "Okay, let me check my schedule… hmm, let's see… I'm booked on Wednesday, and I've got the Carters before dinner on Thursday. Would Thursday between 6:00 and 7:00 or between 7:00 and 8:00 be better for you?"

P: "How about between 7:00 and 8:00? That sounds okay."

A: "Great! I'll put you down for Thursday between 7:00 and 8:00. Since I may be coming from another appointment, is it okay if I am a 10–15 minutes on either side that? 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. This 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 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 4:00pm 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 8:00 (set a range). By asking if it's okay if you are 10–15 minutes on either side of that appointment, you are giving yourself a 90–minute window. This allows you to finish any scheduled or spontaneous presentations that you may be giving. In addition, it also allows you to arrive early to minimize any potential dead time in between appointments.

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."

A: "I certainly understand how you feel Mr. Jones. In fact, a lot of other people have felt the same way at first." *Use names of two or three clients.*

Now, go through the third approach in its entirety.

A: "As I said, I will be in this area for the next few weeks…" *Revert back to the standard way of setting an appointment.*

FIT Overcoming Fear and Timidity

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

All in all, there are only two things you can control: your activities and your attitude. To put it simply, "control the controllables." Put your confidence and belief in those things which you have the ability to control and not in those you don't.

Rejection or Proof of Opportunity

A Sales Professional may worry about who they will meet and what these people will say to them. Many times, instead of thinking about the friendly people they will meet, they will dwell on negative thoughts.

It is important to realize that everyone has the opportunity to choose. You have the opportunity to approach anyone with an offer of the product you sell. The prospective clients have the opportunity to either hear you out or turn your product away. What is essential, is that you maintain this understanding as you work, because you will experience both every day.

If you meet someone who is unreceptive or impolite, understand there is nothing they have against you, personally. Remember, we are all human; they may have had a bad day, or they may have "stuff" going on in their life you don't know about (job, health, relationship, etc.). Perhaps, they have had an unpleasant experience with a "salesperson" in the past. A "salesperson" could take rejection personally and not react well. A "Sales Professional" always strives to leave the prospect better than when they found them.

While everyone we meet is important, one of the nice things about our business is one opportunity will not make or break your day or your career. They may say yes or no, and that's okay, because it's the accumulation of opportunities throughout your day that will bring you consistent success in our business. 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 opportunities (and buyers) if you apply this principle of perseverance.

Fear of Failure or Opportunity for Growth

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

Regardless of the reason, most fear of failure comes from the doubts we have about our ability. We frequently short-change ourselves, when really we can accomplish just about anything if we are determined and focus our efforts and attitude towards our goal. In reality, we must remind ourselves that if other people can do it, then so can we!

Six Steps to Overcoming Fear

1. Don't evaluate your career too early.

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

A common mistake a new Sales Professional could make is to evaluate their long-term success or feelings about their career too early. When you attempt something new, it is natural to wonder whether or not you will be good at it or how long it will take before you will succeed. However, if we look at our experiences in the first day, week, or month of our career, and evaluate our long-term success, it can prove to be a distinct disadvantage to a new Sales Professional.

If we look at what we have accomplished so far, and it is less than what we wanted, we have a tendency to become discouraged. This immediately places you at a disadvantage. It is critical to realize there is a learning curve that will play out before we can accurately evaluate or gauge our abilities and therefore, our career.

Conversely, if our early experience is more than we expected, we may have a tendency to become complacent or overconfident. In this case, we may overlook the critical success factors that have been discussed throughout this handbook, which could lead to challenges as your career progresses.

However, regardless of what has happened, you must accept your situation as it is today, and engage in activities that will help develop your habits, skills, and attitude, and then move forward from there. Your second three months will look nothing like your first; your second year will look nothing like your first. As your skills improve, your clients will increase, your income and renewals will grow, and your flexibility will increase, all while progressing through the Career Track and making a difference in the lives of other people. It may not be easy, but it is definitely worth it!

2. Be willing to fail.

This advice may seem odd, but one must accept that failure can come in a pretty hefty dose; throughout one day, you may hear the word "no" many times. If you hold back your best effort because you are afraid of making a mistake or being told "no," then the possibility of success becomes much more unlikely. The very best Sales Professionals understand that in order to hear a lot of "yes" responses, you must be willing to hear many more "no" responses.

3. Make daily preparations.

In the world of selling, the responsibility for success lies with the individual. You, and you alone, are going to be the reason you succeed. One of the keys to success in this career is to have the knowledge and understanding of what it takes to execute your daily activities effectively.

Understanding is only part of it. In other words, just because you know what to do doesn't mean you will be successful. You have to take the knowledge you learn and put it to work for you. Over time, you will find the secret to your success is how well you skillfully use the knowledge you've learned.

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 you will stay sharp. Not only do you need to know your words, but you must plan your day so you use your time carefully and effectively. Planning and preparation are two essential keys to success (more on this later).

4. Live in the present.

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

It is simple to understand 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, rather than worrying about what has happened or what may occur.

It is important to look at the past and 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 career one day at a time, one approach at a time, and 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 may go all day without making a sale, and then sell the very last presentation. Sometimes, you may 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. However, 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 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 historical proportions. Yet, few people know it took more than 10,000 failed experiments before he found the first light bulb that worked!

Just before the experiment worked, someone pointed out to him how 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!" He only needed to find one that did work, and he persisted until he found it!

Babe Ruth, “The Great Bambino," belted 714 homeruns in his career. However, a little known fact is he was also the "Strikeout King" for many years, as well. 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 with every adversity, there is a seed of equal or greater opportunity. 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 types of situations. If they meet someone who is impolite or upset, the professional simply leaves that person better than when they found them and swiftly looks for the next prospect who wants to hear their presentation. If they fail to close the sale, or many sales, they simply learn from the experiences 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 strikeouts, but concentrates fully on hitting homeruns.

Professionals have an unyielding faith in the "law of averages" and the "law of large numbers." They put their faith and confidence into the things they can control. In our business, that means investing in your activities and attitude, and not in the things which you have no control. They focus on the opportunity and not the outcome.

6. Do your best.

By doing your best, you unleash the potential and ability 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 five steps, you will trample fear underfoot.

To conquer fear, do the thing you fear. You will discover 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 in time, great things will happen!

FIT Setting and Achieving Goals

According to Brian Tracy, a motivational public speaker and self-development author of over seventy books, **"Less than three percent of Americans have written goals, and less than one percent review and rewrite their goals on a daily basis."**

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

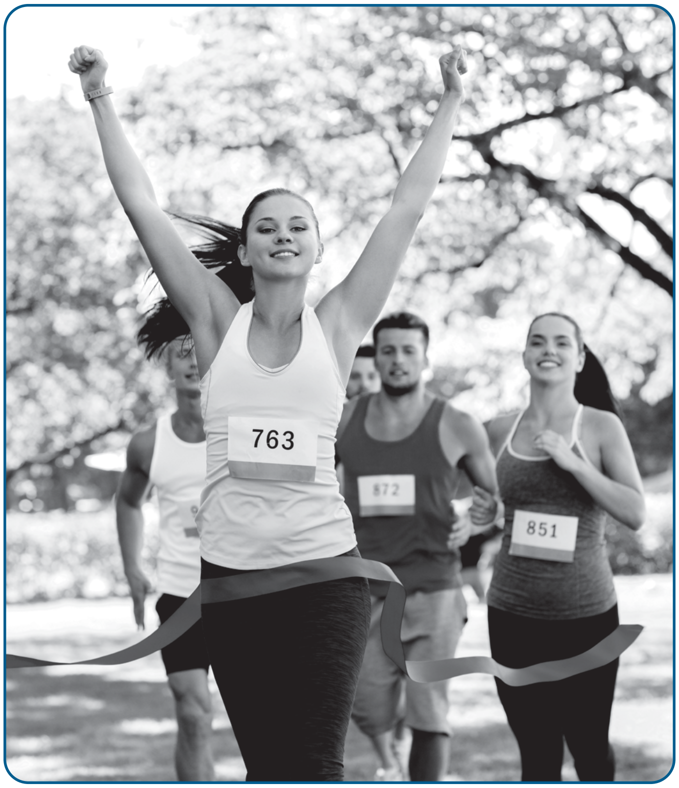
Why Set Goals?

Without having a target to shoot at, how can you ever hit a bullseye? 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 write them down so 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 determine our goals and write them down. Then, we need to review them periodically to see if we are on target.

A Goal Setting System

There are many formats that one can follow, but here is one that works quite well at Globe Life Family Heritage Division:

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 how much you would need to sell to accomplish it. Then, figure out what you want… perhaps a new car or new furniture for your house.

It really doesn't matter what it is, as long as it has meaning to you. It is essential that this objective is specific. Maybe you want a new car… what kind of car, color, body style, year, extras? Be specific so you can develop a mental picture of what you want.

Get a real picture of it and hang it on your mirror so you see it every morning. You may even want to carry it with you in your car so you have a constant reminder of what you want.

2. Purpose

What is a purpose? In a simple definition, it is the motivation behind doing the things you do. Some people say 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 might reveal what makes you tick. First, why did you come to work at Globe Life Family Heritage Division? What did you see in this opportunity that other work didn't have?

An answer commonly said amongst Sales Professionals is, "Money motivates me!" However, is it money that really motivates them, or is it what that money represents to them? In other words, what they could do with that money may bring a smile to their face or provide comfort to their family.

Could the true motivating factor be the desire to provide for their family in a way they have never been able to provide before? Could it be the desire for financial security? Whatever the purpose is, there is a deeper purpose beyond the obvious.

Your purpose should be your own and no one else's. Be careful to make your purpose emotional and not logical. Logic holds very little sway in motivation or inspiration. Typically, we all want nicer things, cooler vacations to better places, more time, more money, etc. Then why don't we all have them? Many times, it is because we don't have a purpose strong enough to push us past our current abilities and comfort. Your purpose should be so strong that it pulls you to your goal like a magnet. The pull should be so strong that regardless of what effort is required or what obstacle you need to overcome, you continue to pursue your goal with a "singleness of purpose" and a "burning desire" to achieve it!

Regardless of what motivates you, whether it's to prove something to yourself, to help other people, or something else, it is important to figure out what it is. Once you identify and internalize this, you can reach tremendous heights of success because you will be willing to "fight" for 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 Agency Owner or an Agency Builder 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 income goals and translate them into effort and activity goals. Then, you can focus on the things you can control and avoid putting your energy in things you cannot control.

The plan 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. For instance, if you said you were going to put in seven presentations per day, and you actually put in four presentations, then you would be falling short of your plan. It is now your responsibility to take corrective action.

For example, saying you are going to sell $1,000 GAP per day would be an improper plan — that is an objective. Stating your objective as selling $1,000 GAP per day, and your plan is to work from 9:00am to 8:00pm, completing 7 full presentations, is a proper plan.

Just work backwards to establish your plan. First, decide what you want. Then, develop a plan of action that will allow you to accomplish the goal. Simply put, plan your work, then work your plan!

4. Follow Through

This is your commitment to yourself and others that you will complete what you start. Just because the circumstances change and the challenges become more difficult, does not mean 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 stick to that commitment.

Never make excuses for falling short. It doesn't take a genius to find a reason for failure; it takes a committed individual to habitually finish what is started and to stick to the predetermined game plan. You always have a choice: the “pain of discipline” or the “pain of regret.” The pain of regret usually lasts longer. Over time, discipline becomes habit, and you don’t have to make the choice anymore.

Write Down Your Goals

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

Not only is it important to think your goals through and record them, but it is even more important to review them often. It is suggested you look at your long-term goals at least once a week, and 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. Success is a cinch by the inch, but hard by the yard. How do you eat an elephant? The answer is, one bite at a time!

Let's say you have determined it will take 45 hours and 30 presentations to hit your sales goals for the week. The next step is to divide these by the number of days you will work in order to determine what you must do each day. For example, for a 5-day week, you would need to work 9 hours and complete 6 presentations per day.

Now, to get it into a more "digestible" form, divide your daily goal into two-hour periods (see Daily Goal Card). If your goal is to give 6 presentations, and you have 6 goal periods, how many presentations do you need to give in each two-hour window to achieve your goal? That's right, one presentation every goal period. Now, your simple activity is to put in as much effort (approaches) as it takes to give one presentation every goal period!

After the first goal period, pause to review how you did and make corrections as you head into the second period. Again, your goal should 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 don't have complete control over how many presentations you give each goal period, but it is important to focus on two hours at a time, getting one presentation per period, so you will accomplish your daily goal of at least six by the end of the day.

A similar exercise will be used later to help you set sales goals, but for now, focus on your work habits so you're controlling the things you can control. Remember, there are only two things you can control: your work activities and your attitude.

After your day is complete, be sure to total your hours, calls, presentations, etc. Record these on your Weekly Game Plan (weekly goals). Review and track these totals from day-to-day and week-to-week so you can see patterns emerge and find your strengths and weaknesses as a Sales Professional. At this point, you're able to take action and improve your effectiveness in the areas you have identified.

Set New Goals Weekly

It is important to avoid complacency. Keeping your job fresh and interesting is one of the best ways to accomplish this. It is your responsibility to yourself to retain your enthusiasm about what you do.

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 with your 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 must be done. Nothing can be more important than planning your work so you can accomplish your personal and professional goals.

Seven Guidelines to Goal-Setting

They must be:

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 analyzing them to improve.

Immediately, Bettger saw an improvement while selling as much in 10 weeks as he had in 10 months prior. Eventually, his closing percentage went from 1 sale out of 29 attempts to 1 out of every 3! This one activity gave him the tools he needed to effectively manage himself.

Measuring Your Success

Weekly Game Plan

This will be the first tool you can use to help you set and achieve measurable goals each week. If you know what your goal for the quarter is, then you can break that goal into weekly goals and record/track them here. It is highly recommended that you complete this before your week starts.

As a career Sales Professional or Agency Builder, your schedule is one of the most important things in this business. How are you planning your time? This is an important question to ask yourself, because while it is the most important asset we have, it's also the one thing we can't get back once we spend it.

Completing a Weekly Game Plan will help you crystallize your goals, direct your effort, and maximize your time spent towards achieving your personal and professional goals.

It would be extremely beneficial for you to ask your Agency Owner for help in completing the first few of these to gain a better understanding of how to use them effectively. One of the greatest advantages of this career can be the flexibility, but you should strive to "plan" that, as well. It may be a good idea to sit down with your family when you complete this to ensure you know when to schedule work time and family time, and you can work together to maximize your weekly activities. It's also helpful for them to know your schedule so they can help support you (and you support them) in the best way possible.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Totals
	Commitment	Commitment	Commitment	Commitment	Commitment	Commitment	Commitment
Start							
Stop							
Hours							
Demos							
	Goals	Goals	Goals	Goals	Goals	Goals	Goals
Apps							
Premium							
Referrals							
Recruits							
	Results	Results	Results	Results	Results	Results	Results
Hours							
Demos							
Apps							
Premium							
Referrals							
Recruits							

Daily Goal Card

This is the first tool you can use to help you each day. If you know what your goal for the week is, then you can record and track your daily goals here. Write down your goals — hours, approaches, presentations, field recruits, etc. — and the actual record of your activities. Use the following letters to record your activities:

/	"Call" or Approach (face-to-face contact with someone)
D	Demo (full presentation)
⊗	Sale

One unique way to gauge your level of activity without putting pressure on making sales is to use the Globe Life Family Heritage Division 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 50 points every day will ultimately lead to success through hard work. Below is how you earn points.

	1 point	Approach (face-to-face call)
+	**3 points**	Demo (full presentation)
	5 points	Sale
	9 points	Total

So at any given approach, 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.

A copy of the Daily Goal Card follows:

Daily Goal Card

I = Call X = Sit Down Demo D = Door Demo ⊗ = SALE

THURSDAY	CALLS	DEMOS	FLD REC'S	POINTS
8:00 – 10:00				
10:00 – 12:00				
12:00 – 2:00				
2:00 – 4:00				
4:00 – 6:00				
6:00 – 8:00				
8:00 – 10:00				

Start Time:________ Stop Time:________ Hours: ________

FRIDAY	CALLS	DEMOS	FLD REC'S	POINTS
8:00 – 10:00				
10:00 – 12:00				
12:00 – 2:00				
2:00 – 4:00				
4:00 – 6:00				
6:00 – 8:00				
8:00 – 10:00				

Start Time:________ Stop Time:________ Hours: ________

SATURDAY	CALLS	DEMOS	FLD REC'S	POINTS
8:00 – 10:00				
10:00 – 12:00				
12:00 – 2:00				
2:00 – 4:00				
4:00 – 6:00				
6:00 – 8:00				
8:00 – 10:00				

Start Time:________ Stop Time:________ Hours: ________

Weekly Objectives

CALL = 1 Point DEMO = 3 Points SALE = 5 Points

HOURS	DEMOS	SALES	POINTS	PREMIUM

Sales:

Recruiting:

Training:

Actual Results Be a Triple Threat!

HOURS	DEMOS	SALES	POINTS	PREMIUM

Daily Goal Card for

Agent:________________________________

Week of: ____/____/____

Monday Appointments: ____________________

Tuesday: ____________________

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Determine your weekly objectives before the week begins. It is important to plan your work, and work your plan. Now that you have set goals for yourself, you will have an excellent week because you know what you want to accomplish before you start!

Record your activities for each of the two-hour periods during the day. As the week progresses, update your Weekly Game Plan with your actual activities/results from that day.

Download the Daily Goal Card from the Sales Professional website, and keep it on your tablet in a readily accessible spot where you can accurately record your activities as you work through each day. This tool is to help you stay focused on your plan during a specific period of time. Concentrating on presentations and working two-hour segments is more effective than trying to work 45 hours and put in 25–35 presentations. Utilize this concept, and see how much easier your work will be. Complete it daily; you'll be amazed at your progress and outstanding results!

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