



TELESALES FOR SECURITY NATIONAL

Tele-sales are certainly different than face-to-face sales. To that end, this training is designed to give you the most opportunities to provide protection to the families that have requested information about Final Expense insurance from Security National.

Below you will find the Top 10 things you will need to be the most successful tele-sales agent you can be. Before we begin with the top ten, please carefully consider these top three tips when selling over the phone to the senior market.

Speak as slowly and clearly as you can possibly speak. If you think you are speaking to slowly, speak even slower!

The second thing to remember is that each person you speak to will not necessarily remember what you say, but how you say it so speak with confidence and lead the conversation where you want it to go.

And thirdly, be an active listener. Phone sales are best when the person on the other end is talking more than you. Ask good questions, listen and then lead the conversation.

With that in mind, let's take a look at the top ten necessities of being a successful tele-sales agent!

GOOD EQUIPMENT

If you can gain access to a good computer and a secondary monitor, this will work in your favor. You can generally pick up a second monitor inexpensively and it will make your effort much easier. The second thing we recommend that you invest in for tele-sales is a headset that provides clear communication. If you don't have access to those two things or simply decide not to invest in them, you can still do tele-sales, however, we recommend making this as easy as possible and a secondary monitor and a headset will help with that tremendously.

ELIMINATE DISTRACTIONS

It is hard to know exactly what will be a distraction before you begin, but eliminate as many of them as you can before you start. If you find you are getting distracted, start a list of those distractions and the next time you start, eliminate it before you start. Everyone gets distracted with certain things so take a self-assessment of what those distractions may be for you and be diligent to not them interrupt your process and progress.

POSITIVE MINDSET

Now that you have the right equipment and have eliminated distractions, you need to get yourself in a positive mindset. Do you believe your leads need your product? Do you believe you have what it takes to weed through all the rejection to find the people willing to listen to what you have to offer? When you believe that what you have to offer is more important than the money your client will spend on it is the day your belief in what you do will remain uncompromised and confident! If you find yourself slipping into a negative mindset, take a break and reset. Don't make calls with a negative mindset. Remember, all you have is your voice and potential clients will pick up on anything that is not positive.

LEAD FLOW

This is absolutely critical! You need leads to call. If you don't have a system set up for



consistent lead orders, you'll want to make this an absolutely priority. If you have lead credit, this is the best time to capitalize on as many leads and you can afford to buy. If you have leads from your past orders or referrals, this is a great time to contact them as well.

ACTIVITY

Activity is key and king! Even mediocre sales people will achieve more than talented sales people if they have more activity. Activity leads to policies sold. Activities include placing lead orders, organizing your system for calling, following up, closing sales, following through to make sure policies are issued and payments are made. Activities also include follow up with lapsed policies. It's not just about the policies you write, but the policies you keep so be diligent about every aspect of your business that is directly related to getting new business and preserving old business.

FOLLOW UP

It has been said that it takes 12 touches to convert a sale and 80% of sales are made between the 5th and 12th contact. Don't underestimate this! Be pleasant and positive each time you interact with a prospective client. Your follow up is directly related to your sales. Following up is much easier than a first-time introduction. If you don't make a sale on the first attempt, always finish a call by gaining permission and a specific time to call them back to solidify a sale. If you don't make contact the first time calling, stagger your call back times until you find a time where the lead will pick up the phone. Don't give up on follow up. Sales are about the right person, the right product at the right time. If you know you are the right person with the right product, be persistent with find the right time.

CONTROL

You want to establish control as quickly as possible. You don't establish control by talking more and making the lead feel like you are not listening. You establish control through listening and good questions. You establish control by building rapport and putting the lead at ease. You cannot force control. You can only lead someone to believe that they can trust you.

RELATIONAL

This is not the easiest thing to do over the phone. However, the quicker you can make the client feel like you are on the "same side of the table" with them, the quicker you can make the call feel like a consultative relationship where you and the client are working together in the best interest of the client. You can build the call relationally by finding common ground as quickly as possible. There is so much written on the subject of building rapport that I won't bore you with suggestions here, but please don't underestimate its importance when selling over the phone. It is critical!

ASSUMPTIVE

Assume everything. Assume they filled out that card for a good reason. Assume they answered the phone because they need what you have. Assume you can find them a product to meet their needs. Assume you can find a product to fit their budget. Assume they are going to put protection in place today. Staying in an assumptive mindset will keep you positive and in control of the call.

SCRIPT

Please don't try to "wing it"! Establish a script that you can use as a measuring tool for improvement. If you are constantly changing up your script, it's hard to know what's working and what's not working. Start with a predictable script and tweak it to your



personality and style. You are looking to establish credibility with your confidence, kindness, product knowledge and listening skills, not necessarily with a company name. You matter more than the company you represent. You are also looking to ask questions that get your potential client to put protection in place.

If you are asking yes or no questions, don't speak until they answer.

Example: If I can provide protection that fits in your budget, do you want to move forward with that today?

If you are asking open ended questions, then position yourself to listen and interact.

Example: Why are you looking to put protection in place today?

If you ask a question that involves a choice, be silent until they respond.

Example: Which one of these three options works best for your budget?

You will find that the better questions you ask will lead to better rapport, more trust and the ability for your potential client to make a buying decision with you.

Below you will find some industry best practices for tele-sales.

1. If a male or female answers the phone and your lead card is Sue or John, just assume that it is Sue or John that answers the phone. Don't say, is Sue or John available? Just say, Hi Sue.....or Hi John.....
2. Tell them immediately the purpose of the call. Don't ask how they are doing. They will immediately know that you are trying to sell something. Simply say, "Hi Sue, my name is _____ and you were kind enough to request information from me about final expense protection for your family. Did you request this information for you or for someone else?"

*****Listen carefully here and try to use their answers to build some rapport. The quicker the call becomes friendly; the quicker trust can be built. *****

"OK, great. Do you happen to have a pen and paper handy? I'd like to give you my name and number and provide a place for you to take some notes. My name is _____ and then spell it. My last name is _____ and then spell it. My phone number is _____. Thank you for taking a minute to write that down. "

"My beneficiary on my life insurance policy is _____. (Tell a quick 20-30 second story about what your beneficiary means to you.) Sue, do you have someone in mind that will be taking care of your final arrangements for you?"

"Sue, before we begin, I just want to make sure of something. With everything that's going on out there, they are asking us not to come out to the homes. That being said, If I can help you and provide you with what you need, are you comfortable working with me on the phone?"

"OK great! My responsibilities are to provide you with the information your requested by listening to your questions and needs, recommend coverage that will best fit your needs and make sure it fits within your budget. The only thing I ask of



you is that once I've fulfilled my responsibilities is for you to provide me with a yes or no. Is that fair enough?"

3. At this point, you will go into your presentation. Some agents get right to the point and start with health question, by saying, "In order for me to determine the best coverage for the lowest price, I'll need to ask you a few health questions." Some agents will get right to the point by asking how much coverage they were looking to get in place today. Some agents will continue to build rapport based on how the conversation is going. Use your best judgement to determine the best timing to get into your presentation.

Common Objections you may hear at any point in the call. It is better to have a solid answer before they ask it so it doesn't throw you off guard and dismantle your confidence. To that end, it is very important to know exactly what to say when you hear these objections.

1. Who are you with? What company do you work for?

I do not work for one particular insurance company. I work for my clients. What I do is simply offer a complete education on final expense protection and recommend a plan that provides the most benefits at the lowest cost. I imagine that is what you are looking for, right?

2. Where are you located?

Our main office is located in Salt Lake City and have offices around the country. I myself am licensed in the state of _____ to discuss your final expense options. You do want to work with a state of _____ licensed individual, correct?

3. I am already working with an agent.

Fantastic. When I hear that it makes me think of two things. #1 why haven't you put protection in place? And #2, are you are aware there are three types of agents? (Discuss captive, career and independent differences). Now that you know the types, can you see why it's important work with someone like me who holds no bias and does not work for one particular company?

4. I already have coverage.

I understand that for sure. Most of my clients already have something in place too. You were kind enough to fill out this card so I can only assume you were curious about how much it would be to get more coverage. Am I correct? (Just continue with your presentation.)

5. I want to think about it.

I understand that for sure. However, earlier you mentioned that if I answered your questions, recommended a plan to fit your needs and worked within your budget, you would be able to give me a "yes or a no". Apparently, I have not fulfilled my responsibilities adequately. So, let me ask you, have I answered your questions? (Listen for the response and address it.) Do you feel my recommendation is



accurate? (Listen for the response and address it.) Does it fit within your budget? (Listen for the response and address it.) OK, that being said, don't you think it's a good idea to go ahead and get protection put in place today?

6. I can't afford it.

I understand that for sure. However, earlier you mentioned that if I answered your questions, recommended a plan to fit your needs and worked within your budget, you would be able to give me a "yes or a no". Obviously, I missed the mark on your budget. Let's take a look at a more affordable option. I recommend that clients don't spend more than 4-7% of their monthly income on life insurance. Do you mind sharing a rough idea of your monthly income so I can make an appropriate recommendation?

7. I want to shop other prices.

I completely understand. Many of my clients have shopped other plans and products. What they have found is that I offer the best products with the best prices which is why they are my clients. What other questions do you have before you are comfortable putting protection in place?

8. I need to talk to my kids or my spouse.

I understand that for sure. However, earlier you mentioned that if I answered your questions, recommended a plan to fit your needs and worked within your budget, you would be able to give me a "yes or a no". Apparently, I have not fulfilled my responsibilities adequately. So, let me ask you, have I answered your questions? (Listen for the response and address it.) Do you feel my recommendation is accurate? (Listen for the response and address it.) Does it fit within your budget? (Listen for the response and address it.)

Ok, one last question, when is the last time you called a family meeting to make a \$50.00 decision? (Be silent here!!!) With that in mind, would it be ok to go ahead and put protection in place today?

These are the most common objections so please take some time to be very familiar with a response before they come up. Remember, objections can be boiled down to two things – trust or money. If you can figure out which one is the driving factor, you'll have a better chance of overcoming the objection and helping that client put protection in place.

If you have any questions regarding the tele-sales process, procedures, scripts, leads or anything else that may be of concern for you, please don't hesitate to contact your Security National Market Director or our home office.

We are looking forward to seeing great results from your tele-sales activity!

Let's smile and dial and provide the protection that is needed for so many families!