

Appointment setting guidelines

Never set an appointment with someone who has a spouse unless they can both be there, no matter if they tell you that they can make the decision without them. When it comes time to close, they will inevitably say, "I need to discuss it with my wife/husband."

Always ask for them by their first name.

Always make sure that all decision makers will be present at the appointment. (Are you your own decision maker? Is there anyone else who needs to be at our appointment for you to make a decision?)

1. Mr. Smith,

This is a state regulated program. I have no idea what you qualify for until I ask you a few basic questions. I am extremely busy today and every day with several appointments. That is why we are setting the appointment for me to share with you exactly what you qualify for. I am a professional. It would be unfair to both of us if I guessed at your premiums over the telephone without knowing anything about you.

2. The premiums start at less than a \$1 per day. I do not know you personally, which is why there are some basic, state guideline questions for us to cover before we know exactly which plan you qualify for. So what works best for you mornings or afternoons?

Late for an appointment?

If you are late to an appointment, because of another appointment, let the client know that you had to spend some extra time with your previous client. If they are upset, make sure to clarify that the most important person in the world to me is the person who sits directly in front of me during an appointment. I am a people helper and that person is now you. Each family that I help has different needs and situations. I am focused on yours right now.

Arrival at an appointment

Always have your material prepared in advance so that when you get to an appointment, you can go right in. People don't like strangers sitting in their driveway.

Go to the door and say, Hi, I am Stuart. I have an appointment with you and begin to wipe your feet.

Objections

- Do you like pie? What is your favorite kind of pie? If I baked you a delicious apple pie, you don't have to eat the whole pie all at once do you? No of course not. You can take a slice now

that you are comfortable with. If you want another slice now you can always come back and get another slice of pie correct. Same thing here. You can take a slice of coverage that is comfortable for you and then if you ever want to get more coverage later (because funeral costs go up 5% every year, you can always come back to get another slice of the coverage pie later. Sound good? Okay, now which of these 3 options appeal to you right now?

- **I need to think about it!!!**

Bill, when you go to Walmart, do you find that there are some things that you know that you need and you just get them... like milk, eggs, bread... and then there are other things that you debate on whether or not to get like... ice cream, candy bars, strawberry pie... Let me ask you a question, if you were die today, do you think that your family could use a check for \$10,000 to help out with your final expenses? No one ever complained about receiving too big of a check right? So Bill, which of these 3 options best fits your needs and budget, right now?

- **I need to think about it**

Bill I understand what you are saying, but when I leave here today, I will be out of your mind before my car pulls out of the driveway, your life will resume and this will become less important and you will remember less and less about what we have discussed and heaven forbid that something were to happen to you in the next couple of days, we will have missed the opportunity to help your family during the worst week of their life. Let's get that burden off of your mind and off of your family today, while you are qualified. Which one of these 3 options best fits your needs and budget right now?

- **I need to think about it**

Bill, I understand what you are saying but let me ask you a couple of questions . Are you going to pass away some day? When you do would you rather leave your family with a gift or a burden? If you died tomorrow, could your family use an extra \$10,000 to take care of your final expenses? Can you afford any of these options? Let's get that burden off of your family today. Which one of these options best fits your needs and budget right now?

- **I could just take the monthly premiums and put them in savings so the money would be there.**

Bill that would be great if we knew that we were gonna die in twenty years but let me ask you a question, if you went into your bank and said I want to deposit \$50 into my savings account today, but if I die tomorrow, I want you to give my family \$10,000, can I set that up? Your banker would laugh you right out of the lobby. That is where I come in for you. You make that deposit today and the funds will be there for your family if, heaven forbid something were to happen to you tomorrow. Which one of these options best fits your needs and budget right now?

- **I need to talk to my son/daughter/friend about this.**

Bill, first of all, let me ask you a question, if I went to talk with an air-traffic controller and he explained his job to me, would I be able to go and do his job tomorrow? NO, of course not and nobody would expect me to be able to. And I wouldn't expect you to be able to properly explain all of the benefits of this program to someone else, also, people don't like to think of their loved ones passing away and balk at the idea of talking about it and become very dismissive of

anything that requires them to talk about it. This is your opportunity to take that burden off of your son's shoulders and leave him with the gift of taking care of this, so that he doesn't have to. So Bill, which one of these options best fits your needs and budget right now?

- **I need to talk to my son/daughter about this.**

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This is something you're doing for your children. Not with their permission.

This puts the responsibility and decision-making power right back into the hands of the client and reminds them why they're meeting with you.

- **I can't afford it**

I understand that and I don't want to put you into a program that will be financially uncomfortable for you. What is your favorite kind of pie.....

- **I don't do bank draft/I don't give out my account number**

Bill, let me explain why it is better for you to let the bank pay your bill for you each month. First of all, you can rest assured that they will never forget to make you payment for you. They will always make sure that it is paid on time. Also, if your check was lost in the mail or stolen, it could cause your policy to lapse and the money not be there for your family when they really need it. You wouldn't want that would you. Also, if heaven forbid you ever had an extended stay in the hospital or were put in a nursing home for awhile, the same problem could occur. Again, we wouldn't want that to happen would we. Grab your check book for me and I will pull those numbers off there easy-peasy and I will have you on your way to the coverage that your family needs.

- **It won't happen to me**

Bill when was the last time you totaled your car? (usually never). But you still have it insured for that loss, don't you? You see, that's the thing about insurance – we buy it to protect us in advance in case something happens that we couldn't afford to cover. If we never use it, we're grateful, and if we have to use it, we're thankful. Either way, insurance gives us both protection and peace of mind. - Now _____, if (the situation that you're insuring for now) did happen, how happy are you going to be that you have coverage for it? (probe here – “How would that affect your wife? What would that give her in terms of time with the kids, etc?”) _____ the little bit of premium you pay now provides you and your family (or business) with a great deal of comfort and security. It's the right thing to do and I think you know it. Let me ask you this: What kind of (monthly/quarterly) payments are you trying to stay within – perhaps I can adjust your policy or length of term to make this work for you...”