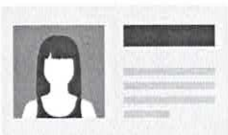
Security National Life's

FACEBOOK LEAD TIPS

HOW TO TEXT YOUR LEADS (Continued)



Step Two: Once you send this text message, immediately send them a digital business card that includes your picture along with the ad if you have it.

Step Three: If they don't respond to the initial text, send a follow up text a few hours later. If the text is not delivered, you know it is not a cell phone so you will have to proceed to calling that lead directly again.

Here is a sample of that text:
(Name of Client)

I recently texted you about the final expense protection you requested on Facebook and just wanted to let you know I haven't forgot about you. I haven't heard from you yet so just wanted to see if we could schedule a phone call today or tomorrow. Do you have a preference?

Step Four: If they don't respond to your initial texting, you will need to try calling them again the next day so they know you are serious about getting them this information.

Step Five: Once you determine who is responding via text first, then it is imperative to call the leads until you make contact at some point. If calling and texting doesn't work, send an email with the same message as your first text.

Step Six: Work the leads until you get a yes or a no.

COMMON OBJECTIONS AND RESPONSES

Of course, not every presentation will result in a sale. This is mostly due to objections that the prospect may have. It is important to realize that prospects buy from people they like and people they trust. So, let's assume that they like you and they trust you because you did a great job connecting with them and building rapport. With that in mind, let's look at some common objectives and responses you can give to overcome them. It is imperative that you commit these to memory so you can immediately know what to say when a prospect objects to not putting protection in place with you. As an overarching principle, this presentation is designed to address the objections before they come up so you are not trying to overcome them at the end during the close. One key component that you cannot miss in your presentation is this phrase:

"My responsibilities are to provide you with the information you requested by listening to your questions and needs, recommending 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 simple yes or no. Is that fair enough?"

(If you fail to make this statement at the beginning of the presentation, it will be difficult to get to the real reason they are not putting protection in place. With that in mind, let's take a closer look at these objections and responses.)

"I'm not interested."

I understand you may feel that way now, but you did fill out this request for information. I can only assume that you'd at least like to find out what you may qualify for. So, did you request it for you or someone else in the family? Ok, great do you mind me asking what prompted you to request this information?
(Or follow up with the same question you just asked.)

"Can you just mail it to me?"

I would love to do that. It would make my job so much easier. However, this information is personalized for each person. So, did you request it for you or someone else in the family? Ok, great do you mind me asking what prompted you to request this information?
(Or follow up with the same question you just asked.)

"Now is not a good time."

I understand your time is valuable, but this will only take a few minutes. So, did you request it for you or someone else in the family? Ok, great do you mind me asking what prompted you to request this information? (Or follow up with the same question you just asked again.)

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

I work with Security National Life, but more importantly, 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?

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?

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?

I already have insurance.

(You should already know that they have insurance already because you asked them at the beginning of the presentation and addressed it then. Hopefully, you were able to explain the difference between term and whole life if that is what they have or they may already have whole life, but may just need some more.)

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.)

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?

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?

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?

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?

"I will have paid this policy up in ________ years. I don't think it's worth it."
I understand that for sure. However, doesn't it make financial sense to make one payment of (premium amount) and at least know that it's like putting (face amount) in the bank right now. I think it will most likely be easier for you to take care of small monthly payments than for your family to come up with that money all at once. Would you agree with that? OK, great! Let's go ahead and put this protection in place today.

CLOSING
Be clear. Be considerate. Be confident. Your families will thank you for your professionalism! 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!

SCRIPT TIPS

Please don't try to "wing it"! Don't be robotic, but at least have 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.