PHONE SALES SUCCESS

1. **General Tips:**
   1. Not ONE way to do it. 1. book appointments, Phone or Zoom, 2. Dial, book, present, 5 days a week. No show dial. No appointments dial. 3. Try to sell first time when they pick up. Jump right into it as if in an appointment. All work you just have to experiment and see what works best for your personality.
   2. It takes a few weeks or months to gain your confidence and get numbers.
   3. STUDY, ⅓ of your time. Watch a video every morning before you start. (no drive time to listen while you drive) Doubled my sales when I did this, they get cut in half when I stop doing it)
   4. Not making money? Watching videos, It's not just about learning. It's about motivation. "If he can do it I can do it, and the only thing stopping you is you." Confidence booster.
   5. You don't need talent for sales, it can be learned. I was the worst at it when I started. Just practiced a lot. There is no other business that if you work hard you can go from zero in your bank account to $100,000 in 3 months.
   6. Schedule, When you run, when you dial, when buy leads, stick to it.
   7. Perspective. Leads to Requests, Sales to helped, Closed to Protected.

2. **No Zoom, Phone Sale Advantage.**
   a. Dress how you want
   b. (Backdrop Advantage) Work outside, pool, while walking around
   c. Work anywhere in the world.
   d. Presentation script in front of your face for notes.
   e. No driving, No gas, car maintenance, hotels,
   f. Home every night.

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3. **Disadvantage**
   a. Less trust from client compared to face to face.
   b. Have to spend 2x more on leads. So lower ROI to work at home.
   c. Stop looking at the spending, you're a business owner. Look at profit.
      If you're spending $2K to make $10K or $4k to make $10K profit. Still Made $10K
      Other businesses make 30% ROI, This one makes 400% to 100% ROI.
   d. Not a time saver. Have to dial twices as much, run twice as much.
   e. Haven't tried zoom, assume more trust, so if new try that first. Facetime guy!

4. Dialing Tips / Tricks / Advantages
1. Talk Loud, (confident people talk loud)
2. No Pauses
3. Only stop talking with a question that ends with Choices or Yes Answer.
4. Rebbuttle: "That is why I am calling" - Back to script
5. Condense appointments to 3 days, don't spread out. Confidence gainer. Happier. Seems like you're doing better. Negates the no sales.
6. 45 min appointment time, 30 min call window, 11 appts, in 8hrs.
7. On the West Coast, book East Coast, off by 6pm vs 9pm advantage.
8. Prime Time 5pm-9pm (3 apts field vs 6 apts phone)
9. Time Zone ET & PT (10 appointments vs 3 appointments face to face) 2-6pm ET is 5-9pm PT, then run PT 5-9pm, 7 hours total 10 appts ran during prime time house 5pm-9pm face to face only 3 typically.

5. NO SHOWS
1. Calandy reminders hasn't helped no show rates. Too Robotic.
2. Personal Text in AM: "Hey Bob, it's Ryan, just confirming our phone appointment today. Expect a call around 3:30pm-4:00pm from this number." (Text & Say: CALL AROUND vs CALL BETWEEN)
3. Email & Text Reminder (text) 24 hours before with calandy.
4. Don't have clients book their own appointments, with calandy.

6. Presentation Opening
1. TRUST (Required to show ID)
2. NEED (Why you need this?, Ask lots of questions to find your answer)
3. SHOPPING (Broker Shopping around AM Best A-Plus Rated Carriers)
4. QUALIFY FIRST (Medical field underwriter, Health & Age, On Sale Now)
(30 days to make changes, If you decide you don't want, make joke)
(No need to think about something before you even know if you can get it, right? Does that make sense?)

7. Tips / Tricks
a. **Paul McClain Close: "**Now we can't decide today, because we don't know if you are going to qualify, but if you were to qualify, which one of these do you think would make the most sense, based on protection & affordability."
b. Clients say they just need to discuss it before they make a choice. "Ok just throw me on mute so you can, I'll be here if you need anything"
c. Google Bank Routing (to get checkbook)

8. Presenting Options

1. **Age 45 and below. (Healthy) AMERICO - CBO100**
   a. Only two options, don't change, product, term length, riders. Simple easy choice
   b. Present (Mortgage Full House ½ House) (Life 5yrs vs 3 yrs Income)
   c. 100% cash back, <u>So if they give you money back did you pay anything for it? If you get something without paying for it, what do you call that?</u>
   d. Living benefits. Critical & Chronic, (Huge for Life Leads & Mrgt)
   e. Pay off house early or have money. 25 yr options. 30 Yr CBO
   f. Life insurance, 40 and above, or makes less money. 30 Yr CBO
   g. Disability is cheap, ask if they want it before you present.
   h. FULL COMMISSION

2. **Age 45 and above. (Healthy or Smoker) AMAM- TERM MADE SIMPLE**
   a. Only two options, don't change, product, term length, riders. Simple easy choice
   b. Present (no cash back) (Mortgage: ½ - FULL AMOUNT of House)

   c. Easiest E-app ever 8 min, Saves Time
   d. Instant decision, no admin
   e. No Signatures, Saves Time
   f. COMPETITIVE COMMISSION
   g. High Blood Pressure, Diabetes, Anxiety is STANDARD rating (Day 1 coverage)

3. **Age 50 and above (Unhealthy) Aetna - Accendo**
   a. FULL COMMISSION - Whole life FE usually drops 15%!!!
   b. No Signatures (easy for client)
   c. Husband and wife on the same E-App. (Saves time)
   d. Instant decision, no admin!
   e. Preferred, Standard, Modified All (FULL COMMISION)
   f. Approves a lot of conditions others won't. Look at the guides!

4. **Add On - MOO ACD (Guaranteed Advantage)**
   a. Half a Million, sounds great, offer it always.
   b. Good for 50's and 60's, Low income or already have lots of term or whole
   c. Husband and Wife, One E-App, saves time!!
   d. Short App, fast. Saves Time
   e. Everyone approved!
   f. ROP in some states, makes it FREE, No brainer.

5. **Switch to if declined** - **AMERICAN AMICABLE, Home protector or Senior Choice**
   a. Approves about 1/3 of Aetna or Americo or JH, if declined
   b. E-App signature process so easy, One signature, and easy for client to figure out.
   c. E-App super simple and fast to fill out. (Saves Time)