



Brokers Alliance Final Expense

Sales Training Guide

Do's & Don'ts Of Appointment Setting

- When running field appointments NEVER quote product or pricing over the phone. (You're just selling the appointment, sell the product at the house.)
- Commit the script to memory and add your personality to it.
- Speak slowly (these are seniors and you do not want to make them uncomfortable)
- SMILE 😊 A smile or frown can be heard through the phone
- Be direct and guide them. Do not give them too many options i.e. 10 am or 2 pm tomorrow, not "is there a good time to stop by this week?"
- Know how to handle objections. An objection is nothing more than a question. Just answer the question and go back for the appointment.
- Practice, Practice, Practice

"You can practice and practice, but you will only get better at getting worse, unless you practice the right way"
Vince Lombardi

What Do You Do When?

- Get an answering machine: You have the choice of leaving NO message
- - OR a very short and uninformative message i.e. Bob, this is (your name) from Final Expense just calling you back about the information you requested, I'll call back.

What Do You Do When?

- **Lead does not answer the phone, but someone else does:**
Ask for them. If they are not home, you have two choices:
- - Give a limited amount of information and find out what time they will be home i.e. This is (your name) just trying to get back with them about the information they requested, what time will they be home?
- - Or you can try to set the appointment through the spouse (make sure to point out you are trying to get them the information that their spouse requested for the both of them)

What Do You Do When?

- **They hang up on you:** Call right back (a telemarketer usually cannot do that) say - (their name) please do not hang up, I am not a phone solicitor. I'm calling you back regarding the information that you requested.

Running Appointments

- Do Not Call to Confirm Appointments:

If you call them to confirm, it just gives the client the ability to cancel the appointment or come up with an excuse to why they cannot see you.

Running Appointments

- Stick to the Schedule: For the same reason as above you do not want to make any unnecessary contacts with the client prior to the appointments. If you fall behind in your daily schedule just simply contact the client and say “Mr. or Mrs. _____ this is _____ with Final Expense. We had an appointment today at (time) , I was just calling to let you know I did not forget about you. I am on my way to your house now, I will be there in 15- 20 minutes. I apologize and want to thank you for being so understanding.”

What Do You Do When?

- They stand you up for the appointment: Two things:
First - you call and leave a message stating that you were there for the appointment and you understand that something very important must have come up and you will call back to reschedule (call that night, the guilt will get the better of most of them).
Second - make sure you always have ALL OF YOUR LEADS WITH YOU. There are probably people within a few blocks that you can call to see if you can see them right then

Objections / Rebuttals

PHONE

I am not interested:

"I can appreciate that... A lot of my current clients had the same initial reaction. I am licensed and trained on multiple plans here in the state of _____. Because of this, I was able to show the plan with the best benefits for them, I would like to extend the same courtesy to you. Would _____ or _____ be better to catch you for 20 to 30 minutes tomorrow?"

"I can appreciate that... You just mailed in a card showing some concern or interest. Why don't you let me come out and address your concerns on a one on one basis. I am trained, licensed and informed to show you multiple plans available in (State). So I am there for your interest. The information is free and there is no obligation. Would _____ or _____ be better to catch you for 20 to 30 minutes tomorrow?"

Objections / Rebuttals

I, We, She, He has already taken care of it:

“I can appreciate that... When discussing something as important as the SECURITY OF YOUR FAMILY, don't you owe it to yourself to know all the options and what you might be entitled to? I am trained, licensed and informed to explain multiple plans available in (State). So I am there for your interest. The information is free and there is no obligation. Would ____ or ____ be better to catch you for 20 to 30 minutes tomorrow?”

Person says “I have a doctors appointment tomorrow.”: Ask, “what time is the appointment?”
If they say 10 am, you say “Great then 4 pm should work, I'll see you then.”

Objections / Rebuttals

We're working with someone already:

"I can appreciate that... When dealing with something as serious as your family's security, don't you think you should explore more than one option? I am trained, licensed and informed to explain many different plans in (State). So I am there for your interest. Would ____ or ____ be better to catch you for 20 to 30 minutes tomorrow?"

I am still thinking about it:

"I can appreciate that... I am glad you are taking this decision so seriously. I know when I am thinking about something as important as my family's security, I want to have all the facts I can to make an informed decision. I am trained, licensed and informed to explain many different plans available in the (State). So I am there for your interest. Would ____ or ____ be better to catch you for 20 to 30 minutes tomorrow?"

Objections / Rebuttals

Can you send it in the mail?

“There are so many different plans and variables that go into ensuring you have the proper plan. It would not be fair to you if I were to send you generic literature that may not be able to answer your questions. I am there as a benefit to you. Would ____ or ____ be better to catch you for 20 to 30 minutes tomorrow?”

“You receive offers all the time in the mail. They don’t actually pay a death benefit for 2 to 3 years. The 20-30 minutes with me can save you that 2 to 3 years. Would ____ or ____ be better to catch you for 20 to 30 minutes tomorrow?”