

8 STEPS TO A

**SUCCESSFUL
PRESENTATION
STRUCTURE**



Every top producer/Hall of Fame producer does these things within their presentation. Their wording and word tracks might be a little bit different, but they will hit these components in their presentation. Some agents might say it out of order, but these 8 things will be done. This works regardless if an agent is running Face To Face or Virtual.

This is not a script, but this is a guideline of what you should say in each part.

8 Steps To Successful Sales Presentation Structure

1) Who you are, why you're there

- a) *"Hi __Client Name__, my name is ____ from the **Senior Benefits Center/Mortgage Protection Office.**"*
- b) *"I'm the field underwriter assigned to your case to take care of the **funeral and burial/mortgage protection.**"*
- c) *"It's going to take me 10-15 minutes, is it a good time right now?"*

2) Setting The Table

- a) *I'm going to spend 5 minutes to ask questions regarding health and finance*
- b) *We'll submit those answers to the 30 insurance companies that we work with and make them compete for your business.*
- c) *They will spit out the 2-3 best options for you*
- d) *I'll explain the features and benefits of what each plan does*
- e) *You can apply for coverage or decline it*

3) Financial Inventory

- a) Ask health and finance questions
 - i) Don't interrogate. Make it conversational.
- b) Establish "why" client needs it
- c) Collecting beneficiary info
 - i) Rookie: "Who's your beneficiary going to be?"
 - ii) **FEX Veteran:** *"Who would be the one picking up the pieces when you pass to handle your funeral and burial?"*
 - iii) **MTG Veteran:** *"Who are you planning to leave this house to when you pass away?"*
- d) Signature process
 - i) *"__client__, do you receive text messages and know how to operate an email?"*
 - ii) If they can do both, you can use most carriers. If they don't, move to Aetna or a more simpler carrier.

4) Underwriting

- a) Taking health questions and finding carrier via:
 - i) Zoom with Top Producers
 - ii) Telegram with Agents (Free)
 - iii) Discord with Underwriting Genies (Free)
 - iv) Underwriting Cheat Sheet (Free)
 - v) Insurance Tool Kits (Paid Subscription)
 - vi) Call your Manager (Free)

5) Options

- a) Explain the features and benefits.
 - i) If Final Expense - explain what they get for the benefit
 - ii) If Mortgage Protection - explain the protection
 - iii) Don't just talk about death benefit
 - iv) **FEX Rookie:** "Ok Mary, you get \$20,000 for \$117 a month."
 - v) **FEX Veteran:** "Ok Mary, with this plan, your son John (use of beneficiary's name to make it more personal) would be able to pay for the entire funeral for \$15,000 and you'll be able to leave another \$5,000 to John as a parting gift. This plan would be a total of \$20,000 of coverage, and its only \$117 a month."

6) Closing Question

- a) *Do you have any questions about what I showed you?*
- b) *Out of the 3 options that I showed you, which one do you like best?*
- c) Recommendation - *"Most of my clients in your situation"*
- d) *"What we're going to do is submit an application to the insurance company. They're going to ask you for some basic info such as... Name, DOB, Social, Banking, and Beneficiaries."* (slight pause to see if there's any push back), if not, we're opening the app and going.

7) E-App

- a) Start app, Narrate the process
- b) Build rapport during app
 - i) Allows time to load app, type in answers, and kill time while you're putting information in
- c) Some "rapport" questions I've asked –
 - i) *"Where were you born? How did you end up in 'current state'?"*
 - ii) *"How long have you guys been married? How did you guys meet?"*
 - iii) *"What's the secret to a successful marriage?"*
 - iv) *"How long have you lived in (city/state)? Do you like it out there?"*

8) Seal The Deal

- a) Approval
 - i) If instant approval
(1) "Awesome! You've been approved"
 - ii) If sent to underwriting
(1) "Alright __client__, so we submitted the coverage to the insurance company. They're going to take 2-3 days to give us the final decision."
- b) Policy details (Company, premium, etc)
 - i) *"Hey __client__, write this down.
The name of the insurance company is _____.
The policy number is _____.
The amount of coverage is _____.
The monthly premium is _____.
First payment will come out _____."*
- c) Policy will be in mail 7-10 business days
 - i) *"__client__, your policy will be in the mail within the next 7-10 business days. If it does not come, please give me a call, I will call the insurance company and have them send a second one out."*
 - ii) *"Once you get the policy if you have any questions, call me I will go over it with you line by line to make sure everything is correct."*
- d) I'm your agent for life
 - i) *"__client__, I'm also going to be your agent for life. This is my direct line, not my office number or work number. If you need to make any changes to the policy, change the payment date, change a beneficiary, add more coverage, change the coverage, whatever it may be; give me a call. I'm your agent for life."*
- e) If anyone comes behind, call me.
 - i) *"If anyone calls you and says that they're my supervisor or my manager, just know that they aren't. I'm the one in charge of this area. If another agent tries to get in touch with you for more life insurance, just tell them you got it taken care of. If they bother you, give me their name and phone number and I'll get them to stop."*
- f) Referrals and close out
 - i) *"And __client__ if you know anyone who can use some insurance, please let me know. I will take care of them just like I took care of you. I'm going to send you a picture of my card as well. Thank you for letting me protect your family. If there's anything I can do, please give me a call. Talk soon. (hang up)"*