

1. Business Plan

- a) Set your income goals. They must be yours... you must own them
- b) Set your goals, create your game plan and review with your coach or manager... or one of us.
- c) Lead plan - place your lead order (it can take up to 3 weeks to start receiving new leads)

2. Training

- a) Utilize UWU, the training website. You must study each section multiple times. Re-visit regularly
- b) Attend weekly calls/webinars and other training opportunities
- c) Role play with someone and learn the basics of your core product(s)
- d) Print rate tables for products as needed and/or install carrier software and learn how to run illustrations (quotes)

3. Call leads effectively

- a) Do not sort them out or examine. Just put them in a stack and start calling
- b) Set aside calling time. No interruptions during your calling time
- c) Best time to call is Saturday mornings 9-11 (but you can call virtually any time)

4. Set appointments

- a) Do not try to sell them in advance
- b) Don't talk more than needed (i.e. don't pre-qualify)
- c) Keep it simple. Just set the appointment
- d) Do not provide your phone number
- e) Do not call to confirm the appointment

5. Work up two options (use alternate/assumptive close)

- a) Use options as a starting point
- b) Present options with confidence

6. Appointment in client's home

- a) Presentation (educational/informative)
- b) Remember... control and attitude (don't pause between paragraphs)
- c) Close, give the two options (starting point)

7. Read/React/Overcome Objections

- a) Close the customer
- b) They are already sold. They had "the moment"
- c) Be able to shift gears (critical period concept)

(continued)



8. Complete the application

- a) Signatures
- b) Collect deposit check
- c) Paramedical commitment/schedule (when needed)
- d) Conservation piece
- e) Get referrals

9. Follow up

- a) Utilize carrier websites and our new business personnel to track your cases
- b) Complete any outstanding requirements
- c) Deliver policies in person
- d) Develop your client relationships (wealth transfer/income replacement/annuities)

