Platinum®
SUPPLEMENTAL INSURANCE

Cancer, Heart Attack or Stroke Insurance Policy With Chronic Disease and Accident Protection

Guidebook

Rev. 1-1-2024

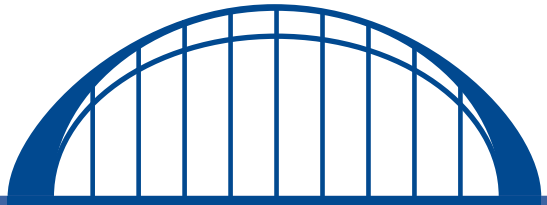
Introduction to Your Career

The Mastery of Sales

Mastering sales is like mastering any profession—it requires your time and dedication. As in other fields, you will overcome obstacles, solve problems and test your determination. As you meet these challenges, you will benefit personally and professionally.

Invest in yourself and your career by taking the time to master the Platinum Process. Block time to study and really know your materials. During your first 13 weeks, we suggest that you take a few hours out of your weekend to study the materials. The more prepared you are, the faster you will experience financial success.

Platinum was founded on a core set of values and a solid mission statement:



Platinum Leaders

Mission:

To provide our customers the best insurance products and services while providing our representatives and employees outstanding opportunities for personal, professional and financial growth.

Leader Code of Arms

Leave Platinum better than you found it for others to benefit as you have, and communicate all knowledge that could affect the vehicle's growth and well-being.

Values:

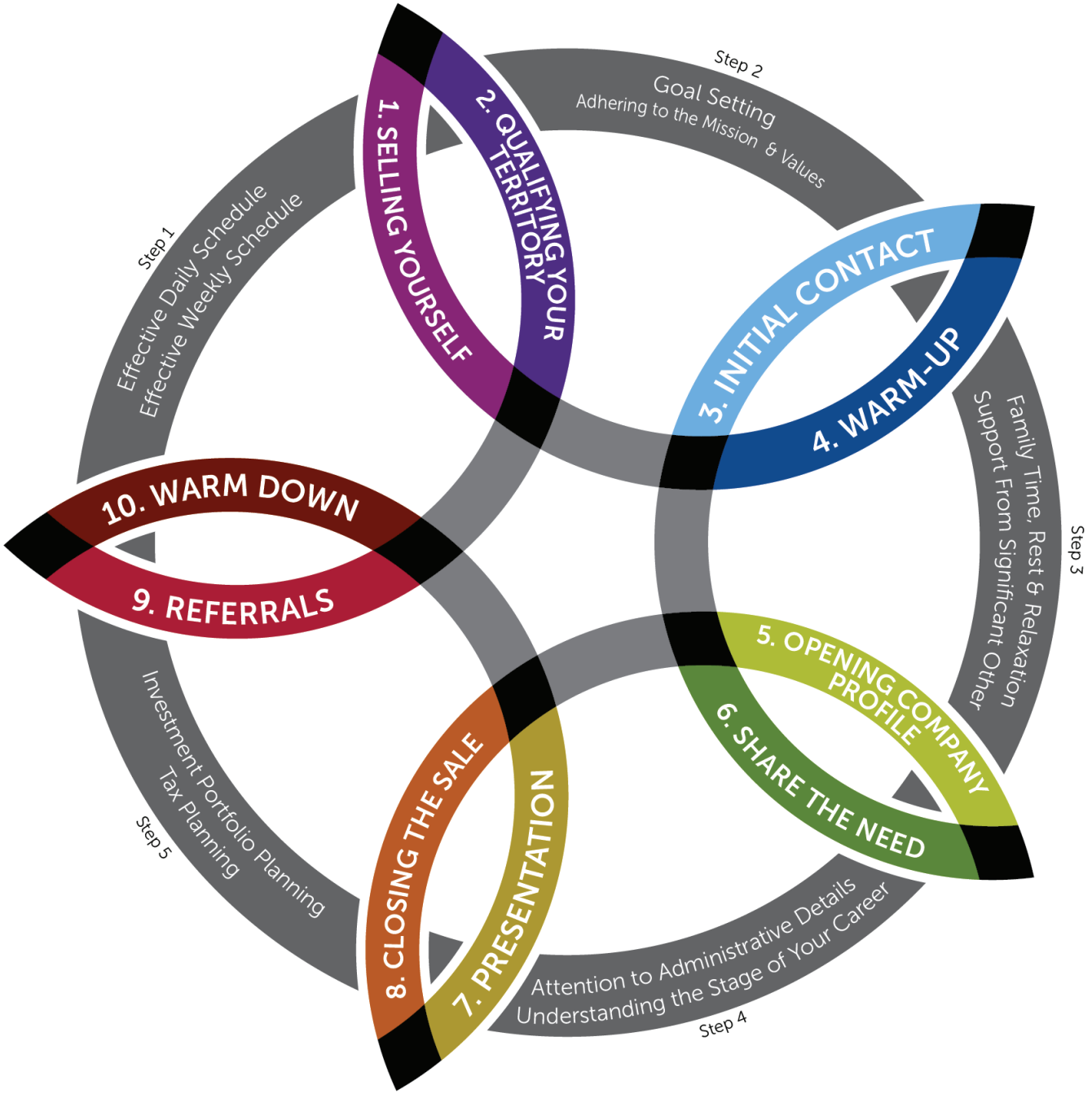
- Being ethical and adhering to applicable compliance standards
- Being results-driven
- Showing sincere interest in and respect for others
- Communicating honestly and openly
- Being cooperative, positive and enthusiastic

The link between our mission and values is our leadership.

The Platinum Process

The Platinum Process contains two parts: the sales process and the Framework for Success. The sales process consists of the 10 steps you must take to present our product to a potential customer. The Framework for Success is made up of actions that will help you find success and build your career.

The sooner you learn this process, the sooner you will achieve your financial goals. This guidebook will help you master the sales process, which is crucial to your success.



Selling Yourself

Your Most Important Sale is Yourself

Follow these suggestions to make your best first impression:

- Be sure that your personal appearance is clean and neat.
- Be aware of visible piercings, tattoos and facial hair.
- Maintain a positive attitude and smile.
- Be sincere and treat people well. Be aware of your body language and eye contact.
- Give a firm handshake and look people in the eyes.
- Respect your prospect's home and yard.
- Take off your shoes when entering their home.
- Put pressure on the process, not on you. The process has not failed anyone.

Be professional at all times, and remember to leave the customer on a positive note, whether you make the sale or not. Doing this will help you maintain positive mental energy.

Qualifying Your Territory

What does qualifying mean?

It means gathering information that will allow you to maximize time spent with qualified buyers.

What is a qualified buyer?

A qualified buyer has three traits:

- A need for your product.
- The financial means to purchase it.
- The authority to make the decision.

You must qualify your territory. By doing this, you will learn the following about your prospects:

- Name and age
- Occupation—farmer, non-farmer, retired or self-employed/owner
- Marital status—single, married, divorced or widowed (If they have a spouse, confirm the spouse's name.)
- If they have relatives or friends in the area
- If they already have a Platinum-marketed policy
- Life experience with cancer, heart attack, stroke or accident

PRO TIP: Their occupation and age will indicate the best time to reach them.

To get started in a new map, your trainer will take you through these steps:

- Qualify one quarter of a map at a time.
- If initial contact does not result in an appointment, or at the end of the presentation, ask the prospect for help qualifying additional prospects by saying:

  "Will you help me out? My job is to get this information to everyone in the area, and I want to make sure my map is accurate. Could I ask you if [name] still lives here? About how old is [name]? Is he/she married? What is his/her spouse's name? Does [name] farm? Who else do you know who has recently had an experience with cancer, heart attack, stroke, or accident?"

- Once you're done qualifying one prospect, immediately move onto the next name and start asking the same qualifying questions. Be assumptive. Most people will be happy to help you out.

Initial Contact

- The initial contact should be done whether it is a new or current customer.
- First impressions start when you turn into their driveway. Don't drive too fast or too slow.
- As you drive in, be on the lookout for something positive to point out to warm up the prospect with (e.g., dogs, antique tractor, classic cars/trucks, plants/garden, anything unique about the farm/property).
- Park your vehicle and get out of your car immediately. Walk toward the door with confidence, waving and smiling. Go to the most used exterior door. In many cases, this will be the back door of a farm house.
- Do not enter an open porch or garage. Do not open a screen door if the interior door is open. Never attempt to open an interior door, and never enter a residence without permission.
- Do not look in windows or knock on glass.
- Knock loud and clear. Take a few steps back and wait 10–15 seconds until knocking again.
- When the prospect answers the door, smile and use their first name.
- Reference the scripts below to introduce yourself to the prospect.
- Be very clear that you represent Platinum Supplemental Insurance. If you are calling on a current customer, let them know they currently have a policy marketed by our company and reference which type of policy.
- When setting the appointment, make sure their spouse (if applicable) will be there as well.
- Stay in control of your initial contact and be assumptive.

Warm Up at the Door

When warming up at the door, make sure to always smile and make eye contact.

Your goal is to get the prospect to smile!

PRO TIP: You know from qualifying that Bob farms, and his wife Mary teaches at the school. Use this knowledge during your initial contact.

Warm-up examples:

Agent: ***Hi Bob, how are you?***

Prospect: ***Good, how are you?***

Example #1

Agent: ***I'm doing great, thanks for asking. I made it past your guard dog [say this while smiling]. I will let you know what I'm doing here, but first, I have to ask you, what kind of dog is this? What's the dog's name? How old? Do you go hunting together?***

Example #2

Agent: ***I'm doing great, thanks for asking. I will let you know what I'm doing here, but first, I have to ask you, how old is that [Farmall] tractor out there? It must be an antique. Has it been in the family for a long time? Does it still run?***

Example #3

Agent: ***I'm doing great, thanks for asking. I will let you know what I'm doing here, but first, I have to ask you, who takes care of the gardening around here? It really looks great! Does Mary do it when she's off from school or are you taking care of the farm and the garden? What are you growing?***

Sometimes, you will pull up to a property and there may not be anything for the warm-up. The following is an example of a warm-up when that happens:

Agent: ***Hi Bob, how are you?***

Prospect: ***Good, how are you?***

Agent: ***I'm doing great, thanks for asking. I'm [name] with Platinum. Did any of your neighbors mention that I would be stopping by?***

If they say no: **[while smiling]** *Oh really, well thanks for not sicking the guard dog on me.*

(Even if there isn't a dog, this will get the prospect to smile.) Your goal is to break the ice and start a conversation with the prospect. Your trainer will work with you on this step.

PRO TIP: Memorize this next section of the initial contact:

Agent: ***Again, my name is [name], and I'm with Platinum Supplemental Insurance, the cancer, heart, stroke and accident division. There has been some information released for the [county name], and it's my job to get that information out today. It only takes 15 minutes. Do days or evenings work best to catch you and Mary?***

If they say days work better, set the appointment between 6 a.m. and 7 a.m. or 1:30 p.m. and 3 p.m. If they say evenings, then say:

Agent: ***Great, you and Mary stay up until the news, right?***

Be assumptive. When the prospect agrees that evenings are the best time to catch them, assume the appointment. You assume they stay up late, and nodding your head yes will encourage them to nod along. When the prospect says yes, then say:

Agent: ***Great, I'll tell you what I'll do for you folks. I'll swing by between 9:30 p.m. and 10 p.m. tonight to get you the information. Bob, will you please let Mary know I'll be stopping by and that it will only take about 15 minutes? I appreciate it. So, what are you working on the rest of the day?***

If the prospect says that's too late, then you can always set an earlier appointment. But start with a later time slot and work down. For example:

Okay, no problem, Bob I have some other folks I can catch after 9:30 p.m. I'll stop no later than 9 tonight and get you and Mary our information. Bob, will you please let Mary know that I'll be stopping by and that it will only take about 15 minutes? I appreciate it.
So, what are you working on the rest of the day?

Remember, assume the appointment.

PRO TIP: Warm down with the prospect. This will help you get back in for the appointment.

These are the most common appointment objections with the best rebuttals:

"I already have insurance" or "I have Medicare."
Agent: *That's great. That's why I'm here. I'm getting this information to everyone that has health insurance. I'm not here to talk to you about your health insurance, Bob. As you know, there is a lot of concern over the amount of cancer and other critical illnesses that people are going through in your area [be nodding your head yes]. Again, that's why I'm here. It's just my job to get this information to everyone in your area today. It only takes about 15 minutes. I just need to know, do days or evenings work best for you and Mary?*

"I'm not interested"
Agent: *I completely understand. That's not a problem, Bob. I know how you feel; others felt the same way. But, what they found is that this isn't about being interested in anything. As you know, there is a lot of concern over the amount of cancer and other critical illnesses that people are going through in your area [be nodding your head yes]. Again, that's why I'm here. It's just my job to get this information to everyone in your area today. It only takes about 15 minutes. I just need to know, do days or evenings work best for you and Mary?*

PRO TIP: Agree with the objection and frame it as the reason you are there.

"Tonight won't work. We are way too busy tonight."
Agent: *That's not a problem, Bob. I'm busy, too. What's going on tonight? Something fun I hope!*

Whatever the answer is dig in, ask questions, show sincere interest, then come back around to setting the appointment:

Bob says they have a basketball game.
Agent: ***Oh really? Who plays ball? Who does he play for? What position? I bet he's pretty good. I know the game is usually over by 8:30 right [be nodding your head yes]? I'll tell you what I'll do for you. I have a lot of appointments in the area tonight, so I'll just catch you and Mary after the game between 9 and 10, celebrate the victory with you, and get you your information [be nodding your head yes].***

"We are way too busy. I just don't know when we'll be home."
Agent: ***That's not a problem, Bob. I know you are busy. I'm busy, too. I'll tell you what I'll do for you. I have a lot of appointments in the area tonight, so when I'm driving by and see a light on, I'll pop in and get you folks your information. Again, it only takes about 15 minutes. You folks are up until at least 10, right [be nodding your head yes]? If you folks are here, great. If not, don't give up on me. I'll catch you before I leave the area.***

Prospect: ***I suppose that will work.***

It is important to set up your late appointments first because:

- They are the most difficult time slots to set up. If the late hour does not work for your prospect, you can always ask for an earlier time.
- Experience has shown that the closing percentage is higher for late evening appointments. The work day is done, and the prospect is able to focus on your presentation.
- Late-evening appointments allow you to give more presentations during the day, increasing your potential sales for the week. So get those set up first.

PRO TIP: Double-book your appointments. It is common to find that your prospect is not home at the appointment time you have set. By double-booking, you have another prospect to contact during that time.

PRO TIP: Rate your prospects based on the likelihood that they will be available for the appointment. Go to the highest rated prospects first.

Returning to Your Appointment For the Presentation

Warm Up and Build Rapport

When you return for the appointment, confidently assume the appointment. Walk to the door with confidence, smiling and waving. Open the storm door, knock on the main door and do not step back. Be ready to wipe your feet and walk into the house.

The warm-up should be the same whether it's a new customer or current customer. You need to take a sincere interest in the prospect.

PRO TIP: People won't care about your information until they know you care about them and their family. Once the prospect asks about you, they've taken a sincere interest, and you're ready to move forward with the presentation.

Warm-Up Questions:

- *How long have you lived in the area?*
- *What generation is your farm?*
- *(If they are retired) What type of work did you do before retiring?*
- *(If they aren't farmers) What type of work do you do?*
- *How many kids or grandkids do you have?*
- *How long have you been married? How did you meet?*
- *Do you have relatives that live in the area?*

Setting the Stage:

- When you enter the home, be polite, but firm. You will need the husband and wife to sit together in a place where they can both see the information. It's important this is done at the kitchen table. Family business decisions are made at the kitchen table, not the couch.
- If a radio or TV is on, ask the husband or wife if they mind turning it off.
- If you think they'll need glasses, ask them to grab the glasses.

PRO TIP: Remember any family and friends that are mentioned. They may be potential referrals you can ask about after the sale.

PRO TIP: Make sure to ask questions to both the husband and the wife. If you are waiting for one spouse to arrive, make sure to take around 10 minutes to warm up with both spouses.

PRO TIP: Comment on the items in the home: pictures of families, trophies, collections, etc. Be sincere. Remember their responses.

PRO TIP: Address everyone by their first name, smile, and refer to people and activities in their area to establish common ground. Let them know you are familiar with their community.

Opening/Company Profile

Transition

Agent: ***I appreciate you telling me a little bit about yourselves. Now, I will tell you about Platinum Supplemental Insurance, the company I represent:***

Review company fact sheet in the brochure:

Platinum®
SUPPLEMENTAL INSURANCE

Established in 1995
Dubuque, Iowa

A

Rated A with the Better Business Bureau.

Building innovative supplemental healthcare policies
that support the real needs of rural families.

Delivering helpful person-to-person service
to 70,000+ customers in 20 states—and growing.

Policies underwritten by:

State Mutual
Insurance Company
Since 1936

Established in 1936
Rome, Georgia

Page 2

Transition to Sharing the Need

This is one of the most important steps in the sales process. At this point, it's important that you share your personal story with cancer, heart attack, stroke, accident or a chronic disease such as Alzheimer's. Tell your story and be detailed about your experience. This should not take more than 30 seconds. By sharing your personal story, your prospect will be more likely to share their story.

PRO TIP: Do not change the following language. It is important to memorize and say it verbatim.

Agent: ***Most everyone I talk to has experience with cancer, heart attack, stroke, chronic disease or accidents, whether it's a family member, friend, neighbor or co-worker. Bob and Mary, who do you know who has experienced these things?***

Help them tell their story by asking follow-up questions:

For Cancer:

What kind of cancer did they have?
How long did they battle cancer?
Did they have surgery? How many?
How many days were they in the hospital?
How many chemo/radiation treatments did they receive?
Did they do any experimental treatments?
Did they have to take off work?
Did they have to travel far for treatment?
Were kids involved? If so, who took care of the kids?

For Heart Attack, Stroke and Chronic Disease:

Did they have to be transported by ambulance? Ground or air?
How long were they hospitalized?
Did they have to have surgery?
How long was the recovery time?
Did they have to take off work? If so, for how long?
Did they have to travel far for treatment?
Did additional family members have to travel for treatment?
Were kids involved? If so, who took care of the kids?
Did they have to spend any time in skilled nursing for rehab and recovery?

For Accident:

What kind of accident did they have? Did anyone pass away from the accident?
Did they have to go to the emergency room? Did they have to go to intensive care?
Did they have to be transported by ambulance? Ground or air?
Did they have any fractures or burns?
How many days were they in the hospital? How long was the recovery time?
Did they have to take time off work? If so, for how long?
Did they have any follow-up physician visits, chiropractic treatments or physical therapy?
Were they disabled or did they need any home health care?

PRO TIP: Make a mental note of things they've experienced. You will want to relate the benefits to their experiences to help them understand how the benefits function.

Share the Need

Transition to the Fact Sheet

Assume Mary told you her sister had breast cancer, and Bob told you his brother had a stroke.

Agent: ***Bob, Mary, thanks for sharing your personal experiences. It's not fun to talk about, but that's the reality of life. You both have a lot of experience with these catastrophic illnesses and accidents, so I'm not going to go through too much with you, but the fact is:***

Flip to the fact sheet in the brochure.

Review the fact sheet with the customer, customizing it to their needs.

There are typically two types of prospects:

- 64 years and younger who are still working with active income and health insurance.
- 65 years and older who are retired with fixed income and on Medicare.
- The prospect that is age 64 and under and still working is going to buy primarily because of their potential loss of income. The prospect that is 65 or older, retired and on Medicare is going to buy primarily because of the nonmedical out-of-pocket expenses, since they are on a fixed income.

Fighting cancer or chronic illness **can be costly.** It creates **two types** of expenses:

1 in 2 people will be diagnosed with cancer at some point in their lives.[1]

60% of U.S. adults have a chronic illness.[2]

Medical Expenses
Such as doctor or hospital bills. Health insurance typically covers most of these expenses.

Nonmedical Expenses
These are unavoidable expenses caused by your illness that you pay for out of your own pocket.

The facts are:

- Cancer patients are **2.5 times** more likely to file for bankruptcy.[3]
- Someone has a heart attack in the U.S. every **40 seconds**.[4]
- The average cost of a disabling motor vehicle injury in the U.S. is over **$100,000**.[5]
- **Stroke** is the leading cause of serious long-term disability.[6]
- **1 in 3** seniors die with Alzheimer's disease or another form of dementia.[7]
- Unintentional injury is the **4th** leading cause of death in the U.S.[8]

Your out-of-pocket expenses:

Medical Expenses:
- Deductibles
- Co-payments
- Benefit limitations
- Experimental treatments

Living Expenses:
- Mortgage or rent
- Car payments
- Utilities
- Groceries

Additional Expenses:
- Transportation
- Hotels
- Special diets
- Family care

Loss of Income:
If you or your spouse need time off from work, or are caring for a family member.

How will you pay for these extra expenses?

- Spend savings
- Borrow from your retirement
- Sell assets
- Assistance from family

A better solution:

Insurance policies marketed by

Platinum Supplemental Insurance

[1]Lifetime Risk of Developing or Dying From Cancer. American Cancer Society. (2023). Accessed on May 22,2023, from https://www.cancer.org/cancer/cancer-basics/lifetime-probability-of-developing-or-dying-from-cancer.html.
[2]Chronic Diseases in America. Centers for Disease Control and Prevention. (2019, Oct. 23). Accessed on June 30, 2020, from https://www.cdc.gov/chronicdisease/resources/infographic/chronic-diseases.htm.
[3]Financial Insolvency as a Risk Factor for Early Mortality Among Patients with Cancer. (2016, Jan. 25). Accessed on Dec. 29, 2020, from https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4933128/.
[4]Tsao CW, Aday AW, Almarzooq ZI, Beaton AZ, Bittencourt MS, Boehme AK, et al. Heart Disease and Stroke Statistics—2022 Update: A Report From the American Heart Association. (2022, July 15). Accessed on Sept. 6, 2022, from cdc.gov/heartdisease/facts.htm.
[5]Costs of Motor-Vehicle Injuries: Average Economic Cost by Injury Severity or Crash 2020. National Safety Council Injury Facts. Accessed on Sept. 6, 2022, from https://injuryfacts.nsc.org/all-injuries/costs/guide-to-calculating-costs/data-details.
[6]Tsao CW, Aday AW, Almarzooq ZI, Alonso A, Beaton AZ, Bittencourt MS, et al. Heart Disease and Stroke Statistics—2022 Update: A Report From the American Heart Association. Accessed on Sept. 6, 2022, from cdc.gov/stroke/facts.htm.
[7]2022 Alzheimer's Disease Facts and Figures. Alzheimer's Association. Accessed on Sept. 6, 2022, from https://www.alz.org/alzheimers-dementia/facts-figures.
[8]Historical Preventable Fatality Trends. National Safety Council Injury Facts. Accessed on Sept. 6, 2022, from https://injuryfacts.nsc.org/all-injuries/historical-preventable-fatality-trends/where-weve-been.

Agent: ***Bob, Mary, when you know these facts, you realize it's not so much if, but when are we going to go through one of these catastrophic illnesses or an accident, right? [Say this while nodding your head yes.]***

Agent: ***Bob, Mary, what does your life look like if you can't work for six months or more while your out-of-pocket medical expenses are increasing? Even if you're retired, you don't want to be in a position where you spend your fixed retirement income on out-of-pocket expenses. When income goes down and expenses go up, going through a catastrophic illness or accident is a lot harder. Loss of income is the single biggest expense for most people.***

How Will You Pay for These Expenses?

Agent: ***So Bob, Mary, when you go through one of these catastrophic illnesses or an accident, how will you pay for these extra expenses?***

This is the most important question in your presentation up to this point. Your prospect's answer to this question will tell you whether you have shared the need effectively with them or not.

Pro Tip: Remember, ask the question, be silent and let them answer. By letting them answer, you are solidifying they understand the need.

Prospect: ***I don't know, I guess we haven't really thought about it. We'd probably have to spend our savings or start selling off assets.***

If they answer with, "Well, we have health insurance, so that's our plan," you have not effectively shared the need, and you should review the fact sheet again before moving onto the rest of your presentation.

The prospect must understand the need for your product before you start going over benefits. If they don't realize they have a problem, your solution doesn't matter, and they won't buy.

Agent: ***You can write a check and spend your savings, borrow from your retirement, sell the farm, or ask someone in the family to write a check. Bob, Mary, I know you don't want to do any of those things. Or, you can do what most people do, which is have a supplemental insurance policy like this one.***

Presentation

Introducing the iPad and Application

Agent: ***Bob, Mary, I am going to review the brochure with you. I'll explain everything and answer all your questions at the end. When I am finished and you want to take advantage of this today, all I have to do is ask you a few health questions on the iPad here.*** ***[Grab your iPad and hold it up.]***

Agent: ***Have either of you personally experienced cancer, a heart attack, stroke or any chronic diseases in the past five years? What about a major accident?***

PRO TIP: When someone answers yes, just let them know they can still benefit from this policy.

Agent: ***So, I will start by explaining the policy, and then I will give you your options at the end.***

Before you go through the details of the brochure, give an overview by saying:

- *Money is paid directly to you every time.*
- *This policy will not affect your major medical insurance or Medicare. They pay the hospitals; we pay you.*
- *There is no physical, and you choose any physician or hospital within the U.S.*
- *We have several levels of coverage with several different premiums to fit everyone's needs. When I'm done going through this with you and it is something you want to take advantage of today, I'm confident we'll have a plan that fits your needs.*
- *Mary, as I go through this policy, please add up how much your sister would have received from this policy when she went through breast cancer.*
- *And Bob, please think of how much your brother would have received when he had his stroke. Keep a running total and I'll ask for the total at the end.*

Benefit Presentation

Go through each benefit. Don't over explain. This should take no more than 10 minutes.

PRO TIPS

- Use scenarios/examples to paint a picture of how these benefits will be useful to the prospect, or how it would have been useful to the person they told you about during your warm-up.
- During your presentation, be sure to periodically remind them: **"The money is paid directly to you to use as you see fit."**
- Watch their body language. You can tell when a certain benefit piques their interest. When it does, you should talk with them about it a little more.
- Mark each benefit in the list with a red felt-tip marker as you describe it. This helps you stay on track. If the customer asks a question about an earlier point, it will keep their focus on the point you are discussing.
- If at any time during the initial contact or presentation the customer asks questions about their current policy that you cannot answer, it is best to give them our customer service number to speak with a customer service specialist.

Policy Advantages

- *You're paid regardless of any other insurance you may have, and the cash benefits are paid directly to you. You decide how to use the money!*
- *The policy is guaranteed renewable as long as you pay your premiums on time. So, what we are going to do is find a plan that fits your needs, go through the rest of the health questions to make sure you're eligible to apply, and we'll get an application sent in with your first month's premium. Once you're approved, you will receive your policy.*
- *Also, your premiums do not increase because you get older. Premiums can only increase on a class basis by state. So, everyone your age must pay the same amount, and you are locking in your age by applying today.*

Transition to Return of Premium

Agent: ***Now Mary, if your sister had carried this policy, what would she have received in benefits? Bob, how about your brother?***

Agent: ***Obviously, it's not a question of whether you need this or whether it is a good policy, because you can see what good this would do for your family. The only questions left are how much and do I qualify?***

Agent: ***Let's talk about your major medical, homeowner's insurance and car insurance. What happens to your money when you don't use the benefits of these coverages? If you don't use it, it's gone right?***

Return of Premium

Agent: *One thing that really makes this policy special is that if you don't have to use it, your premiums may be refunded. Here's how it works:*

20-Year Return of Premium: Available to applicants aged 49 and under

- We will return all premiums paid (less any claims paid) every 20 years.

Upon-Death Return of Premium: Available to applicants aged 74 and under

- We will return all premiums paid (less any claims paid) if you pass away within 10 years of the issue date or your death occurs prior to age 75, whichever is later. ***Now that's what I call a win-win situation!***

**Return-of-premium benefits vary by state. Please review your state's policy for exact details.*

PRO TIP: Present the return-of-premium option that best fits the customer.

Transition

Agent: ***While I figure out what your premium options are, you can take a look at some of the people in your area that took advantage of this.***

Take out the customer list and let them look at it while you look up premiums.

Agent: ***Did you recognize any names?***

Closing the Sale

Transition to Close

Use the Price Quote tool on the iPad to figure the premiums for both the CHSC and Accident policies combined.

PRO TIP: The breakdown of the premiums will be in the top right corner of the Price Quote tool.

Present three levels of your choice, but make sure to always include the top level.

Never show the lowest levels the first time you show the prospect their options. You can always show lower-level options later, if needed.

Asking for the Sale

Show benefit and premium levels to the prospect while still maintaining control of the brochure.

Agent: ***Remember, I said we have several levels with several premium levels? These are the three most popular and the ones people choose from:***

[show benefit and premium levels.]

Agent: *Of these three, which one best fits your needs?*

If there is an objection, go to the standard close.

PRO TIP: Stay quiet and keep pointing at the highest level. Wait for them to voice any objections or concerns before you speak.

Standard Close #1

The most common objection is, "We need to think about it."

Agent: ***I understand, but there are only two times people think about a policy like this: When I'm here and you can make the best possible decision because it is fresh in your mind, and the second time is—guess when? When you're in the hospital and it's too late.***

Ask for the Sale Again

Agent: ***With that said, as long as it makes sense to you today and you choose the right level, it will always make sense.***

Which of these levels best fits your needs? [Point to the top level.]

Sit quietly again and wait for them to choose a level or to object.

If they have objections or a hard time deciding, use Close #2.

Standard Close #2

Agent: ***Let's not put the cart in front of the horse. Everyone wants to take advantage of this policy. Unfortunately, some can't. Let's make sure you at least qualify.***

Assuming the Sale

Ask the health questions word for word, checking their answers as you go.

Agent: ***When talking about the level of coverage, most of our customers seem to be going with the highest lump-sum coverage. Is that what you're thinking, or what level best fits your needs?***

Referrals

The fastest, most efficient way to get more sales is with referrals. Referrals are key in any successful salesperson's career. Developing referrals begins when you meet the prospect. Throughout the sale, you must listen to the prospect for clues about who can be a great-referral. During the warm-up, ask about relatives, friends, co-workers, neighbors, or other farmers who live nearby and their experiences with cancer, heart attack, stoke, chronic disease and accidents.

The Request

The request for referrals comes right after you close the sale. As you're explaining the literature you will be leaving behind with them, confidently grab your referral sheets and start asking:

Agent: ***Now, Bob, you said you have four brothers. What's your oldest brother's first name? Second, etc.?***

At this time, only record first names. Even if they try to give you more information, keep moving, be in control and ask the next first name:

After listing relatives (siblings, grown children, parents) of both Bob and Mary, ask for other first names of friends and acquaintances:

- *Who do you fish with Bob?*
- *Who do you play cards with Mary?*
- *Who do you go to church with?*
- *Who teaches with you at school, Mary?*
- *Who else farms around here, Bob?*

After you receive as many first names as possible, go back to each first name and start filling in the rest of the information:

- Last name
- Spouse's name
- Ages
- Occupations
- Where they live
- Best time to catch them
- Do they have a history of cancer, heart attack, stroke, chronic disease or accidents?

If they start giving you addresses, make sure to write them down!

PRO TIP: The reason to start with first names before going back to fill in the rest of the information is to keep things flowing. They will give you more referrals and feel more comfortable helping you fill in the information this way.

PRO TIP: Use the Road Warrior map to extract more references once you're done writing down family and friends.

Don't worry if they respond that the person won't be interested. Explain that it's just your job to make sure they get the information and keep going. Being assumptive is key!

If a customer says, "Don't tell them I sent you," simply reply, ***"No problem, I won't tell them you sent me. But with your permission, I'd like to tell them you looked at the information and decided to take advantage of the product. It's just my job to give them the same opportunity to get the information while I'm in the area. Does that sound fair?***"

Customers rarely have a problem sharing referrals under those circumstances.

When you are through getting all your referrals, ask the customer to give the referrals a call letting them know you are going to stop by to get them the information.

Agent: ***Bob, would you please give your brothers a call and let them know I'll be stopping by to get them the information? Please let them know you had a good experience. All you have to do is ask them to listen to the information because it's important.***

Contacting Referrals

When possible, start referrals who are relatives. For example, Bob referred his brother, Tom, and Tom's wife Pam. Tom is a farmer; Pam is a teacher at a school.
So, visit during the day while Pam is at school to set the appointment with Tom.

What to Say to the Referral

Warm up with referrals just as you would with any other prospect. The verbiage of the initial contact changes slightly:

Agent: ***Hi Tom, how are you? I'm [your name] with Platinum Supplemental Insurance, the cancer, heart, stroke and accident division. I'm sure your brother, Bob, mentioned that I'd be stopping by today. I was at his place last night, and I shared some important information with him and Mary, and they took advantage of it. We want to make sure you and Pam have the same opportunity. With Pam teaching at the school during the day, I'm guessing evenings are the best time to catch you both, right [say this confidently while nodding your head yes]?***

Then, set the appointment.

The Truth About Referrals

- The most successful salespeople at Platinum are the best at working referrals.
- Introducing yourself to a referral is easier than introducing yourself to a stranger.
- The sale is easier because the referral has more trust in you. You're piggybacking on the credibility of the referrer.
- Referred customers often choose a higher level of coverage with a higher premium, which ultimately provides better coverage.
- The original customer and the referral customer are less likely to cancel their policies.
- You're able to spend more time in the area, place more names on the customer list and further enhance credibility.
- Referrals generate more referrals. When a referral buys, they are far more likely to give you referrals because that's how they met you.

Warming Down

The last step in the sales process is the warm-down. Once you are done gathering referrals with your new customer, make sure to visit with them for 5–10 minutes about their farm, their kids or a local event. Do not talk about business or attempt to reassure them of their purchase. You're done selling at this point! Be sure to thank them for their time and hospitality before you leave.

- You will experience fewer cancellations.
- The customer will usually come up with more referrals for you as you're visiting.
- Remember, whether the end result is a sale or not, we need to keep their best interest in mind. Whatever the result, leave them with a good impression and a smile on their face.

Post-Sale Administration

A core philosophy at Platinum is the belief that people should do what they do best. You don't have to worry about any post-sale administration. It's all done by our home office. Our sales force focuses on sales!

Thank-You Cards

The only thing we do after the sale is send our customers a handwritten thank-you card. Thank-you cards are provided for our representatives to write to each and every customer they sell. Taking the time to write a nice thank you can be the difference between a customer cancelling or keeping the policy. Make sure to talk with your leadership about how to write a thank-you card to your customer.

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