



## ***LTCi e-Seminar Conference Series***

# **Prospecting & Setting Appointments**



## **GREAT NEWS!**

Everyone who attends this webinar receives **AT LEAST**

**50 Reward Points!\***

**PLUS... one lucky attendee earns**

**500 Reward Points!**

*\* Limit 1 Reward Code Per Agent Per Unique Training Topic.*

**Welcome! If you can see this screen, dial in  
to 866-299-7945, then 8754# and you're all set!**





# How to Make \$125,000 In First Year Commission

- 1 application each day!
- 5 days a week!
- 50 weeks a year!
- Well, maybe not that easy...



# Basic Numbers For New LTCi Agents

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- 5 Appointments
- 3 Presentations
- 1 Application

# Using The Basic Numbers!

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- 25 Appts = 15 Pres = 5 App = \$125K
- 20 Appts = 12 Pres = 4 App = \$100K
- 15 Appts = 9 Pres = 3 App = \$ 75K
- 10 Appts = 6 Pres = 2 App = \$ 50K
- 5 Appts = 3 Pres = 1 App = \$ 25K

# Prospecting Or Leads?

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38 years ago - training concentrated on prospecting!

- Today, agent's can't afford to prospect!
- Agents need a steady flow of good, clean leads!

# Ways to Generate Leads

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- Direct Mail
- Seminar Selling
- Affinity Groups
- Group Market

**I LIKE DIRECT MAIL**

# Step One: The Target Market!

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- 50-69
- Married
- Own Home
- \$25,000 Annual Income

*May vary when needed!*

*No income in farming areas...*

*No Home Ownership in Metro areas...*

## Step Two: Lead Piece

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- If experienced, it's ok to use a high quality lead
- For most agents, use a mid-quality lead
  - You need numbers to increase your skill level
  - Target a 2-3% return
  - We see more sales from these leads than from high quality!





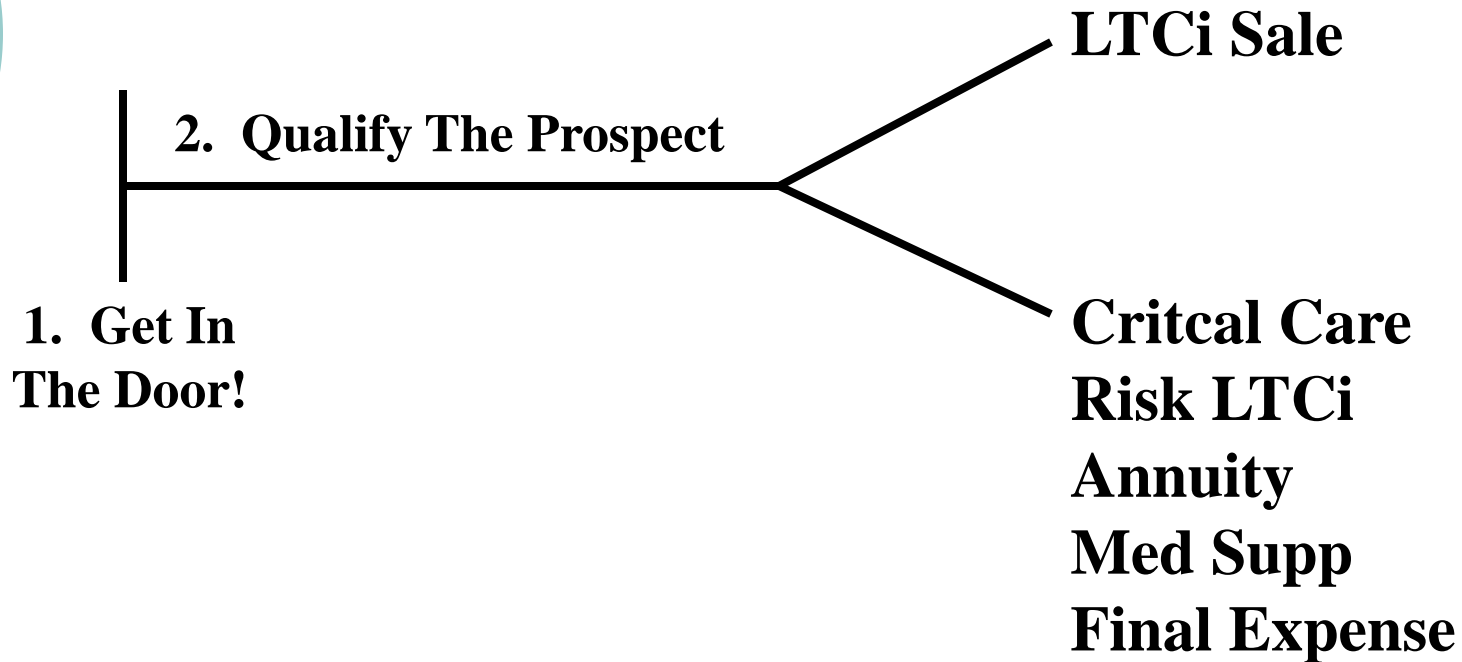
# How To Work Leads Correctly

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- It's ok to specialize in one product line
  - But, it limits your ability to set appointments
  - You're walking by sales
- It's your choice
- But, I like to know I have a product that I can offer virtually ever household I enter

# The Forked Presentation

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*Don't walk by dollars – learn to cross-sell!  
And setting appointments is much easier*



# The Telephone Script

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- The forked presentation means you have something to offer almost anyone
- Allows you to use a lighter phone script
- Because all you have to do is – get in the door!

# Analyzing The Script

## The Opening

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“Hello \_\_\_\_\_, this is Mark Randall calling from GoldenCare. Am I catching you at a good time?” (Use any phrase comfortable to you to verify ok time.)

- Keep yourself legal
- Verify that it is a convenient time

## Analyzing The Script

# Make Prospect Responsible (GB 6-2)

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“Great! I received that card that you sent in, and I just wanted to verify a couple of things.”

- Puts responsibility where it should be...they mailed the card in not you
- Remember – many still won't remember sending in card

# Analyzing The Script

## Prove Lead Call

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“Do you still live at \_\_\_\_\_? And I see your birthdate is \_\_\_\_\_. Your spouses name is \_\_\_\_\_? And they were born on \_\_\_\_\_?”

- Shows that you must have something...
- Still may not remember sending in...

## Analyzing The Script

# Close The Appointment

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“I’ll be in your area on \_\_\_\_\_ and \_\_\_\_\_, and it’s my responsibility to stop by and show you how this works. Which day is better for you?”

- Don’t underestimate the strength of a “power” phrase

# Expect Objections

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- I don't remember sending in a card
- What's this all about
- I'm real busy right now
- I'm no longer interested
- I already have LTC insurance
- Mail me the information

*Pick one of the answers I gave for each*



# Remember Consumer Fears

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Most consumers are scared that they might buy a product that:

1. They don't need!
2. They pay too much money for!
3. That someone will criticize them for later on!



# The Fear Factors

## Cost Information

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Can result in seniors end getting bad information:

- Cost information!

# The Fear Factors

## Bad Advice

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Can result in seniors end getting bad information:

- Cost information!
- Bad advice!

# The Fear Factors

## Net Result?

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Can result in seniors end getting bad information:

- Cost information!
- Bad advice!

**The Best Thing To Do?**  
**“Get in the door!”**



## You're not entering home to hurt them

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You're there to help them

Your knowledge of the industry means  
you can give them honest advice

Honest advice is what people are really  
looking for

Someone they can trust

It's to their benefit to have you come  
out and help them!

# Critical Care

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Tougher underwriting means more declines and uninsurable prospects. Don't walk away. Turn your declines into gold with Critical Care – the best alternative to LTCi available

- It should pay more claims than a LTCi policy!
- Issuing 98% of LTCi declines
- 5 Question application – 3 day average issue time
- Easy to explain – easy to sell

**If you're in LTCi – You need Critical Care**  
**800-842-7799**

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***Thank you for attending  
Prospecting & Setting Appointments***

**GoldenCare USA ~ 800-842-7799**

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