



THE PINNACLE



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TOWER'S LEADING ASSOCIATES

January 2017



1. William Ferrin
Galveston, TX



2. Ken Birnbaum
Baltimore, MD



3. Eliot Cohen
West Hills, CA



4. Tim O'Connor
Seminole, FL



5. Paula Breads
Waldorf, MD



6. Diane Bigby
Irmo, SC



7. M. Brad Willis
Norcross, GA



8. Lindsay Rimm
Waldorf, MD



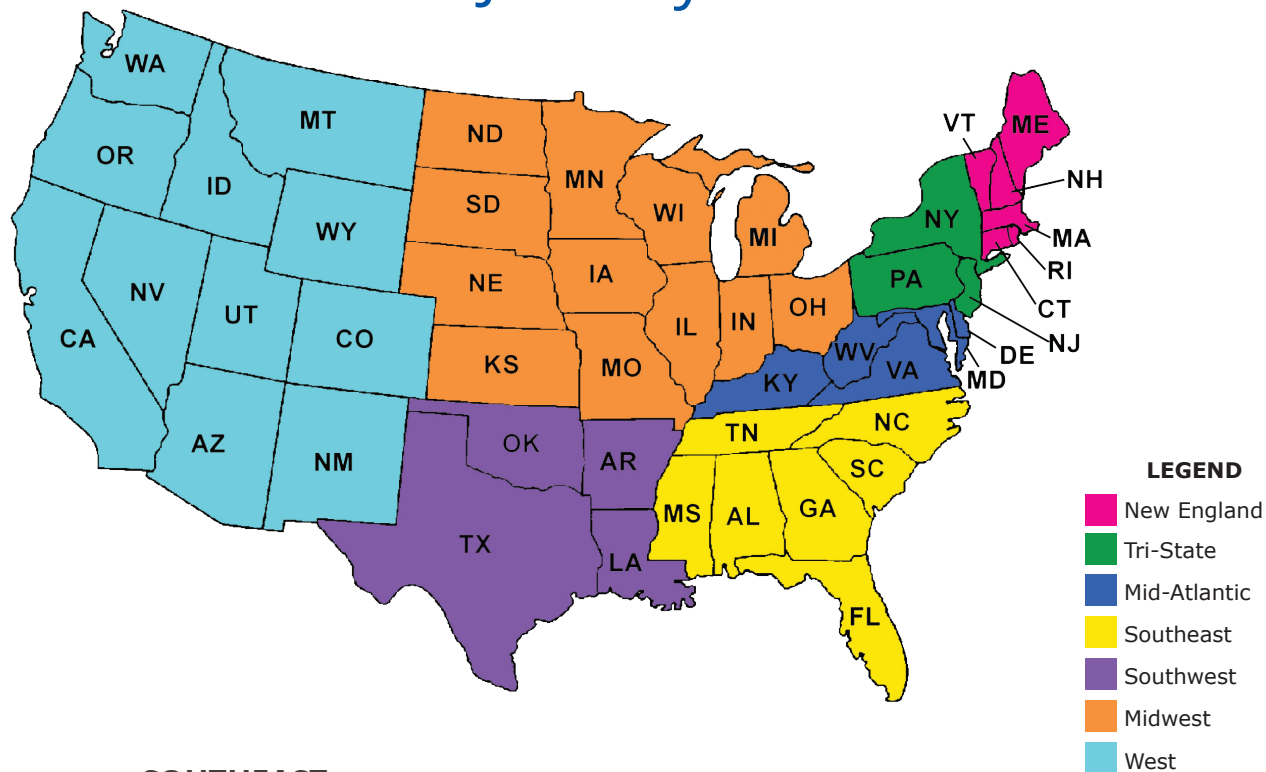
9. Gerald Manolas
Virginia Beach, VA



10. Irv Segal
Pittsburgh, PA

TOWER'S LEADING REGIONS

January 2017



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SOUTHEAST

1. Tim O'Connor
2. Diane Bigby
3. M. Brad Willis

2

MID-ATLANTIC

1. Ken Birnbaum
2. Paula Breads
3. Lindsay Rimm

3

WEST

1. Eliot Cohen
2. John Ricci
3. Steven Miller

4

SOUTHWEST

1. William Ferrin
2. Nicholas Ferrin
3. R. Diane Rasberry

5

MIDWEST

1. Don Bokshan
2. Paul Rowley
3. William O'Donnell

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TRISTATE

1. Irv Segal
2. Beverly Segal
3. Joan Heckel

7

NEW ENGLAND

1. Michael Bucci
2. Dave Macaruso
3. Shannon Curry

LIFE INSURANCE SALES TIPS AND TECHNIQUES



While most consumers readily accept the need for health, auto and home insurance, selling them on the idea of life insurance can be more challenging, particularly in tough economic times. We'll give you some life insurance sales techniques that can help you succeed, regardless of economic conditions.

Common Mistakes Agents Make Selling Life Insurance

Consumers are not likely to buy a product or service if they don't believe they need it. Most people know, intellectually, that life insurance is necessary, but many have not truly considered the real consequences of not having it. To help bridge this gap, many agents make the mistake of telling

consumers facts and figures. Yet for most people, a story about specific individual who suffered a calamity has far more impact on people than statistics. As they say, "a hundred deaths is a statistic, one death is a tragedy." To help consumers understand the need for life insurance, focus more on relating personal stories than citing facts and figures.

Have you ever walked into the mall to buy one thing, but then after talking to a salesperson, you realized you really needed something different entirely? Good salespeople help consumers clarify and identify needs they don't realize they have. The only way to do this is by asking insightful questions, such as "why did you start evaluating insurance options now?" To help consumers think beyond their current situation and needs, pose hypothetical questions such as, "do you think your income in 10 years will be higher than it is today?" This can help them think about products and policies they will grow into over time.

Another common sales mistake is simply failing to listen. Listening to what the customer needs, or thinks he or she needs, can help you select the appropriate life insurance sales techniques (which we will discuss below). Every buyer has different triggers, and the only way to identify the right one is to listen. One way to improve is through active listening, repeating back to the customer what they tell you. This might sound like, "What I hear you saying is that if you passed away, you would want a policy to pay off your mortgage, fund your children's college education, and provide long term care insurance for your spouse, and you want to keep your yearly premiums below \$2,000. Is that right?"

Tips for a Successful Sales Presentation

After earning the consumer's trust and truly understanding their situation, you can integrate more emotionally-charged phrases into the sales presentation to be even more effective. Consider phrases such as "Your estate plan only gets one chance to work right," or "A good estate plan helps keep families together; too often, families fall apart because of a fight over an estate."

Tips for Handling Common Objections

The art of successful selling depends on being able to effectively handle objections. A poor agent will lose a customer almost every time when they fail to handle a negative comment. A mediocre agent will keep the customer engaged, and move on to a new sales tactic (wasting precious time). A superstar agent will use those objections as a sales tool to convert to a sale. You want to be a superstar.

In the case of life insurance, prepare for these common objections, and immediately show how the product actually addresses their concern or offer an alternative option for them to buy:

Variable life insurance is too risky -- Guaranteed permanent life insurance eliminates the risk and adds a protective element to the consumer's financial plan as a whole.

I'm more worried about illness -- A life insurance plan with accelerated benefits can help pay for an unexpected illness.

I can't afford permanent life insurance -- Term life insurance is an affordable alternative.

Life Insurance Sales Techniques

Life insurance sales techniques can be selected and deployed to fit the particular consumer:

Consultative sales -- Work with the customer to identify his or her needs and concerns before you introduce solutions. Gain trust by providing advice and guiding the consumer through a process.

Concept selling -- Rather than describing features of various products, determine what your consumer has in mind, then point him or her to the product that's the best match.

Question-based sales -- Ask strategic questions that gently guide the consumer to the conclusion that he or she needs to buy life insurance.

Close on the objection -- Restate the objection, ask specifically why the customer objects, then suggest a product or feature that solves the problem.

Source: <http://www.allwebleads.com/agent-tips/life-insurance-sales-tips>

FEBRUARY HUMOR

