

In Home Presentation

- 1) **Mind right before appt**— one minute goal setting— Visualize a successfully ran appt.(visualize you covering all the points below with confidence)
- 2) **Introduction**— Mindset; your in control, you are the professional. Confident hand shake, Eye contact, Smile, Assumptive in getting in the door- shoes on, or off?
- 3) **Report**- occupation, recreation, family
- 4) **Your Role**— who you are
 - *I'm a field underwriter not a sales rep. So I look at eligibility. I'm also independent not captive, so I look at all the companies and see based on your unique situation who you'll be best eligible for. Every situation is unique and different, I have helped clients with Mutual of Omaha today and some with Americo it really depends on health and age.*
- 5) **What you are there to do- GOAL**- affordable, understand and qualify
 - *Now my goal is really simple, its to make sure for 1 you can **afford** it. Because no matter how important it is, if you cant afford it, it does no good... And really the only plan that makes sense is the one thats there for your family when you die and that's the one you can afford until that happens. Number 2 is that you can **qualify**, because it doesn't make sense to look at options that look good but you wont qualify for. So we will look at options that have the best chance of getting you qualified as I understand how important you qualifying for the protection is. Number 3 you **understand** it, because a lot of families think they have one thing and they really have something completely different. This being the most important thing for your family, I want to make sure you understand it 100%. Does that make sense?*
- 6) **PROCESS**— what WE are going to do
 - *Now _____ once we find a plan that is a good fit what we are going to do is fill out a request for coverage, send it in to the company and see if it will qualify. If you don't, I know that doesn't change how important it is, so you can trust I will look at a different option. If it does qualify and the company says yes, we will have 30 days to increase it, decrease it, or just leave it as it is. Does that make sense?*
- 7) **Financial inventory - THE WHY**
 - *Now _____ , I specialize in mortgage protection, final expense, Life insurance and retirement planing, so I'm going to ask you a bunch of questions to figure out your situation and what plan would best qualify you. (go through all questions on the financial inventory)*
 - **DIG DEEP**— questions keep you in control and create emotion. You want them living in the picture of them dying and what it will feel like and what it will be like. These are questions to accomplish that.

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- *When you get to the income kill the spouse off by saying, “_____ if you didn’t come home tomorrow and (beneficiary) you got a knock on your door from a policy officer holding your spouses drivers license this income would be gone correct?” “How would that impact your ability to pay the bills and take care of the family?” “What would that look like?” “Would you loose the house?” “Do you know the bank would keep all the equity?” “Got it, Im assuming that’s the main thing to protect the family and make sure that stuff doesn’t happen, correct?”*

8) **Quote** – put down 3 options with in range of what you think would be affordable.

9) The CLOSE

- *now (name) we can’t make a decision today because we don’t know if you will qualify, but if you were to qualify which one of these protection plans do you think would make the most sense based on protection and affordability? Perfect, grab your drivers license and we will see if you qualify.*

Tip- through out the entire inhome reiterate the value proposition

Have stories you tell through out that solidify your points and magnify value

People want to do what everyone else is doing; therefore continuously say, “this is what all my clients do in your situation”

Tip- if your close ratio isn’t where it needs to be its because on one of two reasons. One, you are not building enough value. You need to dig deeper by asking more questions and getting them emotional about what it is going to look like when they die. Two, you are not being assumptive. They filled out a form asking for you to call them, they booked an appointment with you and you are at their house where their kids sleep. They want the protection be assumptive through out the whole appointment. If your not it will creep them out and they will want to think about it.

Audios and videos on different inhome scenarios and how to increase your close ratio can be found by clicking link below.

<http://agencydojo.com/in-home-training-paul/>