

Getting Started

Memory Jogger



As individuals get started in our profession, on their mind, is “How do I get started?” , and “Who do I know?” The common misconception is that you have to know a lot of people, or have a readymade market when you get started in our profession. This is simply not the case.

Before continuing, I must give credit to the major contributions of Mr. Eric Worre, from whom we borrowed heavily from to put this memory jogger together.

In our profession, as in many others, there are three types of participants: The Posers, the Amateurs and the Professionals.



When it comes to finding qualified prospects, the posers make a short mental lists, and base their getting started on the outcome of those first interactions.

If several factors work in their favor, they may have some short term success, and have a customer or two come from that activity. Nevertheless, the fact is that strategy is doomed to fail, since it is a short list, discouragement is around the corner. It’s better to join the next rank. The rank of the Amateur.

The last study I looked at, cited as high as 74% turnover for first year agents. The fact is that most agents come in to the profession expecting quick sales. As with any business, skills development will be the main factor in developing a predictable, reliable business. If you stand any chance of success, make the decision to move through the rank of Poser to Amateur quickly, don’t look back.

First understand that this profession, for the Professional, relies heavily on trust. Therefore, you must become a student of developing relationships and fostering trust within those relationships. Your goal, must to always educate, from interaction to interaction.

Posers rely on luck, positioning and timing.

Amateurs start out with a different mindset they will at least begin with a larger list. They charge out there with enthusiasm, lacking skills, and begin to run their list of prospects down. As their list of contacts gets smaller, they begin to use traditional strategies to get new contacts. Cold calling, door knocking, direct mail, buying leads and asking for referrals. But because their skills are not finely tuned, they stumble, get discouraged, encounter HIGH REJECTION and quit,..usually within the first year. This is where my story began to get interesting. You see, I did exactly that. Man, did I stink at prospecting. When I started in the profession I was just coming out of my teen years and I remember, I simply didn’t know any better. So when I

encountered such massive rejection in my “Calling Sessions” as my district manager would call them, with the first company I worked with, I just accepted that was part of the deal. Luckily, there was enough other people around me, also sucking, that we had some fun, kept each other going, and survived long enough to scratch out a few appointments. We did this Wednesday evenings and Saturday mornings, every week for my first four years of the profession. I saw many agents come and go, during that time. I believe that due to my crazy childhood and teenage years, emotionally I just wasn’t in tune, yet. So the rejection, the hang ups, the people slamming the door in my face, it just didn’t phase me. I don’t think it was toughness, let’s be clear, I was emotionally asleep! Thank goodness, for those experiences. It’s been written, that when you look back at what happens in your life, it really does depend on your perspective, whether you see the blessings of life’s disappointments really being life’s appointments to move on to bigger things.

Have courage, my friend. It gets easier; I’ve since come to learn since then that it’s all about developing your skills. It’s not about how influential you are, or if you have good luck or even mentorship, when you get started. Those factors can help, but do not, on their own determine your success. Your success is determined by you making a decision.

By making the decision to be a student of the profession, you advance to the next level. Becoming a professional takes time, though the power in that decision bestows upon you, a posture that you are on your way. In that learning, the practicing of methods and techniques, you get better. It’s not just about what you’re made of, and that you can and will persist, but that your real potential is unknown. Seize that moment to become a professional and learn from others that have created and fostered successful practices. Make sure you are going out of your way to learn the skills.

Professionals also start with a written list, but they also continually add to that list.

Harvey Mackay is the author of the huge bestselling book “How to swim with the sharks without being eaten alive”, one of the best networkers in the world; he was asked how he built such a large and influential list of friends. He reported that at the age of 18, his father sat him down and said “Harvey, starting today and for the rest of your life, I want you to take every person you meet, get their contact information and find a creative way to stay in touch”.

He’s done that for over 60 years and today his list of friends is more than 12,000 people. And these aren’t just social media friends. They’re real friends. That’s what networked professionals do.

STEP 1 - Make a list and then make it as comprehensive as possible.

Every person you can think of. EVERY person. It doesn't matter if you think they are a prospect or not. Your database is one of your most important assets. Everyone goes on the list. Anyone and everyone goes on the list. No prejudging. They can either lead you to a sale or a referral or a host of referrals.

It's important to do this because, as you empty your mind out on paper, it will make more room for new contacts to come. When you write down your cousin or best friend, you begin to think about the circles around them.

All of these connections will become apparent to you as you make your list more and more comprehensive. Think about everything and everyone. Every organization you've ever been involved in, every group you've ever been associated with, everything you've ever done. If you do this right, you will have hundreds and hundreds and maybe even thousands of people.

STEP 2 -The 2nd degree of separation.

So step two is looking at your list and thinking about the people they know. Chances are, you'll know most of them also.

Think about members of your family. Who do they know? Add them to your list.

Think about your friends. Who do they know? Add them to your list.

Think about all the relationships in your life. Who do they know? Add them to your list.

Don't worry about what you're going to do with this list yet. We'll talk about that a bit later. Just keep building it.

STEP 3 -Constantly continue expanding your list.

This is what the pros do. Your activity should never stop and your list will never stop growing. The Pros have a goal to add at least 2 people to their list every single day. They may not prospect them, but as Harvey Mackay's father said, they go on the list and you should find a creative way to stay in touch.

If you think about this as a core skill, you'll realize it isn't very hard. You come into contact with people every day. Just add them to your list. You meet people through online social media. Add them to your list. You do business with new people. Add them to your list.

You need to develop a higher level of awareness. You're going to have to pay attention to the world.

You're going to be introduced to new people all the time, but posers and amateurs don't even notice. They just go through their day saying "What people? I don't see any people."

How hard would it be to raise your awareness and add two new people a day to your list? Think about it, if you did that six days a week, that is 624 new people a year. Do that for 5 years and that's 3,120 people. Can you see why Professionals don't worry about running out of people to talk to? Please understand, I'm NOT saying you should assault these people with your pitch the moment you are introduced. Some people make that mistake and it's not good. Just add them to your list, make friends, develop a connection, and when the time is right you can help them understand what you have to offer.

STEP 4 - Network on purpose

Professionals network on purpose. It's hard to meet new people if you're hiding from the world. Get out there. Have some fun. Join a new gym. Have fun with a new hobby. Volunteer for a cause that's important to you. Find places and organizations where you can meet new people. Not only will you enjoy yourself, but you'll also meet incredible new people.

Remember, you hold the keys to transform hundreds of lives.

INSTRUCTIONS

The best way to use this workbook is to first create your master "Active Candidate List" by going through all the categories in the memory jogger and entering the names in the pages provided.

Once you do that (and it will be an ongoing process), we have provided pages for you to choose the best people in several categories and put them in a new list for immediate action. Those lists are:

- 1) Direct Approach List
- 2) Indirect Approach List
- 3) Super Indirect Approach List

In the back of this booklet you will find the 8-step invitation process and all the scripts from the Hottest Scripts in the Insurance Profession I've used for years. Let it guide you on not only approaching people professionally and in a way that keeps your relationships alive and flourishing for years to come.

One more note when you're creating this list. Do NOT prejudge people as you go. Just put their name down no matter what. The act of writing it will help to trigger more and more contacts.

Memory Jogger

This easy memory jogger will help you create your initial list of key friends, business contacts and others to share your services with, so you can kick-start your insurance, funeral plan or general sales practice.

The members of your own family:

- Father and Mother
- Father-In-Law/Mother-In-Law
- Grandparents
- Children
- Brothers & Sisters
- Aunts & Uncles
- Nieces & Nephews
- Cousins

List you already have:

- Current address book/online contact manager
- Email addresses list
- Cell phone contacts
- Holidays cards list
- Wedding invite list
- Child's birthday invitee list
- Business cards list
- Social media:
 - Facebook
 - LinkedIn
 - Plaxo
 - Twitter
 - Skype
 - Other

Those you do business with:

- Auto mechanic
- Accountant
- Banker
- Babysitter/Child care provider
- Car dealer
- Dentist (your kids too)
- Doctor (your kids too)
- Dry cleaner
- Grocer/Gas station attendant
- Hair stylist/barber
- Housekeeper
- Insurance agent (if you are P&C agent, your life agent or vice versa)
- Lawyer
- Merchants
- Pharmacist

Your closest friends and those whom you associate regularly:

- Friends & Neighbors
- People you work with
- Church members
- Hobby buddies:
 - Camping friends
 - Dancing class associates
 - Drawing class
 - Fantasy Football league friends
 - Fishing buddies
 - Hunting friends
 - Karate class buddies
 - Singing class
 - Sculpting
 - Woodworking friends
 - Workout friends
- People with whom you play:
 - Bowling
 - Football
 - Golf
 - Racquetball
 - Tennis
 - Volleyball
 - Any other game

Who are my ...?

- Architect
- Associations members
- Bus driver
- Butcher/Baker
- Computer Tech
- Children's friends parents
- Chiropractor
- Club members
- Delivery person
- FedEx/UPS Driver
- Fireman
- Florist
- Jeweler
- Leasing Agent / Property Manager
- Mailman

- Real Estate Agent
- Travel Agent

Those you have been associated with in the past:

- Former Coach
- Former Co-workers
- Former Roommates
- Former Teacher
- People in your Home Town
- Previous Neighbors
- Military Cohorts
- Retired Co-workers
- Schoolmates
- Was Your Boss

Who Sold me my ...

- Air conditioner
- Boat
- Business cards
- Camper
- Car/Truck
- Computer
- Cell phone
- Dishwasher/Laundry machine
- Equipment/Supplies
- Fishing license
- Furniture
- Glasses/Contacts
- House
- Hunting license
- Refrigerator
- Tires and Auto parts
- TV/Stereo
- Vacuum cleaner
- Wedding items

I know Someone Who Is ...

- Accountant
- Actor
- Advertiser
- Architect
- Airline Attendant
- Alarm Systems Agent
- Army Officer
- Acupuncturist

I know Someone Who is...

- Baker
- Banking Professional
- Barber
- Baseball Player
- Basketball Player
- Beauty Salon worker
- Broker
- Builder
- Cable TV provider
- Camper
- Chiropractor
- Consultant
- Computer Engineer
- Cook
- Dancer/Dance Teacher
- Dentist
- Dermatologist
- Designer
- Driver Bus/Cab/Truck
- DJ
- Doctor
- Dry Cleaner
- Education Professional
- Electrician
- Engineer
- Entertainer
- Environmental Scientist
- Farmer
- Film Industry Professional
- Fireman
- Fitness Instructor
- Florist
- Food Services associate
- Football Player
- Fundraiser
- Furniture Salesman
- Gardener
- Geologist
- Golfer
- Government worker
- Graphic Artist
- Gymnast
- Hairdresser
- Handyperson
- Health Practitioner
- Hiker
- Hospital staff
- Human Resources staff

I know individuals who:

- Are Actively looking for part-time job
- Are Ambitious
- Are Enthusiastic
- Are Entrepreneurial
- Are Caring People
- Are Champions
- Are Fun & Friendly
- Are Fund -Raisers
- Are Goal Oriented
- Are Natural Leaders
- Are Organized
- Are Positive Thinking
- Are Self-Motivated
- Are Single Mom/Dad
- Are Team Players
- Are Your Children's Friends Parents
- May be interested in your product or service?
- Don't like their Job
- Has Been in Network Marketing
- Has Character & Integrity
- Has Children in College
- Has Computer & Internet skills
- Has Dangerous Job
- Has Desire & Drive
- Has a Great Smile
- Has to Pay down their Credit Card Debt
- Has Public Speaking skills
- Just Got Married
- Just Graduated
- Just Had a Baby
- Just Quit their Job or is Out of Work
- Love a Challenge
- Love to Learn New Things
- Want to Help their Spouse Retire Early
- Want to Make More Money
- Want More Time with their Families
- Want to Work for Themselves
- Who Attends Self-Improvement Seminars
- Who Bought New Home/Car
- Who Enjoys being around High Energy people
- Who Needs a New Car/Home
- Who Reads Self-Development Books/ Books on Success

I know individuals who:

- Are Who You Like the Most
- Who You've met while on Vacation
- Who You've met on the Plane
- Who Your Friends Know
- Who Wants Freedom
- Who Wants to Go on Vacation
- Who Works Too Hard
- Who Works at Night/Weekends

I know individuals who are:

- Internet provider
- Interior Decorator
- Investor
- Jeweler
- Karate Master/Classmate
- Kickboxing Master/Classmate
- Kitchen Renovator
- Lawyer
- Leasing Manager
- Lab Technician
- Loan Officer
- Lifeguard
- Makeup Artist
- Manager
- Manicurist
- Massage Therapist
- Mechanic
- Medical Professional
- Midwife
- Minister
- Mortgage Broker
- Music Teacher
- Musician
- Navy Officer
- Nonprofit Organization Associate
- Nurse
- Nutritionist
- Office Manager
- Optometrist
- Orthodontist
- Painter
- Party Planner
- Pediatrician
- Personal Trainer
- Pet Care Professional/Veterinarian
- Pharmacist
- Photographer
- Physical Therapist
- Piano Teacher
- Publisher
- Police Officer
- Postal worker
- Promoter
- Property Manager
- Public Relations Professional
- Psychiatrist
- Psychologist
- Radio worker

Who Do you Know from a different State?

- Alabama
- Alaska
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming

I know Someone Who is...

- Recreation Therapist
- Railroad worker
- Realtor
- Rental Office agent
- Recruiter
- Rehabilitation Specialist
- Reporter
- Repairman
- Restaurant Owner/Manager
- Salesman
- Scientist
- Shoe repair people
- Satellite Provider
- Singer
- Skater
- Skier
- Skin Care Consultant
- Social worker
- Software Engineer
- SPA worker
- Swimmer
- Sport Team classmates
- Tailor
- Tanning Salon worker
- Teacher
- Telecommunications worker
- Tennis Instructor
- Therapist
- Trade worker
- Trainer
- Tutor

- Valet Attendant
- Veteran
- Volunteer
- Waiter/Waitress
- Web Designer
- Writer
- Yoga Instructor/Classmates

Who Haven't you listed yet? After you have made your list from all of the above, look at your list and think about who they would know ...

- Minister/Pastor & their wife
- Pet Groomer
- Photographer
- Police
- Sports Team members (your kids too & their parents)
- Tailor
- Veterinarian
- Waitresses/Waiter (my favorite)
- Water Supplier

Who lives in a Different City?

So now for the inviting to a Home Event, Launch Event, 1on1 meeting, or even a meeting with several others you've invited.

Step 1- Be in a hurry

This is like psychological issue, but people are always more attractive to a person was busy and has things going on. If you start every call or face to face conversation with the feeling that you're in a hurry, your initial call will be shorter and there will be less questions and people will respect you and your time much more. And obviously the idea is that you make yourself busy with activity that COUNTS, like contacting people, meeting new people, etc., so that the "being in a hurry" is genuine.

Here are some "in a hurry" script examples:

For warm market prospects:

"I don't have a lot of time to time, but it was really important I reach you..."

"I have a million things going on but I'm glad I caught you..."

"I'm running out the door, but I needed to talk to you real quick..."

For cold market prospects:

"Now isn't it time to get into this and I have to go but,..."

"I have to run but,..."

Get the message? Set the tone with some urgency.

Step 2 - Compliment the Prospect

This is critical. The sincere compliment (and it must be sincere) opens the door to real communication and will make the prospect much more agreeable to hearing what you have to say.

Here are some sample compliment scripts:

For Warm Market prospects:

"you've been wildly successful, and I've always respected the way you've done business"

"you've always been so supportive of me and I appreciate that so much"

"you're one of the most connected people I know, and I've always admired that about you"

"you have an amazing mind for business and can see things other people don't see"

"I was thinking... who are the sharpest people I know? And I thought of you!"

"you're one of the most positive and energetic people I've ever met"

"your one of the most (health conscious/ financially intelligent/etc.) people I know, and I've always respected that about you:"

"You're one of the smartest people I know, and I really trust your judgment "

"For as long as I've known you but I've thought you were the best at what you do...:"

For Cold Market Prospects:

"You've given me/us some of the best service I/we've ever received."

"You are super sharp. Can I ask what you do for a living?"

"and You've made _____ a fantastic experience"

The key to the compliment is that it must be sincere. Find something you can compliment your prospect on and do it.

Step 3-Making the invitation

In this situation one size does NOT fit all. I've provided a list of Direct Approaches which you will use when you're talking about a solution for THEM specifically, Indirect Approaches which you will use to ask for help and Super Indirect Approaches which you will use to ask people if they know others who might be interested.



Most people use a Direct Approach for all of their prospects. Something like, "Are you looking for life insurance?" "Do you have life insurance?" A better direct approach might be, "Would you be open to looking at a way to help you pay for your home faster if you're alive or in the event you've passed?"

As you become a professional, you're going to find that you use the Indirect and Super Indirect approaches much more, but that doesn't mean Direct Approaches don't have an important place.

Direct Approach Scripts

(and remember, you've already done step 1 and step 2)

For Warm Market:

"When you told me____, were you serious or were you just kidding around? (wait for answer). Great! I think I've found a way for you to get it/solve the problem/make that happen/etc" (This is for situations where you know an area of their dissatisfaction)

"I found something you really need to see"

"I'm launching a new business and I really want you to take a look at what I'm doing"

For Cold Market:

"Are you open to looking at _____"

"Do you know how is going to affect you?"

"You know how,...well what we do is...name 3 benefits, would you care to learn more?"

Indirect Scripts

The Indirect Approach is another powerful tool to helping people get past their initial resistance and understand, what you can offer. This approach is best used when you're just getting started and are simply asking people for help or guidance.

I used this approach extensively and with great success when I first started out. Because of my lack of credibility at age 19, I couldn't get much success with a Direct Approach so I learned to play myself down and play up to the prospects ego. It worked incredibly well and I still use it from time to time today.

For Warm Market:

"I've just started a new business and I'm scared to death. Before I get going, I need to practice on someone friendly. Would you mind if I practiced on you?"

For Cold Market:

This approach doesn't make sense, since you would be asking stranger for guidance or help. So, it's not recommended for use with the cold market.

Super Indirect Scripts

Super Indirect Approaches are incredibly powerful and play on a number of psychological levels. This is an approach that asks the prospect if they know someone else that might benefit from your business. I use this approach all the time with great success.

For warm market:

*"The services we work with clearly aren't for you, but I wanted to ask, who do you know that has kids/has a business/has a mortgage/a business note that we may help in the area of insurance or financial affairs **OR** PreNeed Planning?"*

In most cases, they're going to ask you for more information before they give you any names (behind the request will be curiosity and intrigue thinking this might for them...but they're not going to admit that to you yet). When they ask you for more information first, just respond like this. *"that makes sense. You'll want to know about it before you refer some of your contacts"*, then just move to step 4.

For cold market:

Cold market is exactly the same as warm market for Super Indirect. Just use the scripts above or any variation that's comfortable for you.

Step 4- If I _____, would you _____?

You're not going to offer your 3rd party tool, unless they agree to do something in return. This has been my secret weapon for a very long time.

Let me offer you some examples:



"If I gave you a _____ survey (or some other prospecting printed piece), WOULD YOU fill it out/read it?"

"If I gave you a link to an online presentation, online survey, that explained everything, WOULD YOU click on it and watch it?"

If you've done the first 3 steps properly, the answer will be yes.

If they ask for more information first, just respond with "I understand that you want more information, but all of what you're looking for is on the Printed piece or Link.

The fastest way for you to really understand what I'm talking about will be to review that material. So, if I gave it to you, would you review it?"

If they say no, they won't review it then thank them for their time and move on. Also, review steps 1-3 to see what you could have done better. Do NOT still give it to them.

Step 5- Get the time commitment

"When do you think you could fill out the _____ survey for sure?"

"When do you think you could watch the link for sure?"

Don't suggest a time for them. Ask the question and have them give you the time. If it's not definitive "I'll try to do it sometime", then tell them. "I don't want to waste your time or mine.

Why don't we just try to lock in a time you'll have seen it for sure?"

The key is to get them to say YES a second time.

Saying yes to step 4 is NOT a commitment.

Step 6- Confirm

If they say they'll watch the fill out the survey or watch the link by "a specific date" your response should be:

"So, if I called you on July 2nd, you'll have watched it for sure right?"

The key to step 6 is they've now said 3 times that they'll follow through and they've done it all by themselves.

They've set a real appointment with you for the future.

Step 7 – Schedule time/day and get phone number

Time and Number

“What’s the best number and time for me to call?”

Now they’ve said yes 4 times and the chances they’ll follow through has been increased from less than 10% to over 80%.

Note: Please put this appointment in a place you won’t forget.

Step 8

Phone!

Remember, you’re in a hurry right? The best thing is to say something like

“Great. We’ll talk then. Gotta run!”

Now let's put it all together by showing you a couple of examples.

Example #1 – A person you know had an issue getting insurance coverage. Here we're using the Direct Approach

(step 1) Insert "In a hurry" script

Hey, I don't have a lot of time to talk, but it was really important I reach you.

(step 2) Insert compliment

Listen, you're one of the most financially intelligent people I know and I've always respected that about you.

(step 3) Insert invite based upon the approach you've chosen

When you told me you were concerned about getting rejected by an insurance carrier, were you serious or were you just kidding around? Great. I think I've found a solution for your family.

(step 4) "If I, would you?"

**If I gave you a weblink that you have to go to, that explains, better than I can, would you watch it?
Answer-Yes...**

(step 5) "When do you think you could watch it for sure?"

Answer-Tuesday...

(step 6) , you'll have reviewed it for sure, right?"

So if I called you Wednesday morning, you'll have reviewed it for sure, right?

(step 7) Date: Time: Number: Email:

"What's the best number and time for me to call"

(step 8)

Great. We'll talk then. Gotta run and thanks!

Example #2 – To a good friend with Indirect Approach

Hey, I'm running out the door, but I needed to talk to you real quick., You've always been so supportive of me and I appreciate that so much. I've just started a new business and I'm scared to death . Before I get going I need to practice on someone friendly. Would you mind if I practiced on you? Great! If I gave you a weblink that you have to goto that lays out the information in a professional would you watch it? Fantastic! By when would you watch it for sure? Thursday? So if I called you Friday morning you'll have watched it for sure, right? Great. We'll talk then. Gotta run and thanks!

Example #3 – To a good friend with Direct Approach, inviting to your home for a launch event

Hey, I'm running out the door, but I needed to talk to you real quick., What are you doing on ___day at ___time? (if nothing)

Great! I'd love to have you as a guest at my home, it would really mean a lot to me. No obligations to buy anything or join anything this is not MLM (network marketing) or some club. You've always been so supportive of me and I appreciate that so much. I've just started a new business and I'm sharing it with close friends and family first to celebrate and get support. Can I put you on the list as coming?

Fantastic!

We'll see you then. Gotta run and thanks!

If they're busy, using same script invite for your backup event day. Or schedule for a 1on1.

Example #4 – To a friend with Direct Approach for a 1 on 1, maybe at a coffee shop

Hey, I don't have a lot of time, but I needed to talk to you., You're one of the most financially smart people I know, and I really admire that about you. I've just started working in my own practice with "Financial Services or PreNeed Services" and I found something you really need to see. So, if I invited you to coffee for us to get together would you make time? What day would be good for us to get together for sure? When is the better time for you to get together on ___day, am's or pm's? So if we meet in the am/pm you can make it for sure? Ok so, then how about we meet on ___day at ___am/pm or is ___am/pm better? Great! We'll talk then. Gotta run and thanks!

Example #5 – To a cold market contact with the Super Indirect Approach

Hey, I'm a little pressed for time, but I'm wondering., You know how most people at some point start thinking about final expenses, you know, when they "pass on"?...The services that we work with probably wouldn't be for you, but I'm thinking, Who's ONE person you know, that you care about, that you might refer me to? (DON'T PAUSE) If I gave you a weblink, that lays out the information, would you watch it? Fantastic! By when would you watch it for sure? Thursday? So if I called you Friday morning you'll have watched it for sure, right? Great. Let me send you my contact info, what's your cell #? (Or if they get "iffy", ask,) What's your email? We'll talk **OR I'll email then. Gotta run and thanks!**

Example #6 – To a cold market contact with a Direct Approach

Hey, I'm in a bit of a hurry, but I felt I should ask you real quick., You know how most people at some point start thinking about final expenses, you know, when they "pass on"?. Well what we do is, setup a plan that allows for those costs to be covered, regardless of health, can be used anywhere in the world, and the rates start under \$2.50 a week. So, If I gave you a explains in a simple way, would you watch it? Fantastic! By when would you watch it for sure? Thursday? So if I called you Friday morning you'll have watched it for sure, right? Ok, let me send you my contact info, what's your cell #? (Or if they get "iffy", ask,) What's your email? We'll talk **OR I'll email then. We'll talk then. Gotta run and thanks!**

Work on creating additional scripts using the model we've laid out here, and you'll be well on your way to knowing exactly what to say, and how to say it, in every kind of setting. Remember competence breeds confidence, and people respond to confidence. Practice, then attempt, and then repeat over and over and you'll have massive success!