



ABG B2B SALES TALK

FIRST APPROACH

Hi, I'm _____ with Family Heritage, and you are? _____ (use their name), nice to meet you.

SMILE! Shake hands

_____, I'm the one in charge of talking to all of the businesses here in _____. I caught up with _____, _____, and _____ (use and describe 3+ names of other people) and I wanted to stop in to see you as well.

Point to business cards and businesses in proximity

_____, I don't know if right now is a good time...but I can show you in about 5 minutes or less how you can have cash paid *directly to you* in case of an emergency.

Be confident and assumptive, tap watch

(Pull out presentation book)

Now _____, I don't know where or if you would need my help, but of these: **Cancer** (pause), **Heart and Stroke** (pause), or **Accidents** (pause) what concerns you the most? (wait for their response)

Break eye contact, pull out presentation book, and point to the list

RESPONSE 1a: STATEMENT OBJECTION

"I'm busy. I'm not the one in charge. Someone else handles that. We already have insurance/supplemental.

This would have to go through corporate. Now's not a good time."

(Take a step back, relax, and smile) You know, _____, a lot of people tell me that, and they still take a look at this. Do you know why? *(let them answer)* Let me ask you: if you got sick or hurt and you couldn't work, you would still like to receive a paycheck wouldn't you? *(nod, wait for answer)*

(Pull out presentation book) Now, I don't know where or if you would need my help but of these things—**Cancer** (pause), **Heart and Stroke** (pause), or **Accidents** (pause), what concerns you the most? *(break eye contact, point to list and wait for answer)*

A lot of people say _____ *(restate their selection)*. But for you and your family why do you say that? *(draw out their concern or personal story in relation to their selection)*

Yep, and you might like this, and you might not, _____. Do you mind if I show you right here?

RESPONSE 1b: QUESTION OBJECTION

"What is this about/What are you doing? Is this insurance? Is this like AFLAC?"

(Take a step back, relax, and smile)

I'm glad you asked. Let me ask you, _____, if you got sick or hurt and you couldn't work, you would still like to receive a paycheck wouldn't you? *(nod, wait for answer)* Of course. That's exactly why I'm here.

(Pull out presentation book)

Now, I don't know where or if you would need my help but of these things—**Cancer** (pause), **Heart and Stroke** (pause), or **Accidents** (pause), what concerns you the most? *(break eye contact, point to list and wait for answer)*

RESPONSE 2: (only after using the above response)

(Relax and smile) _____, I'll tell you what. Let me give you the quick version, and if it's not for you, I'll be out of here in a couple minutes.

(Transition to presentation book) And like I said, _____, I don't know where or if you would need my help but of these things—**Cancer** (pause), **Heart and Stroke** (pause), or **Accidents** (pause), what concerns you the most? *(break eye contact, point to list and wait for answer)*

INTRODUCTION AND RAPPORT



Many people selected the same thing...why did you select _____ ?

Ask questions to draw out a story they relate with in regards to their stated concern. Here is also the time to find out about their family situation. Be efficient and effective connecting with them and building rapport. You should only spend 1-2 minutes asking questions and finding out their situation. Here are a few examples:

- Who have you known that's been through that? How old were they? Where did they doctor or get treatments? Did they or their spouse miss any work?
- How long have you worked here, John? Are you originally from the area? Are you married? Any kids?

John, that's exactly what this is for, and this will probably make a lot of sense to you. Let me show you our _____ plan (whichever one they selected), assuming you do qualify for it.

(Open presentation book)

You may or may not have seen some of the statistics before, but...

(read through the stats pages, highlighting ones that apply specifically to the prospect.)

BUILDING THE NEED



This is the most important part of what we do, and when people understand this part, the rest makes sense.

John, there's **2 different types of costs** that go along with anything serious health wise. Most people are familiar with the **direct costs**. Those are the **doctor bills and medical expenses**, and that's obviously what your health coverage is for. I'm sure you have really good health coverage here, right? (Wait for response) Perfect. So you have those direct costs covered. We have nothing to do with that part.



The things we talk to folks about are the **indirect costs**. Do you know what I mean when I say indirect costs? (Wait for response; nod) Yep, those are part of it. And, John, the indirect costs can be different for everyone, depending on their situation.

(**Ask Critical Question**)

So in your situation, (restate their situation: "as the business owner," "being the only income at home" etc.), if you were sick or hurt and were out of commission for a few months—or even longer—how would that affect you financially? (listen) Why do you say that? (get them to elaborate a little) That's exactly what this is for.

(flip page)

Here are a few more examples of common **indirect costs** of _____ (accidents, cancer, heart/stroke):

(Read directly of the page, through each indirect cost; pause periodically allowing it to sink in to the prospect)

When do you think most people realize those indirect costs?



For you, John, **which of those indirect costs would affect your family the most?** (break eye contact, look at page, and wait for answer) That's what most people say. Why do you say that?



(next page)

There are several ways - (Read savings and assets page line-by-line; again, pause periodically)

That's why Family Heritage developed... (flip page)

InjurCare Plus / CancerCare Plus / CardiaCare Plus. How it works is that it pays benefits directly to you!

(Read through entire page, word for word)

Here is an example of how it works...



(Read word for word through the example claim specific to the coverage they selected.)

It's not that they planned on using their policy, but it was a good thing they had it when they needed it.



You may know some of our policyholders, like _____, the _____, the _____ and the _____. (pull out names list for them to see; show and use names, letting them look to see if they know someone)

There are many reasons people choose Family Heritage:

It's really SIMPLE: You'll know TODAY whether or not this is for you.

It's AFFORDABLE: We have a plan to fit everyone's budget.



It's an EASY DECISION: It's really black & white on whether or not this will make sense for you. What makes it such an **easy decision** is that you actually get 100% of the premiums you pay (pause) refunded back to you. And I'll show you how that works in just a minute.

And here's a little bit more about our company. We have an **A rating with A.M. Best**, which is basically like a credit score for an insurance company. We have an **A+ rating with the Better Business Bureau.**

BUYING ATMOSPHERE

So that's the long part, John. The rest of this is actually really quick. A lot of people get this... a few people don't.

The hardest part of what we do is that there's only two times people think about this: one is when I'm sitting here talking with them about it, (pause) and when do you think the other time is? (wait for response) Exactly. You never know what tomorrow is going to bring.

So, John, if you like it, you should get yourself covered; and if you don't that's fine too. Fair enough? (Eye contact, nod and wait for affirmation)

BENEFITS

So here's how this works. You can see here, there are different levels of coverage that fit people's needs and budget. I'll run you through the Elite since that's the one most people get.

(Read through each benefit, top to bottom. Stop at the benefits indicated below to paint a picture, take their temperature, or ask a question)

Hospitalization Benefit: give an example to paint a picture

For example, if you were in the hospital for 10 days, that would pay you \$____. Or for 100 days, that would pay you \$____. Can you see how this money would help out tremendously with _____ (whatever their biggest indirect cost would be)?

This policy also has no lifetime limits on the total amount of benefits you can receive. **Why would that be important when dealing with accidents** (or cancer/heart)?

After Surgery benefit:

Your medical insurance may cover these bills, but this money comes directly to you to use any way that you need.

After Coma/Wellness/Healthy Heart benefit: take their temperature

What do you like most so far: that it pays cash directly to you? Or that it pays so much with no lifetime limits? (let them respond)

Can you see why so many people are getting this? (smile and nod)

After Travel/lodging benefit:

Everyone refers to this as the "peace of mind" benefit because it allows them to get the care they want, as opposed to just what they can afford.

Wouldn't it be nice to have that option?

(flip page)

John, just to wrap up. Here's **our commitments to you** as a client. (Read the Commitments page line-by-line)

RATE OPTIONS

So for you, in your age category, I'll just write up the different options for you here. Which age bracket do you fall into? (look up rates and write them down)

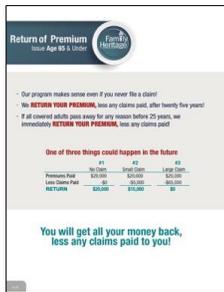
So do you know how much health insurance costs if you DON'T get it through work? It's crazy right?! This is a *lot* less than that.

Here's how the rate options breakdown: the standard level would be \$_____ a month. The preferred, the middle option, would be \$_____, and then the top plan that most people select, the elite, would only be \$_____ a month. That's not bad is it? (smile and nod)

And you can probably see why most people select the elite option. So I guess for you...of those, which would fit your budget the best? (break eye contact while they are selecting, and get ready to calculate Return of Premium)

Okay, excellent. And _____, here's the very best part... (flip page)

RETURN OF PREMIUM



(Read your pages line-by-line)

TRANSITION TO CLOSE

John, different people like different things about how this works.

Some people like the fact that the **money comes right to them**. They're in control of how it gets spent.

And a lot of people like how **affordable** it is. Everyone tells me that they spend more on a cell phone bill than they do on this.

Then a lot of people just like **the money back** part and tell me: "*Best case scenario, we saved some money that we probably wouldn't have saved otherwise.*"

So for you, John... (pause) what appeals to you the most?

Well this might be a silly question...but what about _____ (restate what they say) specifically is important to you?

And—given your situation—having seen _____ (accidents/cancer/heart attacks/strokes) **happen before, and that this is totally different than anything else you already have, why would it make sense for you to have something like this in place?** Right, and that's exactly what this is for.

THE CLOSE

(**IMPORTANT:** break eye contact, put pen to paper and be quiet – let them rattle off their information and proceed through the rest of the application)

So John, let me see if you qualify. (ask health questions)

Great! You do qualify. So I just need some basic information to get this started for you. (again—break eye contact and put pen to paper) When's your birthday? (Proceed to filling out name, address, etc. assumptively)

Okay, and then John, who would you want to be the beneficiary if something happened to you? (continue filling out application)

(break eye contact, show where to sign, hand over the application, and busy yourself while she looks over the application)

And you said the _____ plan, (pick the one they chose earlier) which is \$ _____. How would you like to set this up: annually, semi-annually, or most people do monthly. Do you prefer monthly as well? (nod and keep eyes and pen on paper)

CASH COLLECTION

Great, why don't you grab your banking info, and while you do that, I'll finish filling the rest of this out (very **IMPORTANT** to break eye contact and be assumptive; keep yourself busy by filling out agent part of app)

Which day of the month would be best to have this taken care of, the 1st or the 15th? That is fine. Perfect. Now I just need a couple signatures.

This yellow sheet states that you realize this is supplemental coverage and not a major medical policy. If you could just sign right here.

REBUTTALS AND RESPONSES

REBUTTAL #1

John, I understand exactly how you feel, because a lot of people say the same thing at first. Let me share something with you: (read a claim)

The reason why I share that with you John, is because there's only two times that people think about this. One is when we're sitting here talking about it...and the other time is when? (let them respond) Right. So let's get you covered today, because you never know what tomorrow holds in store. (Head down pen to paper, and go back to the application where you left off. For example: who did you want as your beneficiary? What's your date of birth? Can you spell your legal name for me?)

REBUTTAL #2

John, I wouldn't expect you to buy this unless you saw the need and a worthwhile benefit for you (and your family). Everybody gets it for different reasons, and for you, remind me again: you said the thing that appealed to you most was _____, right? So John, since you get your money back even if you don't need it, let's go ahead and get you covered. Sound good?