

ABG B2B SALES TALK

FIRST APPROACH

·Hi, I'm _____ with Family Heritage, and you are? *(wait for answer)* Nice to meet you.

·*(Use their name)*, I'm the one in charge of talking to all the businesses here in *(city name)*.

·I caught up with _____ at _____, _____ over at _____, and _____ at _____, and I wanted to stop in to see you as well.

·*(Their name)*, 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.

·Now, I don't know where or if you would need my help, but of these: Cancer, Heart disease and Stroke, or Accidents - what concerns you the most?

SECOND APPROACH – A *(use if given a 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.")

·You know, *(Their name)*, 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)*

·Of course. That's exactly what *this* is for. Now, I don't know where or if you would need my help, but of: Cancer, Heart disease and Stroke, or Accidents - which one concerns you the most? *(let them answer)*

·A lot of people say *(repeat their answer)*. For you and your family, why do you say that?

·Yep, and you might like this, and you might not, *(Their name)*. Okay if I show you right here? *(continue onto Intro/Rapport)*

SECOND APPROACH – B *(following a question objection: "What is this about/What are you doing? Is this insurance? Is this like AFLAC?")*

·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 what *this* is for. Now, I don't know where or if you would need my help, but of: Cancer, Heart disease and Stroke, or Accidents - what concerns you the most? *(let them answer)*

·A lot of people say *(repeat their answer)*. For you and your family, why do you say that?

·Yep, and you might like this, and you might not, *(Their name)*. Do you mind if I show you right here?



·(Their name), there are many reasons people choose Family Heritage:

·It's 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: What makes it such an easy decision is that you get 100% of the premiums you pay refunded back to you. And I'll show you how that works in just a minute.

·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. And we also have an A+ rating with the Better Business Bureau.

BUYING ATMOSPHERE

·That's the long part. The rest of this is really quick. A lot of people get themselves protected - and a few people don't.

·The hardest part of my job is not finding people who want to get this – most people see how important it is right away. The hardest part is meeting someone after something has already happened – and now it's too late for me to help them.

·So, (Their name), if you like it, and it fits the budget, give me a yes and we'll get you covered today; if for any reason this isn't for you, that's fine – just tell me 'no' and I'll be out of your hair. Fair enough? (Nod and wait for affirmation)

BENEFITS



·Here's how this works. 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 hospitalization benefit) This is the **hospitalization benefit**. For every day that you are in the hospital it will pay you \$ _____. So for example, if you were in the hospital for 10 days, that would pay you \$ _____. For 100 days, that would pay you \$ _____.

·(**Critical Question**) 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 (Cancer/Heart/Accidents)? (Let them respond)

·(Read surgery benefit) For any surgeries you have to have, this will pay you up to \$ _____.

- Your medical insurance may cover these bills, but this money comes directly to you to use however you need.
- 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)*
- (Read travel benefit)* This benefit is what everyone refers to this as the “peace of mind” benefit because it allows them to get the care they want and need, not just what they can afford.
- Wouldn't it be nice to have that option?
- Just to wrap up, here's our commitments to you as a client.



PRICE BUILD UP

- So 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. While you do that, continue...)*
- So do you know how much health insurance costs if you DON'T get it through work? *(let them respond)*
- It's crazy right?! This is a lot less than that.

RATE OPTIONS

- Here's how the 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 *(Their name)*, here's the very best part... *(flip page)*



RETURN OF PREMIUM

- Our program makes sense even if you never file a claim! If you never have to make a claim, 100% of your premiums are refunded after 25 years, or when you turn 65 - whichever comes first.
- One of three things could happen... *(continue and briefly explain the three scenarios on the page)*

TRANSITION TO CLOSE

·(Their name), 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, (Their name), what appeals to you the most? (Let them respond)

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

·(**Critical Question**) And—given your situation—having seen (cancer/heart disease/accidents) happen before, and knowing 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? (Let them respond)

·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 (Their name), let me see if you qualify. (ask health questions - you won't have these until Sales Academy)

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

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

·And you said the (standard/preferred/elite) plan, which is \$_____. How would you like to set this up: annually, semi-annually, or just monthly like most people. (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? (Let them respond)

·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 *(I need to talk with my spouse, can you come back, I need to think about it more, etc)*

REBUTTAL #1 *("Feel, felt, found.")*

· *(Their name)*, I understand exactly how you **feel**, a lot of people **felt** the same thing at first, it's just when they **found** what a difference it really made for their family that it was really a no-brainer. Let me share something with you: *(read a claim)*

· The reason why I share that with you *(Their name)*, 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.)*

REBUTTAL #2

· *(Their name)*, 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, you said the thing that appealed to you most was *(restate their reason)*, right?

· So *(Their name)*, since you get your money back even if you don't need it, let's go ahead and get you covered. Sound good?