



INSURANCE
WEB X

3 Conversation Questions That Lead To Appointments...

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The "9 Out Of 10" Guys

IPS www.InsuranceProShop.com

About Jeremy B. Nason, RFC...

Jeremy is the co-founder of the famous *Insurance Pro Shop*[™] “The first affordable, full-service insurance marketing and sales resource center for today's Financial Pro, *and Found Money Management*[™], a system dedicated to helping Middle Income Families to ‘*Live Debt Free and Truly Wealthy!*’

Jeremy entered the Insurance Industry in 1994 (age 17), and is now in his 40's. He has 25+ years of experience in the financial services industry as a Regional General Agent, Recruiter, Author, Speaker, Trainer, Consultant, Coach and Mentor. Jeremy's unique perspectives and back to basics approach, on how to truly help your clients, have enabled scores of agents and advisors to reach the top levels of their profession.

Our Company....

Insurance Pro Shop (*IPS*) is the first and only full service, life insurance and annuity marketing, prospecting, sales training, coaching and sales support organization strictly dedicated to working with **individual** insurance professionals. (*And, unlike the other organizations, we are NOT recruiters in disguise!*)

My family and I have been training and coaching 'new' and 'experienced' career and independent insurance agents, financial advisors, and P&C agents **for over 3 decades**. We have a proven track record of helping our clients **to dramatically increase their insurance leads, appointments, sales, and incomes... in as little as 30 days!**

In fact, ever since opening the **Insurance Pro Shop** in December of 1999, **each year** we have helped hundreds career and independent agents, advisors, and P&C agents, from all over the world, to double and triple their insurance sales incomes. The top producers we worked with last year, earned over \$1,000,000 and many others who were earning \$40,000-\$60,000 per year, now earn \$150,000-\$350,000 per year, even in this economy with covid-19!

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The Power Of Emotional Based Questions!

One of the main reasons why so many agents and advisors struggle with setting sales appointments and closing sales is they tend to lecture and tell prospects what they should do. They tell the prospect that they have a problem and then they try to provide the prospect with **their** solution to the prospect's problem.

Doesn't a salesperson telling a prospect what they should do create an automatic response from that prospect... of immediate resistance?

Think about it. Do you like to be told you have a problem? Do you like to be told what you should do? Don't you automatically fight the idea? Aren't you immediately skeptical? Wouldn't you rather identify your own problems and come up with your own solutions?

For example, when most agents and advisors are talking to retirees, they assume that if the prospect has a CD, then they are unhappy with the interest rate they are getting... So, they might ask: "Do you have money in CD's?" If the client says yes, then the agent jumps in and says: "I can show you how you can get a much better return." Then the agent or advisor goes on to tell the prospect about a great new product or idea they have to make them more money. The prospect automatically says: "Let me think about it!"

Why? Because no one likes to be sold!

The Top Producers have learned how to set more sales appointments and close more sales by asking question. So that they can help their prospects to identify their own problems. And then they ask questions to help them come up with their own solutions.

They have learned how to help prospects to sell themselves. And that involves asking enough of the right questions...

Here Is An Example...

Agent: "Mr. Prospect, if you don't mind me asking, do you have any of your money in CDs?"

Prospect: "Yes."

Agent: "Are you happy with the interest rate you're getting?"

Prospect: "It could be better. But it's Ok. I like the safety and guarantees. And I can get at the money when I need it."

Agent: "If you don't mind me asking, are you using that money for an income?"

Prospect: "Yes."

Agent: "Are you using any of the principal?"

Prospect: "Yes!"

Agent: "How do you feel about that?"

Prospect: "It's a problem, we're afraid we won't have enough money."

Agent: "Does your current income allow you to do everything you'd like to do?"

Prospect: "No, it would be better if I had more income?"

Agent: "If you had more income, what would you like to do?"

Prospect: "I like to visit more with my grandchildren."

Agent: "If we could come up with a way to get the income you need, so you can visit your grandchildren, without digging into the principal and have the same safety and guarantees as a CD, would that be better for you?"

Prospect: "Can you do that?"

Agent: "From what I see here I think with you and I working together we can do it."

Summary

Can you see the difference? We have asked questions to help the prospect to identify their problems. And we are working with the prospect to help them come up with their own solutions.

Is there any question that you will have a much better chance of getting the prospect to move their money to you... when the prospect is in fact selling themselves?

Remember, no one likes to be sold! If you learn to help the prospect to identify their own problems and then help them find their own solutions, then you will set more sales appointments and you will close a lot more sales. And, in many cases it will be a much, much larger sale!

The more questions you ask and get them to talk about what they want the easier it is going to be set a sales appointment and close the sales.

The key is to really listen to what they tell you they WANT!

You can 'TALK' yourself out of a sale! And most people do!

When was the last time you 'Listened' yourself out of a sale?

3 More Conversations & Questions That Will Lead to Appointments

Master these simple emotionally charged conversations and watch your appointments ratchet up and your sales soar! I don't care if you are talking to young families, or CEO's of fortune 500 companies, these conversations will work.

Conversation #1 Debts

Mr. Prospect, if you don't mind me asking, do you have any credit card debt? (about \$12,000)

Do you know what the interest rate is on those cards? (about 12%)

Did you know that is costing you an additional \$1,500 per year?

How do you feel about that?

If I could show a way to reduce or eliminate that debt, how would you feel?

How much would that help you?

What could you do with an extra \$1,500 in your pockets?

If I can show you how eliminate your debts, without spending anymore money than you are spending now... would you want to know how?

Conversation #2 Taxes

How do feel about the way our government spends our money and creates debt?

What are the 2 ways the government can reduce the debts?

Cut spending and/or Raise Taxes...Right?

Do you think the government can curb their spending?

What do you think is going to happen?

(Raise Taxes) How do you feel about that?

How will that effect your future?

How much more money will you need to save to generate that same level of income you need and want?

How much better off would you be if some of your income were tax-free instead of taxable?

Would that allow you to have more spendable income?

If I can show you how to create some tax-free income, without spending anymore money than you are spending now... would you want to know how?

Conversation #3 Social Security

Do you think Social Security will be there when you retire?

Yes! You may be right. However, I am not sure that it will be the same, as it is now.

Do you know what your normal retirement age is now under SS?

Most of my clients are unaware that they can't get full SS benefits at age 65 or later.

They have already moved up the normal retirement to age 67, for some people, and they are talking about moving it up to age 70.

I'm concerned that the number of benefits is going to be reduced for most people once all the baby boomers are retired!

Have you seen your Social Security Statement?

Are you aware they are already projecting income reductions starting in 2034? That is 4 years after all the boomers are retired.

How do you feel about that? How do you feel about them reducing your benefits?

How much better off would you be if you could save more for your retirement?

What if you could save more for your retirement, without you spending more money or changing your current lifestyle?

No! You may be right.... They have already moved up the normal retirement to age 67, for most people, and they are talking about moving it up to age 70. I am concerned that the benefits and income is going to be reduced for most people once the baby boomers start retiring. How do you feel about that? Discussion...

How much better off would you be if you could save more for your retirement?

What if you could save more for your retirement, without you spending more money or changing your current lifestyle?

Summary

These are just 3 examples of the questions you should be asking your clients, so they see and understand the problems they face now and in the future!

The more questions you ask, then the more they will see that you understand their situation. And see that you are there to help them.

Now they will want to meet with you... **to get your help!**

IMOs & Companies... And Our Role!

Think About It... If this business were just about having the best products and sales ideas, like people are telling you, then why are 90% of the new advisors failing and why is the average income for advisors only \$30,000-\$50,000?

The truth is, contrary to what you may believe, the vast majority of companies, IMOs, agencies and brokerage firms **are not going to spend a lot of their time and money training and coaching you on insurance marketing and sales!** Their focus is on recruiting agents to sell their products. It is not their job to make you a super star salesperson. Their job is to provide you with the products and then teach you how they work.

Your job, if you want to have a highly successful career in insurance sales, is to learn how to effectively market and sell your services! (*You'll notice I said services, not products.*)

That is why we formed the Insurance Pro Shop. Our goal is to provide you with an affordable way for you to get ALL the tools and training, **with the personal coaching and sales support** you need today to get off to a fast start and be ultra-successful selling life insurance, annuities, and your services. (*We are NOT Recruiters*)

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Have Questions or Need Help... Stop Trying to Go It Alone!

Call us Today, Toll Free to schedule a No Obligation, Free 15 Minute Consultation with our founders Lew or Jeremy Nason. What Have You Got To Lose?

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