

HOW TO HANDLE THE LEAD

The way you think will determine your success in setting appointments. There is always a segment of our population either *actively looking* or *actively thinking* about purchasing life insurance to replace income or pay off a debt. The majority of life insurance agents find their prospects from cold calling and referrals looking for that group of people. We use the lead system to find those people and spend 90% of our time selling instead of prospecting. A Mortgage Protection or Final Expense lead is providing you an opportunity to contact a person who was at least *thinking* about a death benefit to protect their family. The lead is not guaranteeing that your prospect will buy.

PHONE CALL MINDSET

How you think is the key to success and will determine your actions. Your actions will be positive or negative based on how you think. Perfect your phone voice and spend most of your time getting better at making phone calls. **80%** of your time should be spent improving your phone skills, the other **20%** should be spent improving product knowledge, etc. You are not calling them to check interest, you are calling to set an appointment. Focus on the fact that they sent in the request, they have already expressed an interest. Figure out where the leads are geographically. Put together a schedule that includes dial time and running time, whether you're full or part-time. Listen to the Equis podcasts and watch our training videos. The main thing is to get out and start running business. Learn as you go while you're in the field.

DETERMINE A BUDGET

Leads are your life blood. If your budget doesn't allow for you to purchase A Leads right now, consider buying B & C Leads. If your budget has some room, purchase A Leads or at least consider traveling to an area that is within a four or five-hour radius of your home.

BE PREPARED

Always be prepared. Don't allow a hiccup in leads stop you. Always be ready to run business whether it's talking to family and friends or operating off of a list of referrals. Put together a list of people that you know, family and friends, and tell them that part of your job is to learn how to read life insurance policies. If your family and friends are already buying life insurance policies, why shouldn't they buy it from you? Don't allow people or circumstances to control your income or business.