

1. **APPROACHES**

FIRST APPROACH

1. *Knock on the door*
2. *Take 3 big steps back*
3. *Turn to the side (so they can see your side profile)*
4. *Look down at your maps and wait until they address you to start talking*
5. *Big Deep Breath*

Hey, is it (Their name)?

I'm (your name) and I'm the one in charge of talking to everyone in (town) this week about cancer. I was talking to _____, _____, and _____ *(names of other people in the neighborhood)* and wanted to make sure and catch you guys real quick.

I apologize if I'm talking kind of fast; I only get a couple of minutes to spend with everybody. Do you have a place to sit down? *(break eye contact, point inside, and shuffle your feet)*

SECOND APPROACH

Oh, I'm sorry - I guess you haven't had a chance to hear about me yet; I'm (your name), and I'm the one talking to everybody about cancer. I know it's not the most pleasant topic to talk about, but it sure affects a lot of folks out here. Like I said, I was talking to _____, _____, _____, and _____ *(names list/pre-approach)*.

It may or may not be for you, (their name). It's just my job to give everyone a quick peek. Do you have a place to sit down? *(break eye contact, point inside, and shuffle your feet)*

THIRD APPROACH

It may not be for you, (their name). When I talk about cancer, it seems like everybody knows somebody, whether it's a friend, neighbor, or co-worker that's been through it; who's the closest person to you guys who has gone through that?

Were they treated nearby? *(Ask additional cancer story follow up questions)*

Everyone I talk to has great health insurance, just like I'm sure you probably do, but, heaven forbid, if something like cancer, heart attack, or an accident were to happen and you couldn't work for 6 months or more, how would that impact you guys financially?

That's what I do. You might like it or you might not; it's just my job to give you a quick look at it. Do you have a place to sit down? *(break eye contact, point inside, and shuffle your feet)*

2. *BUYING ATMOSPHERE*

(iPad down; looking at them)

So, (their name), that was actually the long part; the policy itself is just a few pages. You might like it or you might not.

I share this with everyone and ask them for a favor. This is an example from Lorraine Williams, she wrote:

(read claim, word for word, start to finish)

(Set the iPad aside and look at the prospect to make sure they are with you on this part, speak slowly and smile)

(Their name), my job is not to “pitch” you on this; my job is simply to explain how the benefits work. Half the people I show it to get it and half of them don’t. If for ANY reason you fall into that second category that’s totally fine, I’ll cross you off, I’m really easy to get rid of. *(Big cheesy smile)* The only favor I do ask is that AFTER I explain how it works, and AFTER I answer your questions, if you could give me a definite “yes” or a definite “no thanks”. Is that fair enough?

(prospect answers - If they say ANYTHING other than yes then say this next part, otherwise skip it)

I totally understand how you feel its just... this is a type of thing that people think about two times. Once is when I sit down with them. When do you think the other time is?

Yeah, when it happens, and in my business that’s called too late! So the only favor I ask is that, after I’m finished, if you could just give me a definite “yes” or a definite “no thanks”; just because we never know what to tomorrow holds in store. Is that fair enough?

3. *TRANSITION TO CLOSE*

(Their name), different people like different things about this. When I was talking to _____ (*referrals / clients they know from names list*), they really liked that the money was paid directly to them. They said, “We know which bills can wait and which ones can’t.”; they just liked the idea of being in control of how that money would be spent.

_____ (*Referrals / Names List*) just liked how affordable it was. They said “It’s not going to cause us to miss any meals to have it, but it sure could help to provide some meals if we ever needed to use it.”

And _____ (*Referrals / Names List*) liked that savings piece. It’s not often that you can have great coverage while simultaneously saving for the future.

But for you, what did you like the most about it?

What about that (their answer) part did you like?

And (their name), given your situation, having seen _____ (*accidents/cancer/heart attacks/stroke*) happen before, and that this is completely different than anything you already have, why would having this make sense for you?

That’s exactly what this is for.

Close:

And what everybody likes about the way we do business is it’s a really easy application. It’s just basic information, a few simple health questions and 3 easy ways to take care of it. Before I can do that, I have to see if you’ll qualify.

(As appropriate health questions))

Congratulations, you qualify! Pretty simple, right?

Do you get your mail here or at the post office?

And the address here is?

4. 1ST REBUTTAL

I totally understand how you feel, (their name). A lot of families have felt the same way until they realized what this could mean for their family. This was the Trowbridge family, and they said: *(read Trowbridge claim - word for word)*

Because, in their first year, we paid them \$29,000. Not that they ever planned on using it, it just happened. I hope that you guys never have to go through anything like that, but we never can tell, can we?

And if all this policy did was give you the peace of mind knowing you can focus on getting healthy instead of worrying about the bills, it would be all worth it, wouldn't it? Especially if you don't use it, you just get all your money back. That makes sense, doesn't it?

(go back to the application) When it comes to the application part, the best phone number to reach you at is?

(finish filling out the basic application info on your iPad)