



Habit 1: Developing Rapport

The opening segment of your PPMG Tele-presentation is critical. The sale can be won or lost in the first 2 minutes and there's no second chance for your first impression.

You must immediately establish P.A.C.E- Purpose, Authenticity, Control, Expertise. It's paramount that the customer "visualizes" you as a successful insurance expert, and you must convey the tone of Authority from your first spoken words.

You are now their personal advisor, not their friend. They are *done* shopping.

The first part of every call must contain the following elements:

- 30 second prep for call with a sense of confidence that **you are the solution**
- Strong opening that is clear, articulate and authoritative (have at least 5 depending upon Client persona)
- Establish proper pacing and tonal modeling- match vernacular, cadence and socio-inflections
- Use your/their name effectively & present your Name memorably- can use license #
- Critical!~ Affirm/Acknowledge their Affinity (find one!) & incorporate into your mini Value Prop
- Affirm their need with confidence; utilize data from on-line info or transfer or business connection
- **Determine if they're new to insurance or adding or replacing coverage**
- Get reason why they're buying new policy. This is the DRIVER. Write it down and paraphrase back.
- Determine their pain points and sweet spots about their needs- MUST be Conversational, not Salesy

- Discover the **name of their beneficiary** (make the policy REAL); use Beneficiary name twice on call
- Ask for a Double (“Who else are you looking to protect?”)
- Perform a thorough “Needs Analysis” every call (don't be order-taker!); “How'd you arrive at that amount?”
- Establish timeline for coverage (create urgency with Save Age/Back Date)
- Set yourself up with flexibility for BOTH Term and Perm products

Remember, you are a successful professional and they are lucky to have you as their Agent.

The next element is a smooth transition into your Value Proposition, covered in Habit 2.