



Habit 4: Presenting the Rates

This is why you're in Sales. There's nothing better than closing a sale that only you could Close!

The reason you MASTER Habits 1-3 is so that you "don't have to think" during the question session! Instead, you LISTEN so that you're best equipped to present the right Product, Company & Price for their Needs. The Goal is to Mitigate Objections & get the customer to say "Yes" after the rate!

Do NOT proceed to pricing until A.C.E (Authority, Control, Expertise) is established. Every Rate Presentation absolutely must include the following~

1. Get their focus on 1 product but OPEN to other possibilities. Ask a question with an affirmative preface: "I want to make sure I get you exactly what you're looking for- what's most important with your new policy- absolute lowest cost, coverage until you die, flexibility and options, or a combination of all?"
2. Reiterate desired coverage amount and paraphrase what they just told you about their reason for protection (it's not product-centric but rather solution-based)
3. Acknowledge Insurance complexity and the Simplify the Offering (Remind them quickly how you make it easier/better).
4. Weave in the Beneficiary name. (Make the policy feel like a personal check for their loved one).
5. Activate them~ "Ok, if you have that pen handy, here is (are) the best rate(s)..."
6. Highlight product details, Carrier background and The Solution it provides before giving prices

(Speak specifically to First-time Buyer or Experienced Policy-holder)!

7. Ask how they like to pay but provide both monthly & annual rates; you may also need to base upon budget rather than product (Never give more than 2 Choices!)
8. Critical Moment: do you give "A or B choice"; use the "Under-sell" tactic; work the "Power Pause"; offer Emphatic recommendation or "Assume Consent"?

(This is the Dance & if you listened well, all of your moves will be smoothly choreographed to the customer's profile, style, mindset, proclivities, etc.)!

9. Allow for customer response and manifest an affirmation (If you are getting a pattern of objections, you must re-master Habits 1 and 2)

10. Close: "In order to get this policy for (Beneficiary), it's a simple process..."

Prepare for Habit 5: Maximize 1-call close and strive for "Zero Objection" Mastery