Dr. Troy Clark's

Final Expense Sales Script MANUAL©

THIS PRODUCT HAS IT ALL !!!

Do you want to say what *National Top Producers* are saying to customers to CLOSE 1-4 Daily Sales?!

Dr. Clark's superior Sales Script MANUAL is the *Exact Science* of successful selling verbiage in an easy-to-read, printable, page-by-page format for your selling notebook. Know what to say! Know what NOT to say to each customer to CLOSE sale after sale after sale! Your Sales Script MANUAL *pays for itself* after you close your first sale *(assuming advance commissions).*

Sales Script Manual, TABLE OF CONTENTS:

- **Tie Downs Explained:**
  *Several "Tie Downs" throughout your Sales Script are **KEY** to closing one sale. They generate agreements between both agent and customer- one step at a time. Tie Downs actually "nip-in-the-bud" several customer objections beforehand, so that an agent does not hear any, or only a few, objections at the close!*
- **Final Expense Selling Pointers.**
  6 Major Pointers to remember on "how to use" your Sales Script MANUAL like a Pro!
- **Answering Machine: Agent Message.**
  *Insurance companies have spent hundreds of thousands of dollars in research trying to create an answering machine message that generates a return phone call of interest from a potential customer. You now have it here! This is an exact 10-15 second phone message responsible for approx. **30%** of Dr. Troy Clark's personal books of business written after a curious customer returned Dr. Clark's phone call. THIS IS A POWERFUL SELLING TOOL !!!!!!!*
- **Steps To The Sale.**
  An EXCELLENT 1-page "Visual Aid Chart" an agent can print out and post at eye level. It outlines what to do/say first, what to do/say second, third, etc, each step of the way, until you CLOSE THE SALE. Coincides precisely with your Sales Script MANUAL page-by-page!
- **Verify Customer Information.**
  At the first "hello" to greet your customer, this page lends exact, winning sales verbiage to "get your foot in the door". Win your customer's trust upfront with warm chit-chat, then validate a customer's initial inquiry into benefits. You are now on your way to CLOSING A SALE!!!

- **Why I Am Calling.**
  A customer needs to know right up front why an agent is calling them. This is where a customer decides whether or not to remain on the phone with YOU. This page gains instant credibility for a licensed agent, and also alleviates a customer's concern over money and benefits. The "Tie Down" at the end of this page is how an agent can ***IDENTIFY A BUYING CUSTOMER*** *upfront.*
- **Customer Warm Up.**
  This is precisely where an customer needs to feel an agent's care for their situation. Winning sales verbiage here establishes instant rapport with a customer that is CRUCIAL throughout the remainder of the Sales Script. Allow your customer to express their "family pride", and find "common ground" here.
- **Identify Customer Need.**
  The customer's need for final expense coverage is the "Anchor To The Sale". An expert agent knows that the more a customer talks about their own need for coverage, the more they are ***selling themselves*** *on your product! This page draws out a customer's need for coverage to the light of day.*
- **Pre Qualify, Customer Health.**
  Knowing how to properly assess a customer's health without spooking the customer is vital to knowing which Final Expense product is right for them, according to their health condition(s). Strategically, on this page, is also an appropriate time for an agent to make a BRIEF, initial inquiry about a customer "payment information". Timing is key, and it is all clearly illustrated on this page for an agent to read, word-for-word, while talking to a customer.
- **Decision Maker.**
  An expert agent knows that to close one sale TODAY, a "Financial Decision Maker" (person who writes the checks) must be identified. A sale will not become finalized without this person. A wise agent will make sure the "Financial Decision Maker" is part of the sales process before proceeding forward.
- **Customer Plan/Benefits Explained.**
  Upon prequalifying a customer's health, an agent must artfully and colorfully explain the plan, and each benefit, within a customer's final expense policy. Your product should sound like "the best kept secret" in the entire insurance industry. ***"The secret to selling is to sell the secret"*** *– Dr. Troy Clark*
- **Additional No-Cost Benefits.**
  An expert agent knows that to "seal a sale", connecting Free Benefits to a customer's specific lifestyle choices, or situation, is key. Another, brief, slightly stronger, affirmation of a customer's valid payment information is alluded to, as an expert agent "gently preps" a customer to shortly close the sale.
- **Quotes.**
  Knowing how to accurately provide a 3-Option Quote to a "buying customer" is vital to closing one sale TODAY. You do not want to get this far into a Sales Presentation, then "spook" the customer by starting your quotes too high, too low, or without verbal structure. On this page is provided verbal structure for presenting a quote, a dollar amount starting point for quotes, as well as additional verbiage for riders, and higher or lower quotes.
- **Ask For The Sale.**
  THIS IS WHERE MONEY IS MADE!! *A strong close at the end of your sales delivery is the single most important part of generating 7-20 sales per week! Knowing how to respectfully ask for a sale without sounding "pushy" to a customer means life-or-death to a sales professional. This page Gets-R-Done with 7 "killer" lines to ask for the sale !!!*
- **Collecting Payment Information.**
  The "finer points of selling" on this page lend expert sales verbiage to identify a customer's means-to-pay with a valid bank account. There is a necessary and specific "information exchange" on this page that alleviates a customer's concern about providing payment information over the telephone. An agent collects customer payment information here with a burst of confidence! This is a ***KEY*** *to success.*

- **3-Way Underwriter Call.**
  Whether an agent is selling "in the field", or "phone sales", there is always a 3-way call into the underwriting department of the insurance carrier for a customer to complete. This page allows an agent to tactfully "lead the way" for a customer to secure their benefits permanently in this process.
- **Seal The Sale.**
  One, final "Tie Down" cements the sale into place by holding a customer accountable to premium payments. Commending a customer before signing off, an agent explains what is coming in the mail!
- **Referrals/Calling a Referral.**
  An expert agent increases 2-6 more sales per week by artfully collecting referrals from a customer-whether a sale was made or not! Winning sales verbiage, easy-to-read, results in future buyers being identified by a wise agent. Then, additional verbiage is outlined on what to say when calling a referral!
- **Customer Objections / Agent Rebuttals.**
  15 *Most Common Customer Objections are identified.* ***3-6*** ***WINNING, MIND CHANGING*** *Agent Rebuttals for each Customer Objection are clearly defined in easy-to-read Superior Sales Verbiage!! Simply read your agent rebuttal to address any customer concern!*
- **"Old Leads" Intro Script.**
  SET YOURSELF APART from previous agents who may have / probably did call the same customer. A customer gets frustrated with hearing the same ole corny "business like" sales talk from several different agents. You must sound different! 10 different ways to start a conversation, as well as, identify a customer's original concern, as to why they did not proceed forward with a previous agent, is identified and addressed on this page, so that an agent can proceed forward and CLOSE THE SALE.
- **Agent Post-Sale Checklist / Bank Verification Script.**
  > Agent Post-Sale Checklist*: There are 5 things Dr. Clark does immediately following a sale. This list will "tie up all the loose ends", and keep your business day and sales momentum flowing steadily! This list includes items to insert into your "Welcome Packet" to be mailed to your new client.*

  > Bank Verification Script*: Before submitting a customer application to an insurance carrier, a wise agent will verify a customer's bank account information by calling the customer's local branch bank. Why? Incorrect payment information submitted on an application will result in $0 in commissions for an agent who does not follow through with this detail. An agent will know exactly what to say, in an effective manner, to a bank teller to verify your customer's bank information - without your customer on the phone!*
- **Spike Questions.**
  "Spike Questions" are interspersed throughout an agent's Sales Presentation, as needed, to invoke ***powerful curiosity,*** *or* ***sense of urgency****. A Spike Question "spices up" an agents sales delivery, so that it does not become boring or laborious to both customer and agent. A customer OFTEN TIMES will stay on the phone merely to learn the answer to a Spike Question later on in an agent's sales presentation.*
- **Burial Expense / 30 Important Funeral Decisions.**
  It is important to have answers at your fingertips to a customer's inquiry into funeral costs. This page breaks down burial expenses(Final Expense)on a national average into specific categories: Transfer of the deceased, Casket, Embalming, Cosmetology, Flowers, Chapel, Limo, Cemetery Charges, Cremation, Etc… If you are a Final Expense Professional NEVER get caught without knowing these vital burial costs! Also, you can provide "30 Important Funeral Decisions" that a customer's family will need to make at that time.

- **Client Welcome Packet.**

  > Thank you Letter. *A template "Thank you Letter" for agents to customers. Simply insert your own contact info!*

  > Sponsor Sheet. *A template response sheet for a customer to mail back to an agent with an opportunity for your customer to provide referral info!*

  > Memorial Guide. *Dr. Clark's copyrighted End-of-Life Planning Guide. Suitable to print from your computer or laptop!*

- **Agent "Starter" Schedule (Field/Phone Sales).**
  2 separate schedules for Final Expense Field and Phone Sales. "People do not plan to fail; but most people fail to plan. My success was planned!" – Dr. Troy Clark. An agent may utilize Dr. Clark's "Starter Schedule" as a guide to create your own daily/weekly selling schedule. Dr.Clark claims to be an average salesperson, who operated from a schedule that gave him the best chance for SUCCESS! This is that schedule.

- **Set Your Own Schedule.**
  *Now that you have previewed what a winning selling schedule looks like from a National Top Producer in your "Starter" Schedule – create your own **WINNING SCHEDULE!** Start working like a Pro!!*

- **Field Sales Appointment Chart.**
  A BLANK CHART consisting of the Days of the Week horizontally across the top, as well as each selling hour (9am-9pm) vertically down the left side, for an agent to fill-in, while calling leads and creating appointments for one week of Field Sales. This chart becomes an agent's weekly appointment schedule!

- **3 Option Quote Sheet.**
  Displaying "Gold, Silver, Bronze" categories, an agent lists 3 Options of coverage along with premium amounts for each to a buying customer. This excellent VISUAL AID makes an intangible purchase, tangible. A customer can actually "see" what they are choosing to purchase. Also, included are places for "Agent Name", "Agent Phone Number", "Name of Plan", Accidental Death Benefit, Customer Name and Age, as well as bullet-point "Smiley Faces" letting a customer know their premiums will never go up, coverage will never go down, cannot be cancelled due to health or age changes, and benefits payout with 5 business days! A tidy One-Page summary of a customer's options are clearly defined.

- **Appointment Setting Phone Script.**
  Dr. Clark personally set 30 appointments for each selling week in field sales – all in the matter of a few hours on his "Appointment Setting Day" (Monday). To set a successful appointment, an agent must know how to "separate invitation from presentation". That is, setting an appointment is an exact science, not to be confused with "prequalifying" the customer for coverage, while setting an appointment. This is why many agents have a high "no show" appointment ratio in the field per appointment. Dr. Clark's copyrighted "Appointment Setting Script" is the right way to get results that turned 18-30 appointments per week into an average of 14 sales per week !!!

HAPPY SELLING !!!!!!!

www.troyclark.net

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