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Gail B. Goodman is the recognized national expert on telephone skills training. Gail has developed a structured analysis of the appointment setting phone call so that all direct sales people can master this critical skill. Being a great sales person is irrelevant if you don't have enough appointments and Gail's training materials, on-site seminars, videos and newsletters zero in on the most effective way to understand the entire sales cycle so that your team is in front of prospects and clients.

For over twenty five years, Gail has continually updated her seminar and training materials to keep pace with the changes in our culture. Despite an exponential increase in emailing and texting, the ability to get on the phone and communicate professionally and effectively is still an important part of American commerce. Gail effectively addresses the "digital-personal-vocal mix" that all sales teams need to manage in order to have success in today's ever-changing society.

Ms. Goodman is married and lives in Bedford Hills, NY on a small horse farm with her husband, three horses, one cat and five parrots.
Understanding the Appointment Setting Phone Call

This book is designed to be a “working book”. It is laid out in sections which represent the parts of an appointment setting phone call. To maximize the use of the scripts, it’s important to understand how a good script is built. Knowing this, you will be able to mix and match the components, thereby creating an infinite number of scripts. (Think Mr. Potato Head and you’re on the right track!)

Most good talkers just get on the phone and talk to people. Sometimes that will get you an appointment. But a professional is able to know WHY a successful outcome happened. You don’t want to leave this very important part of your career to “luck”. Having a consistent way of speaking to people on the phone, and knowing why you do or do not get an appointment, will increase your chances of getting more appointments. And that is the point of the book.

All scripts have a reliable structure. There are seven components (A, B, C, D, E, F, G) and each script must have each component. Every script in this book does not necessarily have the A, B and C (your hello, introduction and company name) in order to preserve space. But by reading the section on The Structure of a Script, you will know how to use every script in the book, modify it to your personal style, and be able to create a completely new script for any situations not covered.

Most good talkers feel constrained by scripts for a number of reasons:

• They sound “canned”.
• They don’t “feel” like your personality.
• You can’t respond to individual needs with one script.
• You feel like you are reading.

So most verbally adept folks (i.e. salespeople) resort to ad-libbing, but that can lead to a number of problems on the phone:

• You’ll talk too much.
• Your calls will be too long.
• You will say something stupid.
• You will waste time and may end up getting interrupted when the prospect needs to take another call.
• You’ll get an appointment and have no idea how to repeat your success.
Just a quick conversation on why you may hate scripting yourself. There are two kinds of English. There is literary English which you are taught in grade school so you are capable of composing a reasonable sentence. This is the English used by our great novelists (think Hemingway).

And there is conversational English, which is mastered by our great play writers (think Neil Simon). If you have not taken a playwriting class in college, then you may not be talented at that type of English. But for our appointment setting calls, we need conversational English. To quickly master the art of sounding conversational on the phone while being only a “literary English” writer, refer to the section on How To Not Sound Canned.

The scripts in this book assume you are only setting the initial appointment with either a new prospect or a new appointment with an existing client. All scripts are based on your RELATIONSHIP with the person you are calling. It is possible to use the same script for a variety of relationships if you understand the structure used. There is an example of an excellent script that can be used with several different types of leads. (see One Script Fits All)

A major flaw in many scripts is that your language sounds like you’re already someone’s financial professional. The initial appointment is when you and the prospect are going to decide whether or not you are going to have a new relationship. In this relationship, you will be their financial professional, and they will be your client. That is all the first phone call aims to do. But if your choice of words already assumes you have that relationship with them, you may not get the appointment.

If you’ve had a face-to-face encounter (a social event, a networking event) then you may have “advanced” the relationship so that the prospect is already interested in visiting with you. In that case, do not over-script the call!! You may not need to say more than, “Hi, it’s Gail, we met at John’s barbecue last week and agreed we’d get together for coffee to talk more about your business. I have my calendar open, so what’s better for you, this week or next?" AND SHUT UP!!

If you’ve done the work of getting someone to agree to meet with you in another venue, then just use the phone to set the appointment. There is no convincing required!!
Getting Started

Before you worry about what you are going to say in your script, it’s important to know how to confirm that you are speaking to the prospect. The challenge is different based on your call; i.e. a call to a business might get you a gatekeeper, which requires a special script. But if you are calling a private home, where more than one person might pick up the phone, you need to clarify who you are calling to speak to.

If you know the prospect and recognize their voice, then you would simply say, “Hi, Jane, it’s Gail.” And continue with your controlled How are You (refer to Handling “How are You?”)

If you are calling anyone else whose voice you would not recognize, then it is critical that you follow the opening lines suggested in this section.

If you are calling someone you’ve already met through a marketing event (a seminar, networking event, trade show, etc.) or a referral, you would not immediately know their voice when a person picks up the phone. Therefore, you would say: “Hello, this is Gail Goodman. I’m looking to speak to Jane Smith.”

Note that you do not use your company name; you do not ASK for that person (Is Jane there?); you do not start talking and using your script; you do not say “How’re you doing?”

You state your full name and then use a STATEMENT (not a question like May I speak to….?) to find the person you are hoping to speak to.

If you are calling a policyholder from your company (affectionately known as orphans) then you would change the introduction line in one simple way – you would add your company name.

“Hello, this is Gail Goodman with ABC Financial here in Bedford Hills. I’m looking to speak to Jane Smith.”

The company name should help you when looking to speak to a policyholder but would be a deterrent on the phone with a “better lead” such as someone you met at a party or trade show. People remember you by everything other than your company name – and mostly by the circumstances under which you met. So using your name and company name as if they are one entity (Hi-this-is-Gail-Goodman-with-ABC-Financial) is a habit you may have to work hard to break. But break it!

Your company name is not part of your name and is often not stated after your name in the scripts. When you read the section on scripting, it will go into more detail but remember that when you call someone and immediately add your company name to the introduction, you may be adding confusion.

Only use it with prospects that are already aligned with your company.
Handling “How Are You?”

Most people are afraid to drop this phrase from their repertoire, thinking that to not ask reflects on them poorly - i.e. you are being rude. But we all know that this quirky little phrase can be the thief of time when we are on the phone. Asking How Are You to a friend, or worse, a client, can get you caught up in a 20 minute conversation. To allot that kind of time - per person - will make your phoning an enormous part of your work week. This question needs to be handled differently if you are going to lower your phoning time but improve your results.

There are two kinds of people you are calling and your relationship with the prospect makes all the difference in how you handle the early part of the call. How Are You usually follows, “Hello, this is…” and your name. So once you have let the person know who you are, you are at the “fork in the road” on what to do about this politeness gesture.

I certainly agree with those of you who feel that to “jump right into” your script, especially to friends and family, will sound pushy and jarring. On the other hand, there is a way to ask after people without using an open ended question like How Are You? Here’s my suggestion, and it takes a lot of practice to kick the How Are You Habit – so work on it in the car, while you’re talking to others on a non-professional call, etc.

Right after saying who you are, IMMEDIATELY say “I’m calling for two reasons.” Then, you can ask a single topic how-are-you type of question. Because of the first statement (“calling for two reasons”) the person on the other end of the phone will naturally limit their answer to the personalized question. Now you’ve avoided a 20 minute chit-chat.

Plus, if you think about it, when you just say “How are you?” you are opening up a Pandora’s box because you have an open-ended request for information about their lives. You don’t want to end up in a long conversation about Aunt Mary’s gall bladder surgery. By asking a single topic question, you can control the choice of topic and avoid something that can be hard to transition away from.

Remember, the point of the call is to set an appointment, not have a “catch up” call. (In fact, don’t EVER say “I’m calling to catch up” because that phrase also makes the listener feel it’s an unpaid therapy session.)
The Structure of a Script

All appointment setting scripts have a structure. Once you understand that you need each component - every time - you‘ll have a more complete phone presentation.

Every script has the same components: A, B, C, D, E, F, G. You need one of each. Your script is too long if you have two of any component, and it’s too short if you miss a component.

Here is a quick glance at each component and what it is:

A. Your Greeting
B. Introducing yourself
C. Your Company
D. Your relationship to the prospect plus your motivation for the call
E. Your offering (first time you mention getting together)
F. The Benefit of the appointment
G. Asking for the appointment

Let’s go through each part slowly. There will be options for what you can say in each section.

A – Greeting
• Hi, hello, good morning/afternoon/evening

B – Introduce yourself
• This is…., I am…., It’s…..
• Avoid saying “My name is”; the prospect will assume this is a cold call.

C – Your Company
• Sometimes C is not right after your name. The type of lead you are calling (see D1, D2, D3) will change where the company name is inserted.

D – Relationship
• You will remind the person of your relationship to them (unless it will sound silly, such as a family member or best friend) PLUS you will tell them the motivation for your call. The phrase “The reason for my call…” belongs in D.
All leads are divided into three D categories, based on ease of calling. D1’s are the easiest; D2’s are next, and D3’s are hardest.

D1 – This group is called Memory Jog leads. Anyone who knows you or has met you falls into this category – i.e. friends and family, people you share hobbies with, vendors you need as a consumer, alumni groups you may go to, former co-workers or clients, current clients, seminar attendees who filled out a lead card, expos/fairs/shows where you may have had a booth, canvassing leads (i.e. walking into businesses to say hello), your neighbors, people you meet at social events, networking leads from networking groups (think Chamber of Commerce), charities you work with, political groups you’re involved with, civic groups, and volunteer groups, people you meet accidentally while doing what you’re do around your community (i.e. all the folks you know through your children’s activities).

D2 – leads are people who you’ve been told to call by someone else. The best type of D2 lead is a referral. The other people you are “told to call” are any leads provided by your company, i.e. orphan policy holders, people who request information from your company’s website; calling another producer’s “neglected” clients, (often called C & D clients)

D3 – leads are the hardest because you have no relationship with them. The four types of leads in this group are direct mail recipients and any responders to a direct mail campaign; purchased leads (from a company that sells them to you because the prospect is interested in a specific product or idea); internet leads (when you sign up to receive requests for quotes on products via various internet sites) and finally, cold calls.

It’s harder to write a script for D3’s because you have to eliminate the relationship sentence (i.e. because for D3’s you don’t have a relationship with the prospect.)

The script book is organized with the D1’s in the front section, then the D2s and so on. Checking the Table of Contents will make it easy to see that the earlier scripts are the ones where you have a stronger relationship.

E – is the offering. Here is where you mention the idea of getting together with the prospect. The first part of the E is a verb that invites the other person to be with you, the second part is the verb of what you will do when you are together and the last part is a noun describing what you will talk about.

For example:
I’d like to get together to share with you the total scope of the work that I do. Or I’d like to meet with you to discuss some options you have ...
**F** – is the benefit of the appointment for the client. The tricky part of writing a benefit is that you have to remember it is the positive emotional outcome of the appointment for the prospect. You are not selling a product, but rather you are proposing a new relationship to this person. A possible benefit (the underlined part) following the E example above would be: *I’d like to get together to share with you the total scope of the work that I do. That way, you can use me and all the resources of my company in any way that makes you feel the most comfortable.*

**G** – is when you ask for the appointment – i.e. the close. You use an alternative choice close, but you may want to have a more updated version than what you’ve been using. For example, instead of saying “Which is better for you, Monday at 3:00 or Wednesday at 4:00?” you would use larger concepts of time and say “What is the least hectic time for you, days or evenings?” or “In general, is earlier or later in the day easier for you?” Do not ask yes or no closes at the end of the script.

When you put all the pieces together, it may look like this:

- Hi, this is Gail, I’m calling for two reasons. [A & B]
- (How are you all handling the youngest being away at college?)
- You know that I’ve been with ABC Financial for over 10 years and in all that time I’ve never called you on a professional basis. I’d like to rectify that with this phone call and position myself as an additional financial resource to you and your family. [C & D]
- We can set a time to visit and I can show you the total scope of the work that I do. [E]
- That way, you can use me, and all the resources I have at ABC Financial in any way that makes you feel the most comfortable. [F]
- I know that even with your youngest away at college you are still very busy, so what is the least hectic time for you generally – days or evenings? [G]

Every script in this book has at least a D, E and an F. Some are complete from A to G, some need you to add A, B, C and G.
One Script Fits All

Here is how you can use similar language for four different relationships. You do not have to write a completely new script for every relationship with every prospect.

Natural Market

Hello, this is ____. I don’t know if you’ve heard but I’ve changed careers and I’m very excited because I am now with [Company]. I’ve decided to focus my work on the people that I know and care about most and of course, you were one of the first people I thought of. I would like to position myself as a financial resource to you and find a time when I can visit and share with you the scope of the work that I do. That way, you can use my expertise [and the resources of [Company]] any way that makes you most comfortable. In general, what is less hectic for you – mornings or afternoons?

Referral

Hello, this is ________ and we have a friend in common. ______ and I have done some work together and he/she suggested that I give you a call. I’m _____’s financial professional with [Company] and what I’d like to do is, as I’ve done with ______ is to position myself as a financial resource to you. I’d like to find a time when we can meet for a cup of coffee and I can share with you the scope of the work that I do. That way, you can use my expertise [and the resources of [Company]] any way that makes you most comfortable. In general, what is less hectic for you – mornings or afternoons?

Former Co-Workers

Hi, this is ________ and I don’t know if you’ve heard about the career that I chose for myself after leaving [former place of employment]. I’ve joined [Company] and I’m very excited about it. I’ve decided to focus my work on helping the people that I know the best, like the best, and care the most about. When I thought of who would be in that group, your name came to mind immediately. I’d like to position myself as a financial resource to you and your family and I would like to find a time when I can visit with you and share the total scope of the work that I do. That way, you can use my expertise [and the resources of [Company]] any way that makes you most comfortable. In general, what is less hectic for you – mornings or afternoons?

Walk and Talk

Hello, this is ______ and I was recently in your place of business [with my colleague] and you were very busy so I told you that I would call you at another time. I visited your store/office because my work focuses on helping business owners like yourself and I would like to position myself as a financial resource to you. What I would like to do is share with you the scope of the work that I do. That way, you can use my expertise [and the resources of [Company]] any way that makes you most comfortable. In general, what is less hectic for you – mornings or afternoons?
How to Not Sound Canned

Resuming our conversation regarding literary vs. conversational English, we want to figure out the best way to incorporate a conversational style after we write a script. If you sound like you are reading, then you will defeat the purpose of having a well written script.

The best way to sound natural, but prepared, is to write a script, making sure you have all the necessary components discussed in The Structure of an Effective Script. Then read it, OUT LOUD. After feeling more comfortable with the words, you need to rewrite the script in bulleted phrases. That way, you will “talk” the key points, in the proper order and remember the important words.

This will help you to use your natural gift of talking, but keep you on track with what you are trying to say. It will also keep your script to the 35-40 second recommended length.

Using the following script, I’ve written it in “conversation” format so you can see how each script would be reverted to your “key points” when you are on the phone.

**Script for Natural Market – New Producer**

Hi, this is _______ and I’m sure that you’ve heard about my new career with (name of your company). I’m really excited about it and the reason I’ve called is that I would like to position myself as a financial resource to you. I would like to set up a time when we could get together so that I can share with you the scope of the work that I do. That way, you can use me, my expertise and the resources of my company any way that makes you feel the most comfortable.

With that in mind, what is less hectic – days or evenings?

**Format For Actual Calls**

- heard about my new career
- excited about it
- reason I’ve called
- position myself
- financial resource
- get together
- share with you
- scope of the work that I do
- me, expertise, resources
- any way that makes you feel the most comfortable
- less hectic

Remember: Write a complete script first, THEN rewrite in abbreviated form.
Voice Mail

The biggest problem with voice mail is that most people talk too much. The purpose of a voice mail is to let the other person know you’ve called and would they please return your call. Now that you know the structure of a script, it’s easier to share the brevity of a good voice mail.

Should you leave a voice mail? Easy to answer – yes, if you are calling any type of D lead other than the D3’s. The D3’s don’t return calls at a rate that justifies your bothering to leave them a message.

For anyone who is a Memory Jog (D1) you want to say hello, who you are and how they know you. Then leave your phone number, slowly, twice and two different ways (see below). Repeat your name too.

*Hi, this is Gail Goodman, we met at the Chamber mixer last week and talked a little about your business. At your convenience, please give me a call. My number is 9-1-4[pause] 2-4-2 [pause] 1-1-0-8; again, it’s Gail Goodman, 9-1-4-2-4-2-eleven, oh, eight.*

For a referral, you will tell them the name of the person who told you to call, since your name will not be familiar:

*Hi, this is Gail Goodman, your brother John suggested I give you a call. At your convenience, please call me back. My number is 9-1-4[pause] 2-4-2 [pause] 1-1-0-8; again, it’s Gail Goodman, 9-1-4-2-4-2-eleven, oh, eight.*

For anyone who is a client of your company (orphans, etc) you want to mention your company’s name, as that will help the other person to identify you:

*Hi, this is Gail Goodman, I’m calling from the Denver office of ABC Financial. Everything’s fine, and please call me at your convenience. My number is ..........*
Email

Email is an effective tool to make an introduction or set a phone time. Here are some examples:

Email Introduction #1

George – I’m writing to tell you about Monica Green, who has been helping me for about two months and she’s done some great financial work for me. I’ve given Monica your phone number and have asked her to give you a call. I think you should take her call and chat with her for a few minutes. She’s creative, ethical, and knows her stuff. Her number is 555-555-5555. Let me know how it goes.

Email Introduction #2

George – I’ve been working with a very sharp financial professional the past few weeks, John Smith, and he’s really gotten me on track. I think you should take his call, and consider meeting with him. I think you’ll be impressed. His number is 555-555-5555. Let me know how it goes.

Email to set up a phone time (cc the person who did the referring)

George - Let me know when is a good time for us to talk on the phone. My best days this week are Tuesday, Thursday and Friday.

Texting

Text messaging and instant messaging is never permitted for financial professionals.
The Two Parts of a Phone Call

We’ve spent a lot of time talking about the scripting part of the appointment setting phone call, but the other part of the phone call is what the prospect says back to you. We’ll call that the Response. The front part of this book is The Scripts and the remaining content, starting with Questions, is the Response Handlers for questions and problems.

There are only four things a person can say to you when you call to offer an appointment.

#1 – They say yes to the appointment by picking one of your two alternative choices. For example: “So what is the least hectic time for you and your (spouse) in general, daytimes or evenings?” and they say “Evenings”. At which point you have an appointment but not the details. Offer a time and date that works for your appointment schedule.

#2 – They state an uninformative answer. There are only two sentences that fit this category: “I’m not interested” and “I’m all set”. For each, you will ask a question that will, hopefully, get you a more detailed response. For “I’m not interested” ask “May I ask why not?” and for “I’m all set” ask “What exactly do you mean?” Getting more detail is your primary goal (such as “I already have another financial advisor/representative, I’m busy, I am waiting for the economy to turn around.”)

#3 – The prospect asks you a question. For understanding and answering the most common questions, see the Questions section.

#4 – The prospect states a problem. The section on handling problems (most often referred to as objections) is titled appropriately, “Problems.”
Dirty Words on the Telephone

When calling a new prospect to set the initial appointment do not say:

- Review, go over
- Hook up
- No-obligation
- Present
- Update
- Introduce
- Help
- Complicated
- Die, death, disability, demise, croak
- Tragedy
- Pop in, drop in, stop by

Non-Compliant:

- Financial planning/planner
- Guaranteed, proven
- Investment Advisor
- May, possibly, maybe

Compliance

The financial services industry is highly regulated regarding appropriate scripts and what you can and cannot say on the phone. Many of the included scripts have been approved by most of the insurance companies I work for, but I include the following disclaimers:

- I do not present this book as totally compliant with the rules of any particular insurance company.
- Any producer using this book as a guideline must get approval from his/her own compliance department and/or manager prior to using any of the scripts or answers to questions and problems.
- Also, producers should comply with CAN-SPAM, Do-Not-Call and all other applicable state and federal laws and regulations.
Hello, this is __________. As you know, I have been in financial services for more than _____ years, and in all that time, I’ve never called you on a professional basis and I am rectifying that with this phone call. I would like to position myself as an additional financial resource to you and I’m calling to set a time for us to get together so that I can share with you the total scope of the work that I do with (Company). That way, you will be better able to use my expertise any way that makes you feel the most comfortable. With that in mind, when would you like to meet - this week or next?

Hi, it’s (your name). I’m calling you because I feel that I have been professionally irresponsible in that I have never called you and offered you my assistance as a financial professional. I would like to position myself as an additional financial resource to you and in order for you to best figure out how to do that, I’d like to get together and share with you the total scope of the work that I do with (Company). That way, you’ll be able to use my experience and knowledge any way you see fit. When can I take you out for a cup of coffee – this week or next?

Someone you are comfortable asking for a direct appointment with.

Hi, this is __________ and I’m sure that you’ve heard about my new career with (Company). I’m really excited about it and the reason I’ve called is that I would like to position myself – and my team - as an additional financial resource to you. I’d like to set up a time when we could get together so that I can share with you the total scope of the work that we do. That way, you can use me, my expertise and the resources of our company any way that makes you feel the most comfortable. With that in mind, what is less hectic – days or evenings?

Note: See “How To Not Sound Canned” for using this script in a “conversational” way.

Hi it’s __________. I know you’re busy so I’ll be brief. I don’t know if you were aware that I’ve recently become affiliated with (Company), which is a high end financial firm. I feel fortunate to be working with such talented people and I have been calling people that I know to introduce my partners to people like yourself. I know that most people already have financial professionals in their lives; however, our goal is to position ourselves as an additional financial resource. So I’d like to schedule an appointment for you to meet one of my colleagues to see if there is a good match; and for our team to show you the total scope of the work that we do. That way you can use us in any way that makes the most sense to you. What is less hectic for you, generally – earlier or later in the day?
I wanted to let you know that I started a career as a financial professional with (Company), and I decided I am going to build my practice around the people I care about the most. In fact, they asked us to list those people and of course, you were on the top of my list. I’d like to position myself as a financial resource to you and find a time when I can show you the new scope of the work that I do and then you can use me, and all the resources at my disposal, in any way that makes you feel the most comfortable.

I don’t know if you’ve heard, but I’ve become involved in a new career that I’m really excited about and I wanted to call you to share my news. I’ve joined (Company) and I’m focusing my work on helping the people I know best to address their financial goals. At this juncture, I simply would like to position myself and my team as an additional financial resource to you and spend some time together to show you the total scope of the work that we do. That way you can use me and all the resources we have in any way that makes the most sense to you.

PEOPLE YOU HAVEN’T SEEN FOR A LONG TIME

Hi, it’s __________ and it’s been a while! I’m calling to find a time to get together for lunch or coffee so we can catch up. I’d like to know what you’ve been doing (how your family is, etc) and let you know what’s been going on with me at (Company) as well. What’s easier for you – earlier or later in the day?

NATURAL MARKET PERSON TO BE A CENTER OF INFLUENCE

Hi, this is __________ and I’m calling you for help with my business. I don’t know if you heard that I have joined (Company) and I’m pretty excited about it. I know that you are very successful and I wanted to set a time when I can visit with you and show you our process to get your opinion on it. For the privilege of picking your brain, I’d like to buy you breakfast/lunch. And I know you’re busy so what is the least hectic day for you – earlier or later in the week?

Center of Influence

Hi __________, this is __________. I’m calling basically for two reasons:

First (exchange small talk about family, business, community, as applicable) The second reason for my call, I’m not sure that you’ve heard about my new career with (Company). I’m really excited about it and I would like to set up a time when we could get together so that I can share with you the total scope of the work I’m doing, get your opinion and see if you can help me expand my practice…I know you’re busy so what is least hectic for you earlier or later in the week? Before or after lunch?
Calling Natural Market about Quality of Life...Insurance:

Hi, this is __________ and I’m calling for two reasons. (Ask a one-topic “how are you” type of question)

The other reason for my call is that, you know, I’m with (Company), and I have made a commitment to share with the people I care about, important information that I come across. Well, now is that time. Our company has created an innovative product solution (called Quality of Life...Insurance) and it allows people to have access to some benefits that many life insurance programs don’t offer. I’d like to visit with you to accomplish two things: One, I’d like to show you a short video and get your opinion on it, and two, if you can think of anyone else who might be interested in seeing it, you can send me their way. I know you’re busy, but what is the least hectic time for you, earlier or later in the week?

Calling Natural Market about Retirement Needs

Hi, this is __________ and you know that I work with people who are getting close to retirement and I feel that I would be remiss if I didn’t share with the people I’m closest to, the information that I share with others. I want to schedule a short visit during which we can assess your current situation and I’m hoping to make you feel more confident that you are making the best decisions with your retirement money. Since your schedule is busy, what is the least hectic time for us to visit – earlier or later in the week?

CALLING FORMER CO-WORKERS

Hi, it’s __________ and I’m calling for two reasons. (Ask a single personal question). The other reason for my call is that I’m not sure if you’ve heard, but I’ve become involved in a new career that I’m really excited about and I wanted to call you to share my news. I’ve joined (Company) and I’m focusing my work on helping the people I know best to address their financial goals. What I simply would like to do right now is position myself and my team as an additional financial resource to you and spend some time together to show you the total scope of the work that I do. That way you can use me and all the resources we have in any way that makes the most sense to you.

Good Morning, this is __________ and I’m calling for two reasons. (Ask a single personal topic question.) The second reason for my call is that for many years I owned dry cleaning stores in south Florida and now as a financial professional with __________, I have many cleaners as clients and have positioned myself as a financial resource to my former colleagues. I’d like to meet with you to share the total scope of the work that I do with (Company) and show you some of the business ideas that specifically address the unique challenges of dry cleaners. In general, what is the least hectic time for you – middle of the day or much later on?
TRANSITIONING FINANCIAL PROFESSIONALS
Calling your former clients from a previous financial career

Hi, this is __________ (from old company if appropriate) I don’t know if you’ve heard but I have made a lateral move in my career and I have joined (Company). I did this because I thought it would be good for me and good for you. I would like to get together with you to show you the new scope of the work that I now do and I am sure that I will be a more effective financial resource to you in my new capacity.

BUSINESS OWNERS YOU KNOW
Vendors and/or friends who are business owners in your natural market

The reason I’m calling is that I’ve made a career switch to (Company) and I was in a business concepts class the other day and thought of you. They were discussing ideas that can save a small business owner like you important money, enough that it would affect your bottom line. I would like to schedule an appointment to talk to you briefly about these ideas because if I were able to show you how to save money in your business, I’d certainly like to do that.

Last week I was sitting with a client with a business just like yours and I thought of you. I wanted to give you a call because in my financial practice my primary focus has been on assisting [professionals and/or ] business owners in enhancing their personal [and business] financial position. I’d like to get together and show you some of the ideas I shared with my other business client.

RECALLING YOUR NATURAL MARKET [new producer]

I was sitting in a class that was primarily about (small businesses, young families saving for college, whatever…) and I kept thinking of you. I wanted to call and invite you to join me for a cup of coffee so that I can give you some of these really terrific ideas that I learned. I felt that I would be neglecting you if didn’t share them.
OVERHEARING FINANCIAL CONCERNS

[This assumes you could not address the issue in person at the time you heard it.]

Hi, this is __________, we recently were at __________ (event) and I had overheard you mentioning a concern about __________ (example: paying for college, paying for benefits, the current economy). Because I am a financial professional, I hear those kinds of comments with a different ear and so the reason for my call today is to position myself as an additional financial resource. You may remember I am with (Company) and I’d like to schedule a time when we can sit down and I can show you the total scope of the work that I do and you can then decide how you might like to use me and all my resources.

Hi, this is __________ and we were at __________ and during a discussion you said that you were concerned about __________. As a financial professional, I hear those kinds of comments differently so it motivated me to call you. I’d like to offer to position myself as an additional resource to you and your family/business and get together so I can show you the total scope of the work that I do with (Company). Then you can use me and all my resources any way that feels most comfortable to you.

CANVASSING FOLLOW UP

This script assumes you spoke to the owner of the business, not just a gatekeeper.

This is __________ with __________ (Company). My colleague and I recently visited your office (store) and left our business card. You were busy at the time and suggested that we call to set up a more convenient time to visit and discuss some financial programs that are geared toward the specific needs of the small business owner. I know you’re busy so what is the least hectic time for you - morning or afternoon?

This script assumes you spoke to a gatekeeper, not necessarily the owner.

I visited your store the other day and left my business card. The reason for my call is that I’ve worked with small business owners like yourself and I understand their financial needs and concerns. I’d like to be an additional financial resource to you and set a time to share some business ideas.
NETWORKING LEAD

Chamber

Hi, this is __________ , with (Company). We recently met at the Chamber of Commerce business luncheon last week but we didn’t get a chance to really talk. I’d like to get together with you – perhaps for an early morning cup of coffee – so I can learn more about your business and tell you a bit about mine. That way, we can cross-refer business to each other.

Social Event

We met at the __________ event last week. I’d like to continue our conversation regarding what you said about [example: the market down turn] and how it may be affecting your business. I’d like to get together with you to show you my holistic approach to your entire insurance portfolio and also how I can position myself as an additional financial resource to you.

Target Markets

I specialize in working with florists since my family has been in the floral business for 40 years and I am familiar with the cyclical nature of the business. I have been able to sit down with other florists and assist in identifying appropriate concepts and ideas to meet either their current or future goals.

As a former restaurant manager, I have focused my current work in the financial services industry on helping my colleagues in the food business to be able to meet their financial goals. What I would like to do is visit with you and briefly discuss some of the financial programs that I think meet the unique needs of restaurant owners. In this short visit, we can get to know each other and then if you think my ideas are helpful, we can take it from there.

Being a former manufacturer, I have focused my current work in the insurance and investment* industry on providing ideas to executives in the garment center. These concepts are designed to help them handle their unique problems associated with cash flow, retirement and other serious financial challenges. I would like to share some ideas that I think you will find helpful to achieve the financial success you deserve.

The last time we spoke, as you may recall, I was helping military families build a successful financial future. I am now working with [company] because it gives me the ability to be a financial resource to my friends that aren’t in the service. I would love to sit down with you and [spouse] to show you the total scope of the work I’m doing and then you can decide how to best use all of our resources.

* Securities can only be offered by a Registered Representative of SagePoint Financial. Not all AIG financial professionals are registered to have discussions regarding investments and securities.
Trade/Home Show Leads
Filled out a lead card with information requested

Hello, this is __________. We recently met at the (name the show) and I was one of the financial professionals at the (Company Name) booth. You filled out a card indicating you had an interest in more information about (mention their checked off subjects) and since I share this information on a face-to-face basis, I was calling to find a mutually convenient time for us to get together. In general, what is less hectic at (your home, your business) – mornings or afternoons?

We recently met at the [name of show] last week. I wanted to thank you for stopping at our (Company) booth. You had indicated an interest in [read off the card what they are interested in] and I would like to get together with you to show you your options. It is more productive to share information on a face-to-face basis so that can I get a better understanding of your specific needs.

SEMINARS
Invitation follow-up for Client Invitation

Hello, this is __________ with __________. I’m calling to follow up on an invitation we sent you to our upcoming seminar on __________. Many of my/our clients have expressed a concern and interest in this topic so I’ve/we’ve decided to offer more information in a public arena. The seating is limited so that we can give everyone time for questions. How many seats would you like us to save for you?

After seminar – expressed interest in an appointment

Hello, this is __________ with (Company). At our seminar on __________ you indicated that you were interested in a private consultation/appointment so we can personalize the information for you. What is the best time for us to meet – days or evenings?

Invited to Seminar – Didn’t attend

I am following up with the people who were unable to attend our (title) seminar and offering to get together with you to discuss some of the highlights of the program. If we can schedule a time – either at your home or my office – I can give you a shortened version and personalize it to your situation.
Financial Seminars for Corporations

Calling an HR person you know

Hi __________, it’s __________ with (Company). I’m calling you from my office because our firm just had a meeting about an exciting program and it made me think of you. We’ve started an on-site financial education program called [name of seminar] and it is designed to provide a financial education to employees of large companies like yours. There are a wide variety of topics covered – from savings and investments* to insurance and benefit packages – and I wanted to schedule a time when we could talk so I can show you not only the details of the program but more specifically talk about how it applies to your employees at __________. I know you are very busy, but how about an early cup of coffee, either this week or next?

Hi, it’s __________ and I’m calling for two reasons. (Ask one personal question). The other reason for my call is because my work with [Company] focuses on helping corporations to retain their employees through financial seminars as part of their benefit package. I’d like to schedule an appointment with you to discuss how my team provides these seminars – and the best part is that we do all the work and you get all the credit.

Hi, it’s __________ and I’m calling from my office with [Company]. Our company offers financial workshops for corporations like yours and I thought it would be important to share with you since we know each other. The seminars are highly interactive and DO NOT promote any companies nor sell any products. Most employees find it helpful to have an outside consultant provide informational seminars about their company benefits and how they apply to their own situations. I’d like to schedule a meeting where I can show you how our program can be valuable to you and the best part is...we do all the work and you get all the credit. With this mind...would mornings or afternoons be better for you?

*Securities can only be offered by a Registered Representative of SagePoint Financial. Not all AIG financial professionals are registered to have discussions regarding investments and securities.
CHILD FINGERPRINTING EVENT

Call To Director Of Day Care Center

Hello, This is __________ and I know you’re busy so I’ll be brief. My financial practice at (Company) focuses on work within our community and we have a program that helps to keep children safe through a child ID kit offered to families. The best source for our program are child care centers like yours and I would like to get together to briefly discuss how we bring our event to your clients by pooling our resources to provide this information to the parents and children you serve. What time of day is less hectic for you- earlier or later in the day?

Call To Parents That Attended ID Event

Hello, this is __________ with (Company). We met at the child fingerprinting event in (town) (last week/last Monday/whenever). I know that you’re busy, so I’ll be brief. Some of the reasons we sponsor this event are to one: obviously help families to protect their children and two: to let people in the community know about our company. When I bring you the wonderful photo of (name of child) in a terrific frame, I’d like to spend about 15 minutes with you and your husband/wife and share with you the total scope of the work that we do here at (Company) and then you can use us as an additional financial resource in any way that makes you feel the most comfortable.

Hi __________ this is __________, we met at the Child ID event on __________ and I am with (Company). Congratulations on taking a step to protect your family. Our team participates in this child protection program because we are committed to working with parents to make sure that their family’s financial protection is in order. The reason for my call is we would like to extend ourselves as a financial resource to you and your family. I’d like to spend 20 minutes together to show you the scope of the work that I do. That way, you can use my expertise and the resources of my company in any way that makes you feel the most comfortable. With that in mind are mornings or afternoon better for your schedule?
CALLING CORPORATE DIRECTORIES/NESTING

I do a lot of work with [their company] employees in helping them to evaluate their current benefits package, especially their retirement plan. Most plans only provide an 800 number for employees to get personalized information and I would like to position myself as an additional financial resource to you as I’ve done with your colleagues. I will be visiting your company next week and would like to meet with you for about 15 minutes so you can see the total scope of the work that I do.

Hi, this is __________ and my name may be familiar to you because I’ve been working with some of your colleagues at [their company] and speaking to them about the generous benefit package you receive. I’m a financial professional with (Company) and my work focuses on helping people to understand their benefits and, more importantly, see how they fit in with their family’s needs. I’d like to find a time when we can meet for about 15 minutes and I can show you the total scope of work I do and be an additional financial resource to you.

CHARITABLE GIVING

Call to Potential Giver

My work focuses on helping people to provide a gift to their favorite charity and our congregation is important to both of us. The program I have in mind would provide the giver with tax advantages for themselves. I’d like to sit down with you and review some of the options that you have in order to give an important financial gift to our (church/temple). Most people want to be generous but also appreciate a win-win kind of program.

Call to Congregation Leader

I’m calling you to set up a time when we can discuss my helping our church/temple with an improved charitable giving program. There are several ways we can set it up so that the outcome is a clear win-win situation -- there is more money for our congregation but in addition there are tax benefits to the giver. These programs have been very successful in other churches/temples and I’d like to see ours get the same increase in generous donations.

CALLING YOUR CLIENTS

Calling your own clients when you haven’t been doing yearly reviews

As you know, I don’t make a lot of unnecessary phone calls to my clients, but from time to time it makes sense to sit down and reassess some of the financial decisions you’ve made. One thing we know for certain is that things change – either your family situation or the market fluctuations. I’d like to make sure that the programs you have in place are still working in line with your financial goals.
TERM CONVERSION

Only to be used if you sold the term product to this person

I’m calling regarding a communication you received from our Home Office about a term conversion opportunity. This program allows you to receive credit for your current term insurance when considering a permanent life insurance policy. I’d like to get together with you to discuss how this program works and how it might fit in with your overall insurance portfolio.

I’m calling because at the time we arranged for your term policy, I promised you that we would re-visit the option of permanent insurance. I think we should meet so I can show you some numbers and together decide if this program still meets your family’s needs in the best way.

CALLING THE COMPANY’S BOOK OF BUSINESS

Calling Another Producer’s C & D Client List

Hello, this is __________ with (Company) and I am (older producer’s name)’s associate. You probably are aware that (older producer) isn’t someone who makes unnecessary calls, but at this juncture, he’s/she’s asked me to call you. From time to time it makes sense to sit down and reassess some of the financial decisions you’ve made. One thing we know for certain is that things change – either your family situation or the market fluctuations. I’d like to make sure that the programs you have in place are still working in line with your financial goals. I’m happy to drive to your house or you are always invited to visit our offices. Which is better for you?

Staff Person call to C & D Clients

Hi this is __________ with (Company) from (associate’s name) office. (Associate) asked me to give you a call and, as you know, he doesn’t ask me to do that unless it’s important. He/She feels that from time to time you should get together with him/her to reassess the financial decisions that were previously made because we know that for certain things change – such as the market and possibly your family situation. He’d/She’d like to get together with you in the privacy of our office. I’m scheduling next week, between 8am and 6pm. What is the least hectic time for you – morning or afternoon?
REFERRALS AND INTRODUCTIONS/D2’s

Appointment to Ask for Referrals

Hi, this is __________ and I’m calling you for help with my business. I know that you are very successful and I wanted to ask you some questions about expanding my financial practice with (Company). For the privilege of picking your brain, I’d like to buy you breakfast/lunch. And I know you’re busy so what is the least hectic day for you – earlier or later in the week?

Hi, this is __________. The reason I’m calling today is that I need your help. I’m expanding my business (financial practice) and I wanted to get your opinion on some ideas I’m thinking of implementing. Please allow me to buy you a cup of coffee or breakfast.

Calling an Introduction

The referring party has already spoken to the prospect you’re calling

Hi, I’m __________ and Harry Smith probably told you I’d be giving you a call. Harry is both my friend and client and he speaks very highly of you. He probably told you that I am with (Company) and recently, we met to discuss some ideas for __________ and he thought that some of the concepts I shared with him might interest you. What I’d like to do is get together, show you the total scope of the work I do and then you can use me as an additional financial resource to your business/family.

Referrals

Hi, this is __________. (Referring person) suggested that I give you a call. (Referring Person) is not only a friend of mine, but she is also my client. I’m with (Company) and we recently met and I did some very good financial work with (referrer) and she wanted me to call you. All I would like to do at this point is position myself as an additional financial resource to you and schedule a time when I can share with you the total scope of the work that I do. That way, you can use me any way that makes you feel comfortable.

Hi, this is __________ and a mutual friend suggested I give you a call. Harry Smith is both my friend and client and I am his financial professional and he speaks very highly of you. I am with (Company) and recently, we met to discuss some ideas for __________ and he thought that some of the concepts I shared with him might interest you. What I’d like to do is get together, show you the total scope of the work I do and then you can use me in any way that makes you most comfortable.
To a Referral about Quality of Life...Insurance

Hi, this is __________ with (Company). I’m hoping that (Referring Person) told you that I’d be giving you a call. Recently, I showed (Referring Person) a short DVD on an innovative product solution that we offer and she/he thought that I should share it with you. When we meet, I believe one or two things will happen: I’ll show you the video and you’ll find it interesting for yourself, or you will think of other people who should see it. It’s that simple. (Referring Person) told me you’re a busy person, like most of us, so what is the least hectic time for you – earlier or later in the week?

To a Referral about Retirement Needs

Hi, this is __________ and I recently was sitting with your friend/colleague Jim Smith. Jim asked me to give you a call because we recently sat down and did some financial work on his retirement. There are a lot of people feeling uncertain about their personal finances due to the on-going turmoil in the economy. I am with (Company) and I’m calling to offer myself as an additional financial resource to you and would like to schedule a short visit during which we can assess your current situation. That way, you may feel more confident that you are making the best decisions with your money and might even get to sleep better knowing you’re in control of your financial picture. In general, what is the least hectic time in your schedule – earlier or later in the day?

Referral from a Center of Influence

This person is not a client

Hi, this is __________ and (Referrer) suggested I give you a call. He and I are friends and were talking about our businesses the other day and as a financial professional with (Company) he thought I could position myself as an additional financial resource to you and your business. I’d like to find a time when we can meet for a cup of coffee and I can share with you the scope of the work that I do, which will allow you to figure out the best way to use both myself and all the resources of my company.

Call to a Potential Professional COI Referral

Hello, this is __________ and I was referred to you by [name of referring person] and the reason I was calling is that I am looking for other professionals who can provide complimentary services to my clients. I only give my clients Cadillac service and I am looking for other professionals who pride themselves on doing the same thing. [Referrer] thought you were that type of person and told me to call you. So I’m calling to see if I could set up a time for us to get together and discuss the possibility of pooling our resources for the benefit of our potential mutual clients.
Potential Center of Influence
You know the accountant or attorney personally

Hi, this is __________ and I’m calling because in my financial practice with (Company), I am often in a position to need the services of an attorney/accountant and I immediately thought of you. What I’d like to do is find a time when we can sit and talk in more detail about our respective practices and see if there is a basis for us to consider doing some referring to the other’s clients.

Calling the Referral from a Center of Influence

Hi, this is __________ and I was recently with __________ and he/she suggested that I give you a call. __________ and I are colleagues and frequently will find that our clients need the services of the other. That is the reason for my call. I am a financial professional with (Company) and I work with people on (financial issue that is appropriate for this client.) __________ suggested that we schedule a time to sit down and I can share with you the scope of the work that I do and see how I can be part of your professional team, along with (referrer’s name).

Referrals to HR Directors

Financial Seminars for Corporations

Hi, this is __________ and one of your employees (name the referring person) suggested that I call you. I know you’re busy so I’ll be brief. (Referrer) gave me your name because my work focuses on helping corporations to retain their employees by offering financial seminars as part of their benefit package. I’m with (Company) and I’m calling today to schedule a brief appointment to discuss how my team provides these seminars to companies like yours. The best part is that we do all the work and you get all the credit.

Hello this is __________ and I was given your number from one of your employees (name). I know you’re busy so I’ll be brief. I’m with (Company) and I specialize in providing company sponsored financial workshops. They are highly interactive and DO NOT promote any companies nor sell any products. Most employees find it helpful to have an outside consultant provide informational seminars about their company benefits and how they apply to their own situations. I’d like to schedule a meeting where I can show you how this program can be a value added part of your benefits package and the best part is .... we do all the work & you get all the credit. With this mind ... would mornings or afternoons be better for you?
PROFESSIONAL ALLIANCES/D2’S CALLING P&C CLIENTS

My name may be familiar to you because recently a letter was sent to you from (P&C company or agent). I am his associate and I work with his clients on their overall financial portfolio*. I’d like to sit down and share with you the total scope of the work that I do and be able to position myself as another financial resource, like (P&C agent), to both you and your business.

PROFESSIONAL GROUP ENDORSEMENTS

Hi, this is __________ with (Company) and our name is probably familiar because we are the endorsed provider for (name the association)’s member benefits. I’d like to find a time for a brief visit so I can share with you the scope of the program and how it specifically applies to you (or your business, practice, etc). I know you’re busy but what is the least hectic time for you – mornings or afternoons?

COMPANY PROVIDED LEADS/D2’s

Orphans

Hi, this is __________ calling from the __________ office of (Company) and I’m calling with good news! [pause] I’m pleased to tell you that we have inherited each other. The company has asked me to be your servicing representative but right now you and I have a problem. You are a name on a manila folder [or computer screen] and I am a strange voice over the phone. I can’t do business this way so I’d like to buy you a cup of coffee so that we can both put a face to the name. What would be easier for you – meeting at a Starbuck’s or your home?

I’m calling with great news! [pause] We have inherited each other. However, you and I have a problem. Right now, you are a name on a manila folder and I am a strange voice over the phone. Since it makes me uncomfortable to service your account when I wouldn’t even recognize you if we were to bump into each other at the grocery store, I’d like to schedule a time when we can get together – maybe for a cup of coffee – so we can both put a face to the name and be more comfortable with each other.

Staff Call

I have good news! We have inherited each other.[PAUSE] The company has asked [producer] to be your servicing representative. We would like to give you the best service possible but right now we can’t do that when you are just a name on a manila folder to us, and we are a strange voice over the phone. __________ would like to meet you as soon as possible. What is less hectic for you – having __________ drive out to your home or coming here to our office?

* Securities can only be offered by a Registered Representative of SagePoint Financial. Not all AIG financial professionals are registered to have discussions regarding investments and securities.
Annual Statement – You know the customer

Hi, this is _____________ with the ________ office of (Company). I’m calling for two reasons: First, how is ____________ (ask about something specific such as a recent family event or something you have in common with them). The other reason for my call is, recently your annual statement was mailed to you, and since most of my clients either don’t read it or understand why it’s important, I’d like to schedule a time when we can get together and talk about how your policy is performing, what it’s able to do for you and make sure that it’s still meeting your family’s goals. Now I know you are busy, but looking at next week, what’s the easiest time for a visit – earlier or later in the day?

Annual Statement – You don’t know the customer

Hi, this is __________ with the __________ office of (Company). I’m calling today to follow-up on your annual statement, which was recently mailed to you, and since most of my clients either don’t read it or understand why it’s important, I’d like to schedule a time when we can get together and talk about how your policy is performing, what it’s able to do for you and make sure that it’s still meeting your family’s goals. Now I know you are busy, but looking at next week, what’s the easiest time for a visit – earlier or later in the day?

Current Clients – Baby Boomers

Hi, this is __________. I’m finding that a lot of my clients that are Baby Boomers are feeling uncertain about their retirement and I want to schedule a short visit during which we can assess your current situation. My role is to make sure that you feel confident that your money is going to allow you to have the kind of lifestyle you want in retirement. Now I know you’re busy, but looking at next week, what’s the easiest time for a visit – earlier or later in the day?

WEB LEADS

Hi, this is __________ with (Company) here in (city) and your name was given to me because recently you were on our website and indicated you were interested in (product). I’m the person that is supposed to visit with you so the purpose of my call is to find a time we can get together to discuss your options.

Hi, this is __________ with (Company) here in [City], and your name was forwarded to me because you recently went to our website and were interested in more information on [product requested on web lead]. I share this information on a face-to-face basis only, so the purpose of my call this evening is to simply find a mutually convenient time for us to get together and talk about your options. In general, would earlier or later in the day be best for you?
APPOINTMENT SETTING MASTERY

SCRIPTS FOR A TOUGH ECONOMY

Experienced Producer – Client Call

I’ve been receiving a lot of calls from my clients who are concerned about the way the economy has been going and so I made a decision to call ALL of my clients and offer to get together with you so that we can reassess the previous decisions we made. One of two things will happen: We’ll discover that what you have right now is positioning you as best as possible, or we’ll decide to make some adjustments based on your needs. Either way, the idea of a brief appointment is probably a good idea. What is better for you next week – earlier or later in the week?

New Financial Professional – Natural Market

Hello, this is __________ calling from __________. I’m calling for two reasons. (Ask a simple, one-topic how are you question, wait for their answer) and the other reason for my call is that the current economy is making a lot of people concerned about how they are currently positioned with their financial situation, and since I work at (Company), I wanted to call you and offer you an opportunity to meet with me and one of my colleagues. One of two things will happen: We’ll discover that what you have right now is positioning you as best as possible, or there might be a reason to make some adjustments based on your current needs. Either way, I’d like to offer myself and my company as an additional financial resource to you at this time. What is usually less hectic for you (and spouse) – earlier or later in the day?

Hello, this is __________. I’m calling for two reasons. (Ask a simple, one-topic how are you question, wait for their answer) The other reason for my call is that you probably know that I work with (Company) and have a wide scope of resources at my disposal so I have decided to take a proactive stance and make a call to everyone I know to offer you an opportunity to meet with both myself and a colleague in order to assess your current situation. One of two things will happen as a result of this visit - we’ll see that the choices you’ve made in the past are still effective, or we’ll identify things that need adjusting, and possibly some recommendations for you. With that being said, would you prefer morning or afternoon?
HARDER LEADS/D3s

Internet Leads

Hi, this is __________. Your name was forwarded to me because you had searched the internet for life insurance and I’m with (Company). Before we get started may I just ask you one question? (Get permission) What possessed you to think you could purchase life insurance on the internet? (Wait for response) The reason I bring it up is that I have found that sometimes people ask for too much life insurance, and in other cases they look for too little. There is actually a formula for calculating not only how much insurance you need but how much you will qualify for. So what I’d like to do is schedule an appointment where we could talk about your situation and make sure that the amount that you are requesting is, in fact, the correct amount.

RESPONDERS TO A MAILING OR PURCHASED LEADS

Mortgage Protection

Hello, this is __________ from (Company). Your name was sent to me because you are interested in information on mortgage protection. I understand that you have a mortgage with [name the bank] in the amount of [state the amount]. As you know, this is about covering your liability, and since I share this information on a face-to-face basis only, my call today is to set up a mutually convenient time for us to meet.

You recently expressed an interest in protecting your mortgage with __________ mortgage company/bank. The focus of my business with (Company) is in helping people to protect their most valuable assets. Since this is best done in person, I would like to get together with you over a cup of coffee to discuss your needs and explore some ideas that I have that may be of some use to you.
COLD CALLING BUSINESSES PENSIONS/RETIREMENT IDEAS

Small Business Pension Plans
The reason for my recent visit is that (Company) offers ideas on how to help business owners like yourself supplement their retirement savings. The interesting feature of our approach is that it allows you to supplement what you currently have without having to necessarily include your employees. What I’d like to do is schedule a short meeting with you to fully discuss this idea.

Financial Seminars for Corporations
I’m calling you because my work focuses on helping corporations to retain their employees by offering financial seminars as part of their benefit package. I’d like to schedule an appointment with you to discuss how my team provides these seminars – and the best part is that we do all the work and you get all the credit.

I’m following up on a letter I recently sent you. I work with a lot of benefits coordinators on providing a value added service to your company, at no charge to you and with little work on your part. I’d like to set up a mutually convenient time when I can show you the benefits of having corporate-sponsored financial planning seminars for your employees. With this arrangement, we do all the work and you get all the credit.

Hello this is __________ with (Company) here in (city). I specialize in providing company sponsored financial workshops. They are highly interactive and DO NOT promote any companies nor sell any products. Most employees find it helpful to have an outside consultant provide informational seminars about their company benefits and how they apply to their own situations. I’d like to schedule a meeting where I can show you how this program can be a value added part of your benefits package and the best part is ... we do all the work & you get all the credit. With this mind ... would mornings or afternoons be better for you?

Retirement
The reason for my call is that I specialize in helping small business owners such as yourself to fund individual retirement plans and other plans that are tax-deferred and keep Uncle Sam’s hands out of your pockets. I’d like to visit one day next week and talk with you for about 10 minutes and see if you think these ideas are good for you.
EMPLOYEE BENEFITS

Small Business
The focus of my work is helping employers to provide a benefit package for their employees without feeling that they are over-paying. What I would like to do is meet with you and discuss some interesting ideas I have been sharing with other business owners that might help your business save money while at the same time rewarding your employees with a benefit plan that THEY like as well.

(Virtually) No Cost Employee Benefits Programs
I specialize in helping small businesses reduce the cost of employee benefits. I have a program which will offer your employees a benefit at virtually no cost to you. It is very popular with the employees, and for a change, you become the hero.

I share information with businesses like yours about employee benefits, which can be provided at virtually no cost to you but is very popular with the employees. This new idea has created a true win-win situation for many employers that are looking to reward their employees but always keeping an eye on the bottom line.

Payroll Deduction
I’m calling about some of the work we’ve done for companies like yours in the area of voluntary payroll deduction programs. Perhaps you are aware of this trend. The attraction of this concept is that they are voluntary and the employees individually chose to participate and pay 100% of the premiums; they have simple administration and – most important – it’s an opportunity to expand the current benefits program you currently offer with virtually no cost to you.

Pension Plans – Large Companies
My work focuses on helping the person who has fiduciary responsibility for the corporate pension plan to help them stay within the confines of the law and to maintain the highest standards for their company pension. What I wanted to do was get together with you to review some of the changes in the pension laws that might affect your company – and more importantly, your position of responsibility.

Small Business Pension Plans
The reason for my call is that (Company) offers ways to fund private pension plans for business owners like yourself. The unique feature of this plan is that it allows you to supplement what you currently have without having to necessarily include your employees. What I’d like to do is spend a few minutes with you to fully discuss this idea.
General Business Ideas

I specialize in helping small business entrepreneurs on a variety of financial programs. I offer ideas on pension plans, disability protection and health insurance to help you and your employees to save money. What I’d like to do is meet with you to discuss how my ideas might apply to your situation and improve your overall employee benefit plan.

I help business owners to initiate and improve their overall insurance package and reduce their taxes through carefully selected programs -- which puts more money into your bottom line. What I’d like to do is meet with you and discuss some interesting and exciting ideas that I’ve been sharing with other business owners that might help your business save money today.

Business Prospects - Walk In Script

Mr./Mrs. Prospect, my name is __________ (hand them your business card) with (Company). You probably received information from NFIB in the last few days outlining the relationship between our organizations. NFIB has named our company as the provider of life insurance for its members because of the consultative approach we bring to business owners like you. If you have a few minutes now, I’d like to talk with you about these benefits. (Wait. If they say no, schedule a time before you walk out the door.)

Business Prospects - Follow up script for visit without time for sit down presentation

Hello, Mr/Mrs. Prospect, this is __________ and I recently visited your (store/business) but it wasn’t a good time for us to talk. I’d like to find a more convenient time to discuss the NFIB alliance with (Company) and, more importantly, some of your member benefits. I know you’re busy, so what is the least hectic time for you - morning or afternoon?

Business Prospects - for Owners you have not visited/cannot get to see

Hello, Mr/Mrs. Prospect, this is __________ calling from (Company) right here in (town). Our company name is probably familiar to you because we have an alliance with NFIB and are an approved provider of life insurance for their members. You have probably seen the information from NFIB announcing this relationship. I’d like to find a time when the two of us can sit down and I can show you the scope of the work that we do for small business owners and see how we are sharing creative ideas for them regarding their benefits programs. What is the easiest time for us to spend ( ) minutes – earlier or later in the day?
COLD CALLS PERSONAL MARKET

Pre-Retirees/Retired

Hi, this is __________ with (Company). I specialize in working with people who are retired or getting close to it and I’m finding that a lot of people are feeling uncertain about their personal finances due to the recent turmoil in the economy. I’m calling to offer myself as an additional financial resource to you and would like to schedule a short visit during which we can assess your current situation. That way, you may feel more confident that you are making appropriate decisions with your money and might even feel better knowing that you’re taking control of your financial picture.

After a Mailing

Hello, this is __________ and our company recently mailed you a letter about your retirement. Our purpose in doing that is to introduce ourselves to you and share some important facts about managing your retirement money. What we would like to do is schedule a face-to-face appointment so that we can look at what your retirement goals are and see if your current plan is on track to meet them.

Mortgage Lists

From time to time we request that our marketing department forward to us the names of people who have new mortgages due to refinancing or the purchase of a new home. We help people to get a good overall picture of where they stand financially by sitting down and doing a financial needs analysis... because when you make big life changes it is a good time to sit down with a financial professional. What I’d like to do is get together to show you a process that will help you to see how, despite taking on this new financial responsibility, you can still go forward with your financial goals – with maybe minor adjustments.

Confirming Script*

Hi, this is __________. I’m calling to remind you and (spouse) about our appointment tomorrow at __________. I’m looking forward to meeting/seeing both of you. I like to be on time for my appointments and I find that the homeowner usually gives me the best directions. (Take directions down!) Thank you. Here’s my number (give cell phone number).

Voice Mail*

Hi, this is __________. I’m calling to remind you about our appointment tomorrow but please call me back because I like to be on time for my appointments and homeowners always give the best directions. (leave your number, slowly, twice).

Business Confirmation*

Hi, this is __________. I’m calling to remind you about our appointment tomorrow at __________. I’ll be there. Here’s my number (slowly, twice).

* Use email to confirm appointments unless the prospect prefers telephone confirmations.
No Show

Hi this is __________. It’s almost 15 minutes past our appointment time and I’m here in the driveway and I’m getting concerned. So please, when you get this message, call my cell phone and let me know you folks are okay. Here’s my number. (Say # slowly, twice)

“Firing” Script

Hi this is __________. I like to be persistent, but I hate to be a pest. This is my last call to you. If you are interested in __________, please give me a call. Here’s my number. (Say # slowly, twice)

RECRUITING CALLS

Calls to Nominators for Referrals

Our marketing department has identified successful business people who are constantly meeting people and whose opinion is well-respected. The reason for my call is because we’re looking for talented people who may be unsatisfied in their careers -- or seeking a better lifestyle. What I’d like to do is spend a short time with you going over the qualities of a successful candidate for our business, and see if you can possibly refer someone to me who I can introduce to the exciting opportunity we’re offering.

Hello, this is __________ and I’m a manager with (Company) here in (name of town). I know you’re busy so I’ll be brief. I’ve identified leaders in the community who are familiar with the business sector and may know a lot of people. I’m in a business where I am looking for candidates that are interested in exploring a new career and we have found that by speaking to people such as yourself, we are better able to find individuals that are a good match for us. I’d like to schedule an appointment as a brainstorming session and use you as a resource. I suspect that you would be able to direct me to individuals that might be interested in what our company has to offer.

Hello, this is __________ and I’m a manager with (Company) and I am looking to network with business leaders who might know someone who is looking to change their careers. Typically, a referral from a business leader tends to direct me to someone who is feeling either underused, underpaid or feels that they are unable to fully utilize their energy and intelligence in their current position. People who have been or will be downsized are also good candidates for us. I’d like to schedule an appointment to use you as a resource for brainstorming and perhaps you can be the starting point.
Hello, this is __________ and I’m a manager at (Company) here in (name of town). The reason for my call is that I am looking to network with business leaders who may be in a position to direct me to potential candidates for openings we have at our firm. My experience has shown that when we are referred directly to a potential candidate from someone who knows them, it is the most successful way for us to gain a new employee and for that person to start on a new career. Typically, we are interested in finding people that are feeling underappreciated, underpaid and underutilized in their current job and want to be in their own business, but with guidance and help. I’d appreciate some time with you to simply brainstorm and perhaps help me to focus on some individuals that you might know that fit our profile. I know that you are busy, so I would be happy to visit with you either morning or afternoon. Which would be less hectic for you?

CALL TO CANDIDATES

Referred

Hi, this is __________ with (Company). I got your name from (referring person) and he/she told me that you were an intelligent and high energy person and someone I might want to talk to. They also told me that you were open minded and a curious person. Did they get that description correct? (Alternative: Our company is looking for special individuals to expand our team and when I profiled the ideal person, (referrer) immediately thought of you.) I told him/her that we are looking for people who might want to hear about other careers for a number of reasons; some of which are that they feel underpaid, or under appreciated or want to be in their own business but would not want to “go-it-alone”. Sometimes we get referred to people who suspect they will be downsized or moved out of their current position and these people are at the point where they want to take control of their careers in a different way. At (referrer’s) suggestion, I thought I’d call you and see if we can arrange a meeting where I can learn more about your situation and tell you more about our company and see if there is any reason to take it further.

I am calling you at the suggestion of [Referrer]. Recently, he/she told me that you might be interested in hearing about other career opportunities since your current situation may not be bringing you the kind of freedom and compensation you are looking for. [Referrer] told me that you were an open-minded person and would at least want to know what our company offers. We are looking for a certain type of individual and [Referrer]’s description of you and your successes makes me think that a brief meeting, at least, would be worthwhile for both of us.
Experienced Candidates

Hi, this is __________ and I’m a sales director with (Company) here in __________. The reason for my call is that I am looking for talented people who may be unsatisfied with their current company—or seeking a better support system. Typically, a good fit for me is someone who is goal oriented, a team player, and strong force in the financial industry looking for a place to rise to the top. Does that sound like you? I’m sure you are busy but I’d like to sit down with you away from your office. In general, what would be a less hectic time in your week- mornings or afternoons?

Female Candidates

The reason for my call is simple. I am building a powerhouse unit in the financial industry. I’ve done an incredible job building a team of professionals in our organization but I am looking for someone who’s been in the financial industry and can help guide the path of this team. I am looking for partnerships from women and other professionals who have proven themselves or are looking for a chance to prove their abilities. Our office is currently focused on women and that means great resources for the women who join us. I am sure you have a hectic week so what would be best for you, a morning coffee or an afternoon discussion?

Monster / Internet Resumes

Hi, this is __________ and I am a recruiter for a large, well-known financial company here in __________. I look at resumes on Monster every day and when I saw yours I immediately stopped. Your experience is similar to people who traditionally do very well in our business but they are also people that often feel underpaid, under-appreciated or under utilized in their current career. If this sounds like you, then I’m sure you’d be interested in scheduling an initial appointment where we can find out more about the opportunity I have at my company and see if we might be able to fit whatever career idea prompted you to put your resume on the internet.
QUESTIONS

As previously stated in The Two Parts of a Phone Call, you are now in “Response Handling Mode”. After offering an appointment to the prospect, you might encounter a question from them. It is imperative that you be brief in responding to questions, and remember to, again, ask for an appointment. You can repeat the cycle (question, answer, close) but by the third question from the prospect, you should be able to get an appointment. For the third question, you should say “You sound interested in hearing more about (subject). The best thing I can do for you is get together so I can answer all of your questions. What is best for you, this week or next?”

If you cannot secure an appointment after the above comment, then you should politely find a way to disengage from the call (“I have a client waiting for me in the reception area so I need to speak to you at another time”). You cannot waste your time answering a series of questions. And, you probably won’t get the appointment anyway since you just gave away the reason for the appointment!

Most of the questions you will be asked are in this section. Each of them has a BRIEF answer, and you must add a close to the end.

...AND GREAT ANSWERS

How long will this take?
My professional presentation will take approximately 20 minutes, and then the rest is up to you. Usually, it takes 15-20 minutes, but I will stay as long as necessary to answer any questions you might have.

Can’t you just send me a quote?
No, that is not the proper way to make financial recommendations. It is important for me to know more about your situation before discussing specifics.

That would be inappropriate. Our process involves learning more about your situation and then making appropriate suggestions.

What are you selling?
Right now, I’m not selling anything. But I’d like to meet with you to discuss the opportunity for us to have a professional relationship.

I’m suggesting getting together to determine if we want to have a professional relationship.

I’m offering you an opportunity to hear information that will be of interest and benefit to you.
What is it going to cost?

There is no cost for the initial appointment. Nothing for you; two cups of coffee for me.
It will cost you nothing for my services and program information.

How much do you charge?

Nothing. The initial meeting is without any fee.
If you choose to do business with me, I am compensated by the companies we use.
At no time do you pay me a fee for the services I provide.

Can you explain it over the phone?

I’m suggesting that we get together to decide if we want to have a professional relationship and that is best done in person.
The concepts that I would be talking about are best done in person.
There’s actually something worse than not answering your question, and that is answering it over the phone.

Can you email something to me?

Like most businesses, we have a company website, but the purpose of my call today is to schedule a face-to-face meeting so I can show you the scope of the work that I do.

Can you text me a time to meet?

I can email you some dates that I have open but I cannot text you.

Can I call you back?

There is never a definite time that I will be at my desk, so rather than playing phone tag, give me a time to call when you know you’ll be more available to talk and I will make sure to call YOU back at that specific time.

Does my spouse have to be there?

Most of the time men and women have different questions, so as a courtesy, I like to extend the invitation to both of you.
Most people have found that each spouse tends to ask different questions. It’s important to have input from both of you.
It is important that all individuals involved in the planning process be there.
Can you mail me a brochure?

My clients have found that because brochures are generic, but their problems and questions are specific, it isn’t helpful to get literature without discussing their personal situation.

I couldn’t send you anything because it would be presumptuous of me to presuppose what you need without meeting you personally first.

Is this about insurance? Is this about life insurance?

Of course, (Company) offers insurance; however I would like to get together to see which part of our portfolio might fit into your needs.

I only suggest insurance after doing a complete financial discovery process which highlights the genuine areas of need and concern. I don’t offer or discuss insurance prior to that.

I don’t prescribe insurance in a “blanket” way.

Can you call me back next week?

Yes, but let’s schedule a tentative appointment for two weeks from now so I can get you on my calendar and I can get on yours. If you need to, we can reschedule when I call to confirm.

Why do you have to come over to our house?

Generally, I see my clients in their home or place of business, but if you feel more comfortable coming to our offices, I would be happy to do that.

I don’t. If you would be more comfortable, I can meet you at my office.

Where did you get my name?*

Our company’s marketing division provides us with names of people/businesses that benefit from our concepts and ideas.

From time to time, our company will compile names of people that fit the profile of our clients with whom we do our best work.

* Author’s Note: This book was compiled in 2014 and since cold calling is becoming so difficult, I never recommend calling people off of lists. This question is last in this section because it should not be part of a marketing plan.
PROBLEMS

The most common concern that financial professionals have when making calls is how they will respond to “an objection”. Changing to the word “problem” may help you to avoid perceiving this interaction as a battle. The prospect isn’t objecting to getting together with you, they are sharing a reality in their lives that prevents them from seeing the value of the appointment. If your script is missing the F- BENEFIT statement, then problems will arise more often.

The best way to handle a stated problem (and remember, the definition of a problem is that it ends in a period and is a statement, not a question) is to be prepared. You need a structured way of handling all of them. Ad-libbing every answer, and talking too much, will not work.

A well-known technique for using this has been “Feel-Felt-Found”, which provides a verbal structure. Most things in life require updating, and feel-felt-found does too.

The STRUCTURE of the technique works because essentially you are doing the following:

1. Acknowledging what the client said and expressing your respect for it.
2. Grouping them with other people who have had the same concern.
3. Sharing with them how those people still met with you and found the appointment to be beneficial.

It’s the third statement that requires you to share a benefit which must be specific to the stated problem. (i.e. if a person says “I already have an advisor” your benefit needs to relate to that.) Instead of sticking to the exact wording of the traditional feel-felt-found, you have more modern options. Here are examples of different wording:

1. I can appreciate you telling me that, OR I hear you, OR I understand
2. Other people have said that to me too, OR I hear that a lot
3. But they found after meeting with me that…..

It is important to keep sentence 3 the same, and then insert the suggested benefit in this section. Again, if you don’t practice, you will sound awkward. You want to incorporate this into your language so you sound natural when talking to a prospect.

Remember: This isn’t a battle between you and the prospect.

Here is one completed response handler:

I hear what you’re saying and many people are struggling with their finances at this time. But they found, after meeting with me, that the work that I do is about helping to organize their money, not spending more. I’d like to see if I can do that for you. With that in mind, what is less hectic for you – this week or next?
If after two problems, or someone repeating the same problem, BEFORE YOU HANG UP, use the script below to get the prospect’s email and suggest a Company-approved newsletter as a way to keep in touch: “With your permission, I’d like to keep in touch. I usually do that with our electronic financial newsletter which comes about once a month. You can open up the issues that are of interest to you. Which is the best email to send it to?”

PROBLEMS
(more commonly known as “objections”)

I have an advisor. / I like my agent. / I have been doing business with my financial person for 10 years.

• after meeting with me that our appointment was set with the following as our foundation for just a cup of coffee. I will make you two promises: One, I will not undo any good work that your other agent has done. And two, I will only make suggestions that will enhance or complement your current insurance portfolio. With this as the premise for this meeting, (close)

• after meeting with me that no one person has the cornerstone on all the good ideas.

• after meeting with me that any suggestions I make will only be those that complement your existing portfolio.

• after meeting with me that our meeting was worthwhile because I had different ideas.

I am busy.

• after meeting with me they found the information I shared with them could actually free up time spent thinking or worrying about their money.

• after meeting with me, they found that the work that I do often saves people a lot of time.

I have no money.

• after meeting with me that my work is about organizing their money, not necessarily spending it.

• after meeting with me they found that during a time when folks are worried about the economy, it was reassuring to talk to a financial professional.

• after meeting with me they may be able to reposition what they currently have in order to do other things.

I’m waiting for the economy to turn around. I’m concerned about the market. I’m not doing anything until the economy gets better.

• after meeting with me that when they are worried about their finances, having an appointment with a financial professional can be reassuring.

• after meeting with me they found that during challenging economic times, their relationship with a financial professional becomes more important, not less.
The market is too volatile.

- after meeting with me, they found that it was comforting to talk to a financial professional to make sure that they are doing all that they can in this market.
- after meeting with me, they realized that there are ways to be proactive about their portfolio even in this type of a market.

Call me after the holidays.

- after meeting with me they were glad that they did since this is a time to be thinking about family and our conversation was, in fact, about helping to provide for the security of their family.
- after meeting me they found that in this very stressful time, an appointment with me, over coffee was the one break they could look forward to in the middle of the chaos.
- after meeting me some of the ideas that we may explore might be calendar-sensitive and to discuss them would be timely. I think this is important enough to schedule it before year’s end.

Email me something.

- after meeting with me that because information is often generic, but their financial lives are specific, a face-to-face meeting is far more beneficial.
- after meeting with me that the work I do is tailor-made to my clients and emails and websites can’t do that.
- after meeting with me that it was more beneficial to talk in person since most literature is broad-based but my answers are targeted to you.

I’m getting money in the future; call me in 6 months. The time isn’t right.

- after meeting with me that they were glad they had all the facts and figures in advance so that when they WERE ready, they were able to make an intelligent decision.
- after meeting with me, that looking at different ideas for what to do with the money – without pressure – allows them to make better decisions.
- after meeting with me, they received valuable ideas and information that they could think about until they were ready.

I’m covered by my employer/my spouse’s employment.

- after meeting with me, they found that the work that I do focuses on identifying the advantages and disadvantages of employer provided versus personally owned financial programs.
- after meeting with me that looking closely at the coverage they have, alongside the financial profile we develop, gives you a better idea of how that benefit program takes care of your family’s needs.
- after meeting with me that my role is to help you to look at what your employer gives you, line it up against what your family’s needs are and make an assessment of where you stand.

My (wife/husband) makes all the decisions. Meet with him/her alone.

- after meeting with me they found that wives and husbands often have very different questions. As a courtesy to both parties, I like to set the appointment when it is convenient for both of you.
My (accountant, lawyer, broker, whoever) takes care of that.

• after meeting with me, they found that the work I do compliments the work they do with their other professionals.

• after meeting with me that I was different. Unlike their attorney, who has a law degree, or their accountant, who knows mostly about taxes, I have the expertise to provide them with valuable information on insurance and investment* issues.

• after meeting me that those types of professionals are specialists. I’m the generalist that helps to pull it all together.

My brother-in-law [relative] is an agent.

• after meeting with me, they found they were actually more comfortable disclosing private financial information precisely because I was not their (relative).

I have enough insurance.

• after meeting me that my assessment of their entire financial picture reassured them that anything that was in there was performing an important financial function for their overall goals.

• after meeting me that the work that I do addresses other financial issues as well as insurance.

I have a pension plan.

• After meeting with me, most people with pension plans realize that supplemental private savings increase their feeling that they will, in fact, be financially comfortable when they retire.

I have a retirement plan.

• After meeting with me, other people realized that there was a benefit to the meeting. One, they realized they were on track or two; they found that some adjustments made them feel more comfortable.

I don’t want life insurance.

• after meeting with me that I offer many different financial programs other than life insurance.

• after meeting with me that life insurance is only one aspect of an overall financial portfolio. If you don’t want to talk about life insurance, we won’t.

(Orphan lead) You’re the third person from your company to call me.

• The easiest way to stop the calls is for us to get together. I can bring you a form to sign that assigns me as your representative and that will take care of it.

I don’t want to waste your time.*

*Author’s Note: Although this statement ends in a period and meets the criteria for being a problem, I think it might be more of a smoke screen and requires a brief question from you. The ideal outcome of the question would be a more direct, specific problem (such as the ones on the pages preceding).

I recommend that you ask: “Why would meeting be a waste of our time?”

* Securities can only be offered by a Registered Representative of SagePoint Financial. Not all AIG financial professionals are registered to have discussions regarding investments and securities.
FOR MORE HELP

If you found this book to be helpful and would like more training on prospecting for the appointment, your agency can arrange for customized in-house training programs. My programs include options for a seminar, role playing, group script writing for special marketing events and training of the management team.

I also have a complete video training series, accessed through my website that can be used to supplement your current phone training, whether you are a producer, a rookie or a manager.

You may reach me at the following address, or (of course) you can call:

Gail B. Goodman

150 Buxton Road

Bedford Hills, NY 10507

914-242-1108

914-242-1109 (fax) gail@phoneteacher.com (email) www.phoneteacher.com (website)
COUNTING SHEET FOR APPOINTMENT SETTING MASTERY

NAME: ______________________________________  DATE: ________________

SESSION TIMES: ___________ TO ___________  DAY OF WEEK: ___________

DIALS

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 |
|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|

CONTACTS— you reached the proper party

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 |

PRESENTATIONS – the prospect let you finish your script, uninterrupted (A Presentation = Appointment Requested)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 |

APPOINTMENT SET

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DIALS

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CONTACTS— you reached the proper party

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