

Closing Deals: Eric Valdez

5 other areas: Getting Referrals, Annuities, Equity Universal Life, Working Older Leads, Hiring and Building an Agency

Transcript – Eric Valdez Audio Call on Nick's Team call

Presentation

Wall goes up. Value exceeds Price. Can't sell on Price. It's about Relationship building – not one and done

Get to kitchen table, build rapport (Show Driver's License, give Business card, have Business ID Badge)

Don't start presentation, client does. NOT "Folks let's get started" (wall goes up again)

Open laptop, picture of family on laptop (humanize self), wall is down, client starts by asking about your family. Value Building. Nothing should come out of your mouth that does not build value in yourself or the client or his/her family. How you say it matters, make sure everything has purpose.

"I can hear it in your voice, that your family is important to you"

Open program slides, pen still in pocket,

Client see Equis Logo on slide presentation,

**Adults only retain about 15% of what you say. What 15% did they retain? We don't know.

"What would it take for me as a brand-new person to get deal"

Pauses are by design in the presentation. After pause is what I want you to hear.

Presentation:

Folks we work right here in the local communities to protect what matters most and it's actually not your mortgages. Your mortgage is just a vehicle to take care of your family.

It's your family. Would you agree? They respond YES

DON'T READ THE SLIDES.

We are not captive agents. Which means we can get you the right plan with the right carrier. Click to next slide. We have 14 different carriers right here in the state of North Carolina (my state) that we can contracted with.

Only 2 facets to the business: Eligibility (What qualifies you – nothing to do with finances) & Suitability (what you can afford)

All the programs are simplified issued – **no medical exams**. This simplifies and expedites the underwriting process.

Click Back to the carriers slide. Reason for home visit and what my job is - to get complete information.

Here's all the underwriting questions from the companies. **We fill out the profile and when the application gets sent up the carrier today –**

Don't change your voice or drop an octave (sign of weakness). DO NOT DO THAT

Every single one of the programs are state regulated and the carrier makes it affordable for our business.

We've matched your profile to best program for you. Once it's matched to MIB – it's done.

Last slide – Most important. This is actually where you're going to close the deal.

Our job is to paint pictures. They already sent in the form. You need to paint picture of what it looks like if they don't do it.

BUILD VALUE>

"Now folks, you probably been thru mortgage process before,

Read the bullet point – that's why I am assuming you sent in the form:

No burdens on the surviving spouse, protects the loan and bridges the gaps.

Let me tell me about my situation (hold hands flat as if someone is putting something in them)

What if I didn't make it home, are you in agreement that my wife wakes up tomorrow with same financial payments that she had, why can't she get payments lowered – refinanced? Her income is too low (moving right now – talking about you and not them)

Just so you know, I have life insurance but that's for income replacement.

Standard answer – I have a policy (but she would need that to last as long as it possible could). Calculate the number (150,00 divide by months to get to how long that amount would last).

Put spouse in a position of strength with options. Paint picture of what could happen and then paint picture of spouse in position of strength (pay mortgage payments for a few years, sell house and get smaller home).

Single (paint picture of Mom & Dad). Newly married (paint that picture).

Choose a beneficiary. State: "I'm almost done".

I need to gather information about you.

Now I know what to write.

Joe, I have to ask you a question, Joe if you would have died yesterday (pause), before I got here today what do you have to protect your wife. (Basic Life Insurance – Oh that's more than I thought – calculate – you have 2.6 years before your financial situation drastically changes.

So, your life style is built around Joe's income – that's why you sent in the form.

Use something that is important – let them start the presentation.

Use a track to run on – We need to become good copycats. Use what works.

Not What if You Do, But What If You Don't.

Keep inserting them in to your world, your situation.

It's a Have To – Not An Option.

If they close the door and go back to their TV without an App. You did not do what you needed to do.

Feel the Passion. Love What You Do.