



Monday, February 16, 2015

In-Depth Fact Finding: *What People Really Want and Need*

Thank you for participating in the February 16, 2015 teleseminar with Garry Kinder on In-Depth Fact Finding. Your handout is attached. Please make copies for those participating. The handout is a beneficial tool for following along with Garry.

DIALING INSTRUCTIONS

Please call: 1-877-254-8863
(Toll free from the US/Canada)

Enter Access Code: 823553# to
join the call

*If you have questions prior to the
call, email:*

call2kinder@KinderBrothers.com

or call 800-372-7110



**Garry will start promptly at
12 noon Eastern
11 am Central
9 am Pacific
and will speak for
30 minutes,
with 15 minutes of Q&A.**

TELEPHONE HELP:

If you are experiencing difficulties during the call, **press *0 for Operator/Help.**
Volume: Press *4 for Volume Gain. Press *4 again to remove the volume gain.

call2Kinder

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In-Depth Fact Finding: *What People Really Want and Need*



MONDAY, FEBRUARY 16, 2015
12 NOON EST
11 AM CST
9 AM PST

THINK ABOUT THIS:

Prospects don't care how much you know, until they know how much you care.

<http://www.KinderBrothers.com/categories>

KINDERBROTHERS
INTERNATIONAL

*You can tell
a man is*

clever

by his answers.

You can

*tell a man is **wise***

by his

questions.

THE POWER OF THE AGENDA

We strongly recommend adopting the agenda approach for the initial interview, the closing interview and the policy delivery. Utilizing an agenda sends a powerful message to your _____ and _____: “This meeting was _____ enough to justify advanced planning on my part.”

An agenda indicates professionalism -- you are a professional financial services advisor. It reveals your preparation. Prospects and clients know you respect their time. An agenda demonstrates what they can expect throughout the process; you are _____, _____.

You’ll discover using this method will make a powerful first impression.

BILL YODER INITIAL INTERVIEW AGENDA *DATE*

- **Give background** _____
 - Our Company
 - Our local firm
 - My experience
- **Learn more about your** _____
- **Tell you about our products and** _____
- **Gather detail about your** _____ **situation**
- **Set second** _____ **if appropriate**

USE THE IMPRESSION BUILDERS

Here are some additional practical ways in which you can make favorable first impressions:

- Be _____.
- Believe you are worth meeting, knowing, and _____, and you will be.
- Display a clean and businesslike _____.
- Project a _____ disposition.
- Remember names and _____ them.
- Have a confident, _____ manner.
- Never miss the opportunity to pay a _____.
- Be _____ and courteous.
- Develop an insight into your prospect's known and probable _____.
- Be a _____ person to deal with so there is no strain in doing business with you.

Future sales interviews will generate results in direct proportion to your all-important first contact call. Make it count. *Remember, there's no second chance to make a good first impression.*

THE APPROACH LANGUAGE

After you have passed the pleasantries, your Approach begins using this type outline. It is broken into four sections with language for each – Sell _____, Sell _____, Sell _____, Find Out What They _____. This is best done with a _____ brochure.

SELL SELF

SELL COMPANY

SELL SERVICE

FIND OUT WHAT THEY WANT

PROBING ADVANTAGES

The best way to get your prospect to think and recognize a need is to _____ -- relevant questions. In many cases, it's the only way you can get the prospect to think.

Prospects seldom buy anything unless they feel it's in their interest and benefit to do so. One of the surest ways to increase your selling effectiveness is to learn more about what your prospects want. Strategic, probing questions develop this kind of information.

There are a number of things you'll gain by developing a probing attitude. It helps . . .

- Your prospects discover a _____.
- Avoid _____ too much.
- Avoid _____.
- Crystallize prospects' thinking -- the _____ becomes theirs.
- Give prospects a feeling of importance when you show _____ for their opinions. Then, your prospects are more likely to respect your opinions and recommendations.

DEVELOPING NEED RECOGNITION

To help your prospect recognize and discover what he or she wants to do to satisfy that need, ask these probing questions:

- _____
May I ask, (name), in addition to your group insurance and any term insurance you have, with what companies do you own your personal, permanent life insurance?
What formula did you use to arrive at the amount of insurance you now own?
What percent of your income would you like to leave for your family?
Do you know what your most valuable asset is? Do you know how much income it will produce for you during your lifetime?

- _____
Are you satisfied with your preparation for retirement?
What type of lifestyle will you have when you retire?
Did you know that during our working years, one of two things will happen, either life will retire us early or we will retire ourselves?

- _____
What do you want done with your home mortgage if something should happen to you?

- _____
How much income do you want to provide for your family in the event you die prematurely?

- _____
How do you feel about purchasing life insurance to cover the lives of your spouse and children?

DEVELOPING NEED RECOGNITION (Cont'd)

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What type of education do you plan for your children?

What percentage of your children's higher education do you plan to pay for?

If five years from now you have saved as much as you have saved in the past five years, will you be satisfied?

•

Who will benefit the most when your estate is settled, your family or the federal government? What planning have you done to minimize estate taxes?

What would have happened to your estate, had you died last night?

If you die before your spouse, are you willing to leave your estate to your spouse with no strings attached?

At what age or ages should your children be entitled to receive their inheritance outright, free and clear of any trusts?

Which of your estate's assets would you want sold first in order to pay estate taxes?

•

What would your income be if you were sick or hurt and couldn't work?

If you should become sick or hurt and can't work, how much monthly income would you need to maintain your current standard of living?

How long would your savings last if your earned income stopped today?

If you get injured there are generally four sources of income for your family: relatives, friends, charity and insurance. Which do you prefer?

DEVELOPING NEED RECOGNITION (Cont'd)

- _____

Are you familiar with the benefits of the new annuities?

Are you aware of the interest rates being paid on annuities, and the tax advantages of annuity income?

Do you have trouble accumulating money and keeping it saved?

- _____

If you could change, modify or add to your program in some way today, what would that be? Are you familiar with the new, interest-sensitive insurance plans that give you the opportunity to accumulate substantial funds with tax-sheltered interest accumulations?

People are money machines. They produce an income. When the machine breaks down or is destroyed, the income stops. The same thing happens in life. We have two money machines in most families. If one breaks down, what happens? Can the other machine make up the difference?

Did you know that there are only two ways to make money? People at work and money at work. Money at work is a whole lot easier, don't you agree? But, if people can't work then they can't put money to work and usually they have to use the money that was at work to live on.

ASK THE RIGHT QUESTIONS DURING YOUR FACT-FINDING INTERVIEW

Always get _____ to ask questions.

“With your _____, I would like to ask you a few _____ questions.”

Best opening question:

“What are your main concerns?”

SPIN Selling

Neil Rackham, a speaker and writer on sales and marketing, says that sales people use four types of questions:

- _____ Questions
- _____ Questions
- _____ Questions
- _____ Questions

Many times you will ask . . .

- *How do you feel about this?*
- *Would you mind telling me why you feel that way?*

“HOW DO YOU FEEL” QUESTIONS

Creative selling depends upon uncovering prospect's feelings about certain needs. Many Producers find it helpful to involve prospects in completing a "feeling-finding" exercise like the one shown here.

Have prospects check the box that most closely describes their feelings about each statement. -- **(A)** Essential; **(B)** Important; **(C)** Unimportant.

	(A)	(B)	(C)
▪ Professional assistance in planning my insurance and financial matters is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Owning adequate life insurance on my life is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ My spouse believes an adequate insurance program is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Arranging to maintain my family at their standard of living after my death is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Paying off the mortgage on my home in the event of my death is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Planning retirement income is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Having income to replace my earnings if I become sick or hurt is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Financial planning, including estate planning, asset protection and long-term care, are	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ Wills and trust planning are	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
▪ A good understanding of my needs, objectives, and priorities by my insurance advisor is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

YOUR PERSONAL PLAN OF ACTION

Based upon today's session, what action will you take? What must you get done?

**Next Call2Kinder:
Monday, April 6, 2015**

Making Simple, Professional Presentations