



Monday, November 7, 2016

Using “Red Letter” Language

Thank you for participating in the November 7, 2016 teleseminar with Garry Kinder and Bill Moore, sponsored by the FFMA and NAFIC. Your handout is attached. Please make copies for those participating. The handout is a beneficial tool for following along with Garry and Bill.

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



The call will start promptly at
12 noon Eastern
11 am Central
9 am Pacific
and will last 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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MONDAY, NOVEMBER 7, 2016
12 NOON EST
11:00 A.M. CST
9 A.M. PST

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Think like a **wise man**
but **communicate**
in the **language**
of the people.

Power Statements

I have come to the frightening conclusion that I am the decisive element. It is my personal approach that creates the climate. It is my daily mood that makes the weather. I possess tremendous power to make life miserable or joyous. I can be a tool of torture or an instrument of inspiration, I can humiliate or humor, hurt or heal. In all situations, it is my response that decides whether a crisis is escalated or de-escalated, and a person is humanized or de-humanized. If we treat people as they are, we make them worse. If we treat people as they ought to be, we help them become what they are capable of becoming.

~ Goethe

The most powerful statement in selling is “I need ...”

I need your _____
I need you to put your name right here
I need you to take a medical exam

The problem ...

The problem is not the problem. The problem is the client does not know how to _____ the problem.

Buying life insurance is like buying a _____. You don't buy it when you need it. You buy it when you don't need it. If you need it and you don't have it, you _____.

Powerful Expressions

Words that motivate ...

Thank you

Congratulations!

Let's

I would appreciate your courtesy

*I want to make certain I understand
how you feel*

I need your help

It was my fault.

I'm proud of you!

Please

You were very kind

It's been a real pleasure

Growth

Quality

Guarantee

Flexible

Value

Profit

Love

God

Loss

Qualify

Home

Up-to-date

Death

Safe

Words that irritate ...

Understand?

Get the point?

Do you see what I mean?

To be honest with you

Bucks

Deal

I, me, my, mine

I'll tell you what!

You know

Quotes from Howard Wight's *Red Letter Language* ...

You're not spending money. You're _____ it. You're just transferring capital from one type of bank to another type of bank. This special bank will give you higher interest over the long haul, and it's tax deferred. This special bank's plan is self-completing in the event of death or disability. If you asked your regular banker for the same deal, he would laugh. He can't do it.

How much does it cost to move money from your left pocket to your right pocket?
How much does it cost to move money from one bank to another bank?

We're just repositioning your _____ to give you more leverage.

Make two commitments ...

Tell your new client:

Bill, I want to make a couple of important commitments to you. Then I'd like you to make one for me.

First, I'm going to keep you informed and current. I'll be positioned to advise you from time to time on changes affecting your overall insurance and investment programs. Second, I'll be personally available to review your financial program at any time – and I'll contact you periodically to remind you of the advisability of such a review.

Now, Bill, I'd like for you to think of me whenever the subject of financial products comes up. Should you be contacted by another Advisor, tell him or her I handle your financial situation. If the Advisor has something to recommend, ask him or her to review it with me.

More quotes from Howard Wight's *Red Letter Language* ...

There is no cost for having life insurance ... only a cost for **not** having it.

I help people make smart decisions regarding their money.

Life insurance is a combination of caring, commitment and common sense.

It always feels good to do the right thing ... just because it's the right thing to do.

Most people want security and _____ . That's what insurance provides.

On term insurance ...

Term insurance represents an increasing liability. Permanent insurance represents an increasing _____. Which would you rather have?

Death is a permanent problem. Term insurance is a temporary solution. Less than 20% of people die before age 65.

The only way to win with term insurance is to get lucky and _____ soon. Most people wouldn't consider that lucky.

It does not matter how little you pay for something if it doesn't work.

Speaking and Listening

People speak at 150-175 words a minute. People hear at nearly 600 words per minute. Which is why listening is so difficult; your brain can hear words and do something else at the same time. And most often does just that.

People forget ____% of what they hear in 24 hours ... about _____% of what they hear within two weeks. Thus the repeat-repeat-repeat rule. Repetition builds your reputation.

In summary,

- People remember ____% of what they hear
- 30% of what they see
- 50% of what they see and hear
- 70% of what they do and
- _____% of what they say and then do

Meaning, dialogue with action is a necessity for humans to learn and to remember.

Coach John Wooden's 8 Laws of Leadership

Explanation

Demonstration

Imitation

Repetition

This Law of Leadership is desirable in Coaching, Teaching and Selling.

Power Phrases

No need

- ✎ Life insurance is really nothing but money. You don't need more life insurance, but you do need more money. While you are alive, we call it thrift; when you die, we call it life insurance.
- ✎ Intelligent people buy life insurance - when they don't need it.
- ✎ You'd give your life for Mary and Bill - why not insure it for them?

No Money

- ✎ Don't be afraid to pay yourself first.
- ✎ It's best to save first and spend last. There's no better time to begin that strategy than now.

No Hurry

- ✎ Every 17 minutes, someone buys life insurance who will not live to pay the second premium.
- ✎ The only time people buy life insurance is when they think they need it. When they know they need it, they can't buy it.
- ✎ I never met a person who planned to fail. I have met too many people who have just failed to plan.

Inflation

- ✎ Life insurance is inflation proof.
- ✎ I don't have to read the Wall Street Journal each morning to learn what happened to my cash values – I know they went up.

Wants Term and Needs Permanent

- ✎ Will Rogers said, "I'm not so much interested in the return on my money as I am on the return of my money." You can't solve a permanent problem with temporary insurance.
- ✎ Buying and owning your home makes sense. It's better than renting. The same is true of life insurance.

Business Insurance

- ✎ Do you own the business, or does the business own you?
- ✎ If a key employee isn't worth insuring, that person isn't a key employee.

YOUR PERSONAL PLAN OF ACTION

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