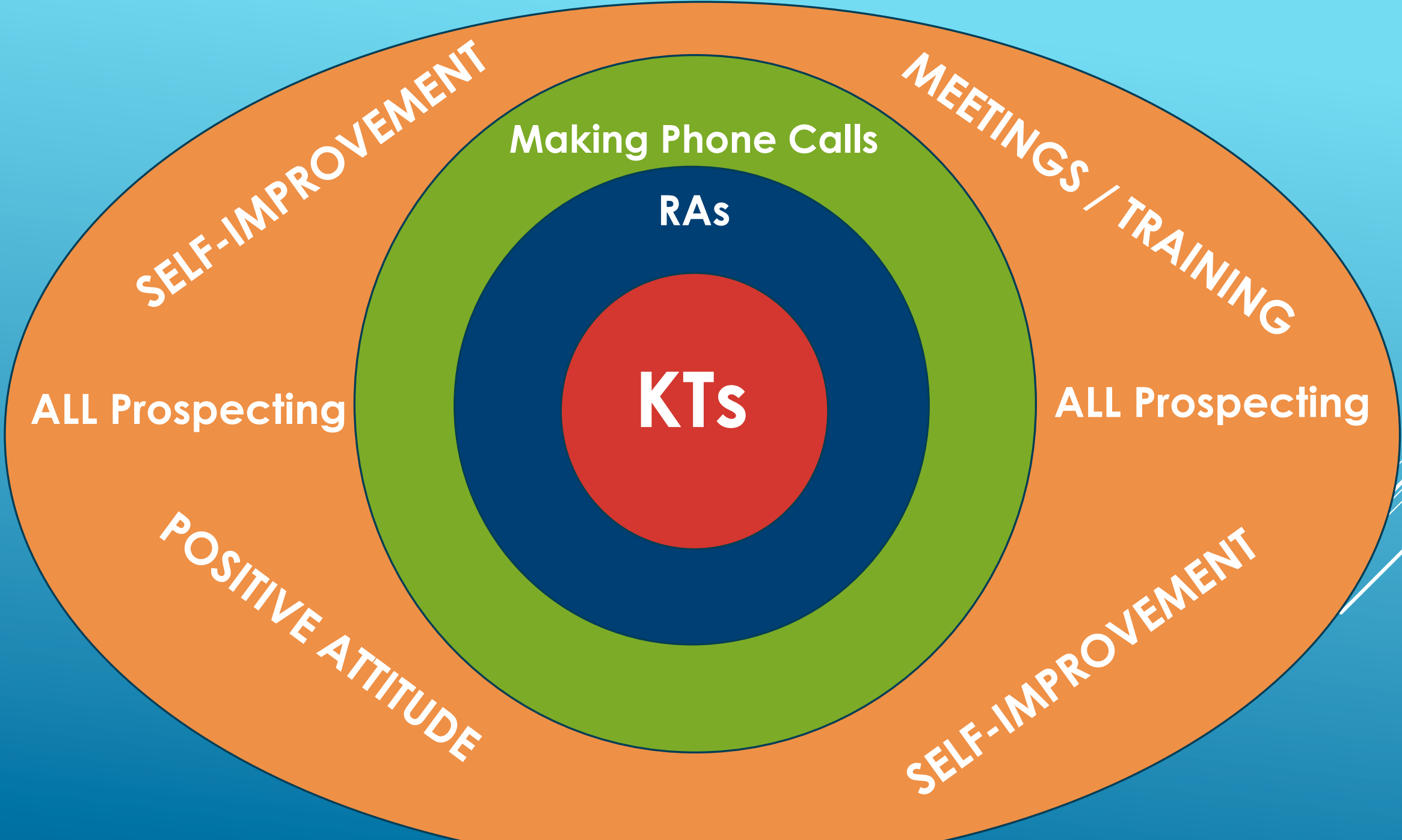


CREATING THE ACTIVITY THAT LEADS TO SUCCESS

Keeping the *MAIN* thing, the *MAIN* thing!

APRIL 25



KEEP YOUR CASH

SVP Yvette Henderson

A series of several parallel white lines of varying thicknesses, slanted diagonally from the bottom-left towards the top-right, located on the right side of the slide.

KEEP YOUR CASH!!!

- ▶ “Its not what you MAKE, its what you KEEP!”
- ▶ We aren't fully helping our clients unless we follow through and handle our business from a QBI perspective
- ▶ Businesses involve SYSTEMS, and having a system to monitor, manage and improve your QBI and Persistency is extremely important and will keep you in business.
- ▶ Having great QBI will ultimately help Retain your People/Agents because they are keeping their money

- ▶ Ultimately the experience your client receives is one of the major factors on whether or not they will keep the policy long range.
- ▶ A better client experience creates:
 - ▶ More business
 - ▶ More referrals
 - ▶ Better profitability

CLIENT EXPERIENCE

- ▶ Ways to improve your client experience
 - ▶ 2 Step sales approach
 - ▶ Educational Sales Process
 - ▶ Needs Based Selling (Financial Needs Analysis or DIME)
 - ▶ Offering savings and investment products
 - ▶ Welcome call after the sale
 - ▶ Follow up calls

CLIENT EXPERIENCE

- ▶ Basic Life Insurance training
 - ▶ Application Process
 - ▶ Compensation Basics
 - ▶ Field Underwriting
 - ▶ Market
 - ▶ Obtaining Strong Commitments
 - ▶ Consequences for not managing business
 - ▶ Technology
 - ▶ Life Manager
 - ▶ Life Conservation
 - ▶ Persistency

LICENSED REPRESENTATIVE TRAINING

- ▶ Make an outbound call to all new clients to verify that the policy was sold correctly and for the right reasons.
 - ▶ This is a great way to quality control your representatives in your base shop
 - ▶ Go over underwriting requirements
 - ▶ Offer the opportunity, other products & services

POINT OF SALE CONTROL

- ▶ Back End Management
 - ▶ Filters new business daily
 - ▶ Manages Life Manager daily
 - ▶ Manages Life Conservation daily
 - ▶ Holds the team accountable for requirements needed
 - ▶ Twice a week accountability works best
 - ▶ Have Consequences for not managing business
 - ▶ Administer Persistency Report

ACCOUNTABILITY PROGRAMS