

GETTING COMMITMENTS CHAMPIONS TRAINING

Team

MVP



PRIMERICA®



IN ANY NEW ENDEAVOR, THERE ARE FOUR STAGES OF LEARNING. PRIMERICA IS NOT DIFFERENT

All new Associates start at the same place and will progress through each stage.

They are:

1. Unconsciously Incompetent. They don't know that they don't know what they're doing. You really can't train a person who doesn't know that they don't know. Their mind won't be open. We all know people who "think" they know something when we know that they don't. We call them close-minded. You can only train people who are open-minded. In recruiting, we want to take the person to this stage and then lead them to stage 2.
2. Consciously Incompetent. They now know that they don't know. Our goal in the first 90 days is to not have turnover, to not have people leave or quit, but to get them to level #3.
3. Consciously Competent. They now know what to do. However, they often plateau. For everyone who chooses to join Primerica, you must strive to get them to level #4.
4. Unconsciously Competent. They operate on total reflex. They're on their way to becoming Champions in PFS.

STEPS IN THE LEARNING PROCESS

1.Impact. Good impact, good learning. Bad impact, bad learning. If you listen to someone who is saying something that is incorrect, you will pick this up. Suddenly, your presentation has a flaw or two. So, you want to listen to people who say the right things the right way.

- Hearing – you consciously hear what you want to learn
- Writing – the more notes you take the better the learning process
- Reading – read what you've written
- Saying – saying the techniques that you want to internalize

3.Repetition. Practice, practice, practice. You must hear, write, read and say the techniques 6 times to get 62% retention.

5.Utilization. Consciously making myself USE the techniques.

6.Internalization. When the techniques and strategies are transferred to my product and they become a natural part of me.

9.Reinforcement. At least once a year, go back to basics. This is what the pros do.



RECRUITING

Recruiting is a lot like solving a jigsaw puzzle. Where do you start? Most people start with the corner pieces and with the perimeter because those pieces have straight edges. Then, you work from the outside of the puzzle towards the middle.

But, in recruiting, most reps want to go right to the middle of the “puzzle” without first understanding the outside of the “puzzle”.

This is a BIG mistake.

1.Prospecting for Recruits. In the beginning, your business is a numbers game. The Associate who talks to the most people with excitement and enthusiasm will have the most productivity, eventually. So, we have to develop an approach that we can add to our daily routine to help us meet more people, some of whom will look at the Primerica opportunity.

3.You must make a good original contact. When you first meet a person, they judge you in 10 seconds. So, our audio and visual presentation in the beginning is critical.

5.Qualification. We must ask them the right questions before we tell them the benefits of our wonderful company. Then, and only then, do you move to #4.

7.Presentation. How we present both the opportunity and the wonderful products and services we offer.

9.Handling Concerns. People are going to have concerns before they make investment decisions, replace their existing program, or decide to show up at a meeting to explore the opportunity of getting involved with Primerica.

11.Closing the Sale or Getting the Final Commitment. “Closing the Sale” refers to the products and services we offer. “Getting the Final Commitment” refers to them coming on board as a Primerica professional.

13.Getting Referrals. This is the natural outcome of doing the first six steps properly.

15.Attitude. This is the foundation. If you don’t have this, the rest won’t work.

Here's just one sentence that you can use to get more information from someone who is not interested in going ahead with you, or raises any other form of objection:

“_____, obviously, you have a reason for saying that. Would you mind sharing it with me?”

We must master this and commit it to memory.

Vital communications skills will enhance your mastery of all the puzzle pieces. We must become very effective listeners.

The major component of effective communication is “questioning”. The reasons we master questioning are:

- To gain and maintain control
- To isolate areas of interest
- To acknowledge a fact
- To receive minor agreements
- To arouse and control emotion
- To isolate areas of concern
- To answer areas of concern


YOU MUST MASTER THESE TYPES OF QUESTIONS:

1. **Tie-down.** It's a question at the end of a statement that demands a "Yes" response. This must be used naturally and must become a speech habit. Never forget that minor agreements, minor "yes's", help carry the major decision. E.g.:

- Today, creating financial independence is on everyone's mind, isn't it?
- Making a monthly contribution for financial freedom makes a lot of sense, doesn't it?
- Looking at both programs, this one was the best, wasn't it?
-, don't you agree? (Generic)
- It would be wise to use these as often as possible, wouldn't it?
- You do want to increase your recruiting efforts, don't you?
- So, you have made a commitment, haven't you?
- We're all looking for opportunities to reach our financial goals, aren't we?
- _____, if you could learn a trade on a part-time basis, without jeopardizing your current position, you would be interested in hearing more about it, wouldn't you?
- You would like to enjoy your golden years in financial security, wouldn't you?
- Reducing the amount of income you use to pay your monthly bills would give you peace of mind, don't you agree?

2. Alternate Advance Questions. This is a question with 2 answers. Either answer of agreement lead toward the major decision.

 I have time for a visit on Monday, or would Tuesday be better?

 About the protection I will give you, which would you prefer, setting this up on a monthly or annual basis?

3. Involvement Questions. It's a question that people you serve and are trying to recruit must ask themselves and answer after they either own the program, replaced the product,

or said I will come to a meeting to look at your proposal/company. Because these questions are somewhat assumptive, we have to preface the question with "Not to be assumptive..."

4. Porcupine Questions. Answering a question with a question, then writing the answer on your paperwork. These are used when a client asks a question that indicates they are ready to “buy”. For example, he asks “how soon are we covered?”

Since you don’t have the sale, yet, you respond: “How soon would you like to have the security of having this protection?”

Or, “_____, how soon would you like to start sleeping better, knowing that you’ve taken a major step towards financial freedom?”

On the recruiting end, she asks “When will my training start?” You say “How soon do you want to get started on the road to financial success?” Or, they ask “Who will train me?” You say “Is there anyone that you won’t work with?” “No, wonderful, then we should get started!”

Or you could say “Is there someone that you would prefer to work with?”

5. Thought Provoking Questions.

These are the Who, What, When, Where and Why questions. They are probing questions. The answers to these questions will give you valuable information on how to proceed with the balance of your presentation.

THE SECOND MAJOR COMPONENT IN COMMUNICATION IS LISTENING. HERE ARE THE REASONS TO STRIVE TO BECOME WONDERFUL LISTENERS:

1. It provides clear communication with few challenges.
2. It allows you to hear clues for potential future business.
3. Establishes a higher level of confidence with the client (because I'm coming across as an expert advisor and consultant – we don't want to come across

THERE ARE THREE BASIC TYPES OF LISTENERS:

1. Poor listeners. All of us begin here because we don't know what we're doing. I think about my fear and me instead of focusing on them. A poor listener doesn't even hear their words because they are so interested in what they're going to say next. And, they are oblivious to body language. [Note: go to the book store and find one of the best books I can on body language and study it.]

THERE ARE THREE BASIC TYPES OF LISTENERS:

2. Average Listener. They hear most of the words, but miss most of the meaning behind the words. They are somewhat aware of body language.

3. Empathetic Listener. They are totally focused.

They do their best to forget anything else that's going on in their world. They intuitively know the messages behind the words and have studied body language.

WHY DON'T WE LISTEN? THERE ARE 5 MAIN REASONS:

1. Fatigue. That's why it's so important to conserve your energy and emotion. That's why good sleep, good food, good nutrition, exercise, all these things add together to produce a person who has lots of vitality and energy.
2. Semantics. Don't say a word that they don't understand. This will breakdown communication. If you don't understand them, say "Would you help me by clarifying what you just said?"

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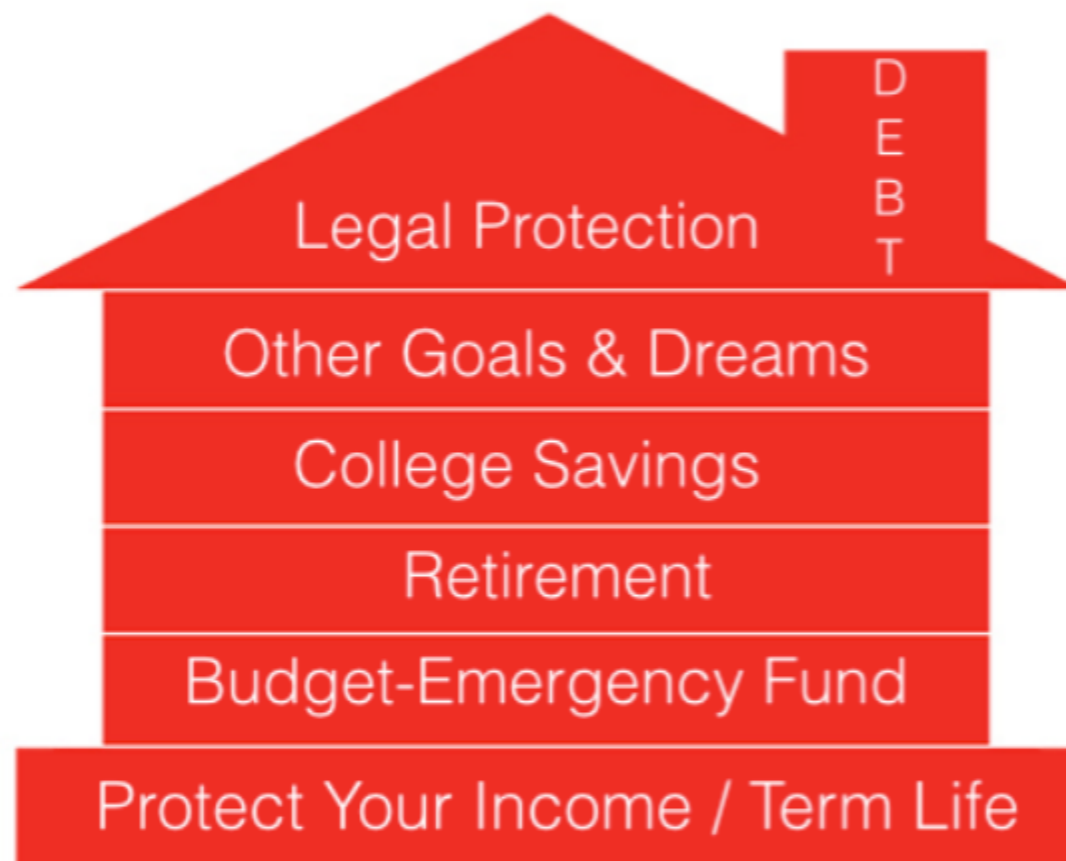
3. Speed and Volume of Conversation. Start a new habit. Consciously match their speed and volume of speed for 90 seconds. Don't start right into your presentation. Ask them some probing questions. Listen for the volume and cadence of their speech. Then match it. If you don't, then they won't relate to you. Very important technique. If they don't relate to you, they'll begin to close their minds to you. That's a bad thing to have happen!
4. External Distractions. A pro learns how to handle external distractions. Primary distractions include: their children, blaring TV (for this one just speak very softly until they lower the TV), etc.
5. Body Language.

WHAT TO DO WHEN YOU WANT TO BE LISTENED TO:

1. Make good eye contact. This is imperative if you want people to listen to you.
2. Say Something Worth Hearing. Keep thinking “I must say things they want to hear”. Keep thinking “How are they benefiting from what I’m saying?”
3. Speak Their Language. With experience, you will be able to vary your presentation to effectively communicate with anyone.
4. Take Them Out of their Normal Environment. The way we do that is to have them mentally start dreaming a dream.
“_____, I know this may sound silly, but Middle America was not taught in school a very important rule. It’s called the Rule of 72. It’s a concept of money growing rapidly. Many people aren’t aware of it, and I know as I talk to you about having financial freedom, based on your current financial situation, you might have a feeling of disbelief that this is possible for you. Please don’t let that happen. Because we’ve served so many families that 10, 15 years ago started off with a small monthly contribution to our program taking advantage of the Rule of 72 and, today, are sleeping better than ALL of their friends and relatives because they got started and let us at PFS plant the seeds for financial freedom and financial independence.”
5. Establish What You’re Going to Say is Important to Them.
Have a sentence or two that say “Tonight, could be one of the most critical evenings of your entire life, because what I’m sharing with you can alter your family’s destiny and financial future.”

BUILDING YOUR FINANCIAL HOUSE

DEBT OVER PAYMENT \$ _____



Net Income:

\$ _____ X 10% = _____

\$ _____ X 15% = _____