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# Turn On The PMA and Expand Opportunities

### Article Highlights

- Attaching referral sheets to brochures and leads
- Inserting Life brochures with Health brochures and leads
- Personalizing service by showing you care
- Impacting your business with a Positive Mental Attitude

*See article for further detail.*

Recently, I spent a few moments contrasting today's way of doing business with when I first joined this organization as an Agent nearly 22 years ago. The challenges for me in 1980 regarding contacts, interviews, sales and retention were very similar to what some of us see today. As I recount these old days, I'll be singing to the choir for many of our long-term veterans who recall and enacted these applicable solutions for increased activity. Many of these same agents and managers sit on our President's Council or Agent Round Tables today, with many millions of dollars of in force premium to show for it. Most still use these methods now on a daily basis, even with their leads, for good reason: **they see their own Positive Mental Attitude (PMA) as a solution to make real dollars.** People in sales are different from everyone else in the world, because these strong salespeople allow themselves the gift of a perpetually sunny disposition. Some weeks we may have some sales fall through, a "bad lead" where the customer can't qualify, or maybe we even take something our manager says the wrong way. But we are resilient! We have rubber in our rear-ends and always bounce back! Good salespeople don't let small things affect their attitudes. **The greatest strength which all superb salespersons or sales managers have is the true ability to have a perpetual focus on what's right – and a positive frame of mind in increasing ingenious activity to set sales standards of excellence!**

### PIVOTING YOUR ACTIVITY TOWARDS ADDED REFERRALS

In 1980 my Branch Manager, Jerry Bruce, noticed that my sales weren't up to snuff and asked about my referrals. Then our lead program was simple: knocking on cold doors, making phone calls out of the phone book, and seeking referrals from both prospects and customers. Referrals were the name of the game then, because there was really nothing else in existence. Frankly, in the very beginning, I didn't sell many apps each week because **I couldn't remember to ask for referrals.** I simply went about it haphazardly – cherry-picking by trying to recognize the houses of seniors. This prospecting method wasn't very impressive without a solid referral process of course, and neither was my pay. In response, **my manager had me physically bring him every sales brochure in my car and asked the secretary to clip a referral sheet to every single life and health brochure.** He suggested that I fill out referrals on every prospect that I approached, with no exceptions. He asked only for a Positive Mental Attitude in return. I did what he asked with PMA, and I was amazed. My referrals skyrocketed and my sales quickly followed. **Activity was and still is the name of the game, even 22 years later, regardless of leads.**

### PIVOTING YOUR LEADS TOWARDS REFERRALS

In 1984, Jerry and I began mailing our own leads for agents, at our own expense. I was doubtful of my need to generate costly "hot mailings" as he called them, since the referral program worked so well (and I might add, was free too). But wisely, he asked me to exude a PMA to also experiment with direct mail and newspaper lead inserts. **Most importantly, he asked me to continue to use his original system to get referrals from the leads within my unit, by filling out referral sheets on each of these lead prospects too!** Sales again jumped dramatically. We even suggested that our agents ask the prospect if we could put our names in the back of their phone book, whether they bought or not. Surprise! Names and numbers for referrals were in their phone book, and sales yet again went through the roof for my entire unit. **Needless to say, I am a true believer in referrals. It works, but without a systematic, organized referral process the agent is destined to leave too much money on unseen prospects' tables.**

### PIVOTING INTO LIFE SALES

Later, my manager asked why my Life sales weren't up to par either. As I began to explain that **I just didn't remember to present Life,** I instantly saw the solution and knew it would work wonders here too. From then on, the secretary clipped a Life brochure to every Health brochure, again as a simple reminder to present Life. My Life app counts soon followed the referral counts too. Obviously, the reminder worked wonders. **So, once again, have your secretary place an RT-85 app with every health app that you are handed (along with the referral sheet) and watch your Life sales skyrocket too! Really, it is that simple – remember to ask, and ye shall sell Life with Health too.**

### PIVOTING TO ALL PRODUCTS

In order to generate a strong mail return, each of our lead programs must focus specifically on one product; **however referrals get us to everyone in the market.** Today, UA spends tens of millions of dollars on leads, but our extra gravy leads are free through simply **remembering to get referrals of all ages from our seniors.** Just by discussing the referrals and filling out the form, I sold every underage and overage product we offered. Today as other companies reduce, eliminate or cancel underage policies, the opportunity for us to use referrals effectively is far greater today. The largest in force agents today got that way by asking for referrals as a habit, rather than as an exception. The best in management assist their agents to remember to sell more, through systems of referrals. **I simply had good leadership from my manager, who took the time to help me. So, fill up your sales kits with all of our diverse products, get referrals for all of these too, and watch your ancillary sales escalate as well.**

(Continued on page 9)

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## (Continued from page 3) PIVOTING TO BETTER PERSISTENCY THROUGH REFERRALS

Agents and managers with the most productive organizations have so much in force because they don't restrict themselves to contacting only the 5%-10% of the population who responds to a lead program (who unfortunately respond to our competitors' leads as well). A very significant amount of their business is from the other **90% of prospects who don't send leads in to any company, much less ours**. As a result, these intelligent people don't have other agents tromping through many of their homes trying to replace UA business. Through the use of referrals they have outstanding retention because the replacements from competing lead programs are minimized drastically, and their renewals show it. For them, the leads act as a stimulus to go out to the field and get in the houses to sell — and they get referrals while there! **So, if you too would like to grow your weekly sales and in force premium renewals more quickly, have your secretary attach a referral sheet to each lead you are handed and see your persistency catapult your income skyward.** We should work our leads, but we must work those referrals too. It definitely pays, **BIG TIME**.

## PIVOT INTO LARGER RENEWALS BY SHOWING YOU CARE

Another day in 1980, my manager asked that I go visit a customer of his and ask the lady for a referral. When I went in, I explained that Jerry Bruce had asked me to visit her, and **she gushed with excitement**, proceeding to praise him in every way even though she hadn't seen him since 1975 – **five years before!** Astounded, I asked how she remembered him so well. Silently, she stood, walked to the fireplace mantle, and pointed with pride at three birthday cards. One was from her daughter, one from her son, and one from guess who? She explained that most of her friends were dead, and many in her family had forgotten her. Then, she pointed her finger at me and told me that **Jerry always remembered her, so she remembered him**. After an awkward silence, she asked if there was any way she could help me. I told her that she already had. She willingly gave me many referrals. The next day, Jerry pointed out his reasoning. Some agents send Christmas cards, which is fine, but they are lost in the shuffle with other impersonal pre-printed cards from auto dealers, banks, and dozens of other business people. **Birthday cards and Thank You cards go a long way** in a day and age when personal service has nearly become extinct – especially among the elderly customers who remember what excellent service was in their youth.

While some agents might say that it is too expensive to send thank you and birthday cards, I say it is too expensive not to do so. Consider this: the postal rate is .34 per mailed piece, so that's .68 for two cards. Add to that the cost for two cards themselves, which the branch can get from supply for .10 a piece, including the envelope. The total cost comes to less than \$1.00. How does an agent who writes 100 apps per year make the program pay for itself at \$100? Save just one policy renewal from lapsing. **Do this, with PMA: from now on when you turn in your applications for an advance check, include two cards, in two stamped, self-addressed envelopes. Personalize the notes in each on the day you wrote the apps while you can clearly remember their personal situation. The thank you cards will all be dropped in the mail by the branch secretary immediately. It causes her no extra work to do so. On the birthday cards, leave the envelope open and on the inside of the flap write the month it is to be mailed. The secretary can then file the birthday cards into the correct month in a 12 month file, and then each month she can simply drop the entire file's contents into the mailbox for you. There is no extra work or cost for her here either, as they are all pre-stamped, pre-addressed, and most importantly personalized by you, the customer's caring agent.** Simple, yet effective. Thank You cards **minimize charge-backs**, and Birthday cards **maximize customer retention**. Believe me, you'll be dollars ahead.

## PIVOT TO PMA AS A MINDSET IN PRACTICE

Positive Mental Attitude comes from hearing the truth and acting on it. Through the years, I have personally recruited hundreds of agents and managers. Nearly all of these agents stated the reason that they were leaving their agency or company was because the manager told them that they had a NEW lead program that worked great – until the funding ran out and the upstart program stopped. Prospecting through referrals will always be a way of life for those willing to learn tried and true systems, in addition to any lead program. **At UA, we have a lead system that's been in place in its present form since 1994.** With nearly a decade of proven success and funded by production (not agents' checkbooks), it will continue strong. We have well over 50 years of prospecting and sales knowledge passed down through several generations of management. UA helps finance agents quickly into our company with weekly or daily checks. We have **superb products** and **solid financial ratings** with a **marked commitment to the senior market second to none**. Other companies come and go; however, through thick and thin, we continue to have the best, most reliable marketing plan in the United States. UA offers no short-term special "deals". **We will always be there. I'll not make any bones about it: I'm proud of you and proud to be a part of our T.E.A.M. United American - a heck of a company to be recruited to 22 years ago, and I'm fired up about it today!**