

# Selling Supplements?

It's Not All

About Insurance,

# But Shoes....



Many of you are familiar with John Cleese as a talented actor and comedian. You've watched him frolic through episodes of "Monty Python" or display his zany comedic abilities in "A Fish Called Wanda." But you may not know he is also a skilled director, teacher, writer and businessman. In the 1970s, Cleese expanded his talents into business training films and spent the next several years selling his product and honing his sales skills.

In the March 2003 issue of *Independent Agent*, writer Gin Phillips shares the businessman side of this incredibly gifted individual. According to Phillips, "For him (Cleese) successful selling - that is, successful persuading - clearly depended on understanding the person on the other side of the theoretical (or literal) counter." Adds Cleese, "The

hardest thing of all is to put yourself in the other person's shoes. It's the basis of every transaction. You have to think, 'Where is this other person starting from, and what do they want out of it?'"

Put yourself in your client's shoes. You've heard it before and you'll hear it again. It's fundamental to successful sales, whether you're selling hospitalization coverage, Med-Supp, annuities, life, long term care, critical care, final expense coverage or cancer insurance. Know your prospect and understand his or her needs and personality. That knowledge will help you design the most productive sales presentation possible. How about some other suggestions for successful supplemental selling?

- **Gain Your Prospect's Trust.** Look and sound trustworthy. Dress professionally, use correct grammar, avoid slang and any language that might be deemed inappropriate for a business setting.
- **Get Your Prospect Emotionally Involved.** The biggest decisions we make in life are not based on academics, but on emotion. Draw a correlation between the product and an emotional issue or concern of the client's.
- **Know Your Products.** This is paramount. You can look and sound wonderful on the surface, but if you don't demonstrate product knowledge, it's all for nothing. Your prospects and clients must feel confident that you have the expertise to know what is right for them and to help them make the best choices and decisions.
- **Be Open to Opportunities.** If you concentrate your efforts on selling LTC coverage and have scheduled your presentation for the same, be open to selling other products to that client as well. During the course of your conversations you may learn of other needs. Take advantage of that information.

And above all, take to heart another tip from John Cleese: inject humor into your Agent/client relationships. It will add warmth and generally raise the comfort level for both of you. As Cleese says, "Humor is a wonderful thing - it carries so much." Use it!