THE NEWS AND IDEAS MAGAZINE FOR UA'S BRANCH OFFICE DIVISION.



MEET UA'S FIELD VICE PRESIDENTS AND DIRECTORS!

PAGES 6 & 7



UA Milestone We're 60 and still going strong...pg. 4 In this issue...

Recruiting Series

It's the final step to keeping that soon-to-be top producer...pg. 8

Delivering the Presentation

Take the fourth step in the sales process...pg. 9



UNITED AMERICAN

For more than half a century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-onone Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

www.uabranch.com www.unitedamerican.com HOME OFFICE (972) 529-5085

VISION

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VISION 2 AUGUST 2007



ATTN: ALL AGENTS

PROCARE RATE APPROVAL

A special mailing regarding **ProCare Medicare Supplement** rate approval for new business and renewals is being mailed to Branch Agents working in **Missouri**.

The new business effective date is September 15, 2007.

ADCATALOG

Print ads are still an outstanding marketing tool, and because those available through the AdCatalog have already been approved, you can order them to use immediately. Why spend valuable time creating advertising? You have other important things to do! Go to the UA AdCatalog at **UAOnLine** to take advantage of the print ads already available.

WEBSITES

Are you using our Company's websites routinely as a marketing tool? If not, you're missing out and shortchanging your prospects. Encourage all your prospects who have access to a computer to get on the UA website at **www.unitedamerican.com**. They can learn about the history and financial strength of our Company and the quality products and services we can offer them. And the updated Branch recruiting site is absolutely the best. Check out the new and improved look at **www.uabranch.com/training.asp**.

COMPLIANCE SHEETS

We recently announced that UA health and life products are now combined on **ONE** compliance sheet, and that the new sheets also contain links for outlines of coverage, Medicare Supplement notices, and replacement forms. We also added many statespecific required notices for download.

Material that you can download and print is expanding almost daily. The availability of these materials via **UAOnLine** allows you to restock many of your required supplies 24/7. Check **www.uabranch.com/services** regularly for current rate cards too.

ESERVICE CENTER

One of the best services United American offers customers is access to the **eService Center**. Once they are policyholders, they can access information about their policies, update personal information, and generally keep abreast of policy status. Watch for an upcoming article in *Vision*, which will highlight the tremendous value the eService Center brings to both you and your customer.

PROMOTIONAL ITEMS

Don't forget the UA web store catalog for promotional items. They are great marketing tools, plus an outstanding way for Branch Managers, Unit Managers, and Agents to show off their pride in being part of UA (and advertise at the same time). The products are high quality, and the prices reasonable.

- Go to www.proteemsports.com.
- Scroll down to the bottom of the opening page.
- Click on United American Insurance.
- User name is **united** (lowercase).
- Password is **agents** (lowercase).

ATTN: ALL BRANCH MANAGERS

LEAD MAXIMIZATION PROGRAM

Here's a reminder for Branch Managers to include the recently added **Weekly Results** report with your Monday reporting form. This new report, which highlights your recruiting efforts and non-worksite production, is NOT optional. It must be included.

SUPPLY REQUESTS AS A .TIF FILE

Set your computer to scan your files in .tif format. For Branch Managers using Brother copiers and the PaperPort software provided, proceed as follows:

- I. Click PaperPort icon to open PaperPort.
- 2. At top of page, click <u>Scan</u> to display options on the left side of screen.
- 3. Below Scan What?, click Document.
- 4. Click <u>Settings</u>, then at the top of page click <u>OutPut</u>.
- 5. In <u>File Type</u> drop-down box, click <u>TIF</u>, then OK.
- To set DPI resolution: On left side of page, click <u>Scan</u>, then <u>Custom Settings</u>. Below Custom Settings, click <u>Adjust the quality of the scanned</u> <u>picture</u>. In this window, set your <u>Resolution (DPI)</u> <u>to 200</u>. Set <u>Picture Type</u> to <u>Black and white</u> <u>picture or text</u>; then click OK.
- 7. Click <u>Custom Settings</u> each time in the future you scan in text files.

INTEREST RATES SET

The **Lifestyle Annuity** rate for **September** is **4.20 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for **2007** has been set at **3.00 percent**.

If you have any questions, please contact Branch Service.

PERSPECTIVE



From the desk of... **Terry Watson** Director of Agencies Branch Office Division

I have had my eye on Terry for a number of years, watching him grow as an Agent, Unit Manager, and Branch Manager. Terry's dedication, spirit, and inner self led me to know he would be a great addition to my Director Team. I'm proud to have him on board!

– John Gore

I am thankful for the blessings that I have been given - to be able to change lives and touch individuals in such a powerful way that they are able to stretch themselves to be the best Branch Managers, Unit Managers, or Agents that they could ever be. When John Gore approached me about this position, it took some serious thought on my part because I realized what his expectations are. He does not settle for less than your best. He will challenge you to dig deep and always try harder to be the best that you can be. With that thought in mind, I realized I would have to carry the burden of growing not only new Branches, but traveling every week, and also maintaining and working with existing Branches. I would help them to grow personally and professionally and help them to develop new Agents, AUMs, and Unit Managers.

After much thought and prayer, I chose to accept this awesome responsibility for two reasons: First, United American has been good to me and my family. Whatever I can do to give back, I am willing to do. Second, if you know John Gore, you know he has a way of painting a picture with such passion that it draws you in, and makes you want to be a part of what he is working to achieve at United American. I knew I wanted to help the Company achieve growth that to some is unimaginable.

As for me, I am the father of four – two girls and two boys: Kirdain, Kirk, Arielle, and Teri. I have a wonderful wife, Zaundra, who is the love of my life, and who encourages me to be all that I can be, always supporting me – even through this huge transition in our life with me traveling all the time.

I started out in the Houston North Branch with Dennis Mitchell as my Unit Manager, who in turn became my Branch Manager. Dennis and I worked together to put Houston North on the map along with Justin White and Mike Castellano, who today run very

What an Opportunity!

successful Branches in Houston West and Houston East respectively. If I ever had to go into battle, these two guys would be the two I would take with me. I am so proud to have been able to work side by side with them and very proud of where they are now with UA.

What can I say about my brother Dennis Mitchell? It's a relationship that can't be explained. We have been through so many things together. He is one of the reasons I'm with UA, and I'm proud to have him as a friend and a brother.

My goal for all my Branches is to take them to heights they can only imagine, and to develop leaders in each Branch, and give those leaders the opportunities that I have been given. My Branches know I'm tough, but fair, and would not ask them to do anything I have not done already. I recall one incident when I was told that it was difficult to sell in the state in which a particular Branch was located. I took an Agent into the Branch's phone room, set three appointments in a one-hour time period, went into the field with her, and sold two policies (with life on both, John). The Agent, who had planned on quitting, went home with about \$500.00 that day and is now a producing Agent for that Branch. I don't tell this story to brag; I tell this story because if I can't show you it can be done, how can I possibly expect you to think it can be?

I have been with UA for eight years and have seen and experienced a lot. One thing I can say for certain is DON'T QUIT. DON'T GIVE UP, even if things are not going the way you want. Plant your feet and dig harder given the task at hand. You will come out on top! If you ever meet me and want to hear my story as one who has survived and overcome challenges, I will be more than happy to share it with you. Bottom line is this: "If it's in there, you can pull it out!!!

At the end of the day I want to know I helped somebody – whether it was helping to grow a Branch or helping the people to grow within the Branch. Did I make a difference in someone's life? Is that not what we are put here to do? Touch a life and make people better! If I can do that each day, my life will be better as a result of changing someone else's life.

HAPPY 60TH ANNIVERSARY UNITED AMERICAN! 1947-2007



C.L. Dunlap Founder and First President of United American

Yeah, UA! It's our Diamond Anniversary - 60 years and still going strong. Thousands of Agents in the field nationwide and more than 700 people working at the Home Office make up United American today. But, ever wonder how it all began?

It started as one person's American dream - Founder and first President of UA - C.L. Dunlap.

Upon graduation from high school, C.L. Dunlap briefly worked for a casualty company in Dallas, which gave him an introduction to the insurance industry. An enthusiastic and determined young man, Dunlap left the working world for four years to study law at the University of Texas in Austin. When he returned to Dallas, C.L. started his new career as a practicing attorney.

C.L. was also an experienced pilot with a commercial pilot's license. When World War II broke out, he joined the U.S. Navy to put his flying experience to work for our country. Dunlap served as a Naval pilot and flight instructor during his service in the Pacific theater. It was during this time overseas that C.L. became particularly interested in the life, accident, and health insurance fields. A dream was born!

Dunlap spent many hours dreaming of starting his own insurance company. When he returned home from the war, C.L. took his life's savings, as well as the help of relatives and friends who had faith in his abilities, and turned his vision into a reality. United American Insurance Company, or UAICO as it was known in 1947, started as a one-man operation. The official founding date of our Company was June 23, 1947, however, business did not officially begin until August. During the first year of operation, two people came on board to work with Mr. Dunlap - W.H. Coleman Jr., a CPA, and Kay Holt, their secretary.

Since its humble beginning, United American has thrived, outgrowing several of its buildings. Not only is 2007 our 60th anniversary, it is also the year our new building at the Home Office will be completed. Growth is good. So is the American dream.

On both the 20th and 30th anniversaries of United American, the Company's magazine back then - *The News Flash* ran a personal letter from C.L. Dunlap. We believe his message, changed only to include this year's anniversary, still holds true today:

"For I have found that, although good policies are necessary in the insurance industry, it is really the people involved who make a company. It is you, and those like you, who have made United American what it is today, whether you have been associated with the Company for a matter of days or for many years. And so, the celebration of our 60th anniversary is really a salute to you. Without you, it would not have been possible. To you, on behalf of the many others of us in both the field and the Home Office, I would like to extend a very heartfelt ... many thanks."

- C.L. Dunlap

SHIP YOUR ADVANCES TO THE BANK QUICKER!

WHAT CAN BROWN DO FOR YOUR ADVANCE?

Did you know that UPS delivers 15.6 million packages daily?* Ever stop and think about how Wal-Mart gets all of those products from thousands of suppliers onto its shelves? No matter the industry, product, or company location, businesses cannot function without shipping. But what's the big deal about mailing a package, and what does it have to do with getting

your advance quicker? More than you think. In our industry, how you send your new business applications to the Home Office can affect the processing time frame, which impacts how quickly you get your advance.

CHOOSE THE QUICKEST SHIPPING METHOD

There are many different carriers available these days – UPS, FedEx, etc. Most of them offer several different service options. Air shipments cost more, but they get your packages to the Home Office faster. Ground transportation costs less, but it takes longer. So, if you want a quick advance, choose a quick shipping method. Be aware: there are shipping options available that promise to deliver your package the "next day." But, just because it is delivered the day after you mail it, does not mean it will be processed that day, especially if it does not arrive at the Home Office until the late afternoon.

TRACKING NUMBERS

Most carriers offer tracking numbers, which enable you to monitor the status of your package en route to the Home Office. Each carrier has a website where you can type in your tracking number to see where your package is at any given time. While the odds of losing packages are slim given the high-tech automation carriers use for sorting, packages can still get lost due to the large volume handled each day.

WEATHER, HOLIDAYS, AND GEOGRAPHY

Just because it's sunny where you live, doesn't mean it's sunny at the Home Office. If you live farther North where

snow is a common issue in the winter, expect delays. If you live in Texas, hopefully this summer you owned a golf umbrella and a good pair of rain boots. Weather matters, and it can delay the transportation of your applications.

Holidays impact the receipt of your applications at the Home Office too. Because shipping carriers observe federal holidays, they have to play catch up the next day. This may overload the Home Office mailroom when it too resumes operations after a holiday. Winter is the busiest time of year for all shippers because of the holiday season. Did you know that UPS forecasts the delivery of between 15 million and 21 million packages a day between Thanksgiving and Christmas?* Reality is, your envelope is just one among millions being shipped. Think of it like standing in line at the grocery store. Your packages have to wait their turn just like you do.

Factor in distance when choosing a shipping method. Lexington, Kentucky, is 869 miles from McKinney, Texas. Plano, Texas, is 12 miles from McKinney, Texas. Which package will arrive faster? Geography matters. If you live farther away from the Home Office, factor that into your selection of a shipping method.

Did you know ...?

- Monday is the heaviest mail day at the Home Office.
- As many as 27 to 30 trays with 200 to 300 pieces per tray are received on Mondays!
- All incoming mail goes to the mailroom first to be sorted by department.
- There are 31 departments on the mailroom sorting/ delivery list at Home Office.
- There are more than 700 employees at the Home Office.
- The mailroom delivers mail to all departments three times a day.

Before you send your next batch of applications to the Home Office, do a little research to make sure you are using the quickest method available. *Of course, e-apps are the quickest of all!*

Next time: A fast car, football, and your advance ...

Meet our Field VPs and Directors

UA's Field Vice Presidents and Directors bring an extensive variety of life experiences to their positions. One thing they all share in common is their strong belief in the UA opportunity. John Gore is very proud of this talented and expanding group. After all, he "remembers when there were only two!" You've already met Terry Watson on this month's comment page. Now let's meet the rest of John's dynamic team!



Rick Hughes – Field Vice President: Rick coached college basketball for almost 25 years and worked at several junior colleges and NCAA Division II schools before joining UA. Rick's wife, Wendy, is a college professor, daughter, Lindsey, a college student, and son, Granger, a high school senior. Says Rick, "My goal is to make my Branches better each day by communicating a vision for them to believe in and follow. It's my philosophy for each Branch Manager to see me making an impact in their office. My desire is for them to follow my direction when I leave their office. That tells me I have made a difference!" Sounds like pretty good coaching!

Doug Mitchell – Field Vice President: Doug began his career in the banking and financial services arena and ultimately was responsible for an 85-Agent sales team and millions in premium. He joined UA in 2005, became a Director the same year and Field VP earlier this year. Doug believes, "It is only by making those around me better that I can advance to higher levels. I have learned a great deal from both veteran and rookie Branch Managers. My goal is to inspire passion in the management team at UA, which helps to create and maintain the level of excitement needed to do our job each day. With an understanding of UA's corporate vision and the respective vision of each Branch Manager, we have the opportunity to help thousands of new Agents achieve financial and professional success each year." Doug and his wife, Janet, have three daughters, Lauren, Megan, and Hannah.



Mike Narrell – Field Vice President: Mike's operations/sales background provided a strong foundation for the Field VP position he assumed in October 2006. According to Mike, "Recruiting has been, and always will be, the lifeline of this business, and in the coming months, our focus on recruiting, consistent training, and developing future Branch Managers and Directors will be key to our success. By increasing recruiting, Managers can be more selective with the process and may be able to eliminate the 'end of the month push.' New Branches are critical because production growth mirrors new Branch growth. Right now, we are planning for 40 new Branches annually, and a new Director for every ten Branches. It's imperative we invest time and energy in our future candidates now to ensure that our growth continues. I look forward to being part of our continuing growth!'' Mike and his wife Jennifer are expecting their first child.

Mark Acre – Director: Having previous work experience in both the hospitality and medical fields, Mark was ready and willing to take on UA prospects when he joined the Company in Springfield West in 2005. He was soon promoted to Unit Manager and was our #5 Unit Manager in 2006. Mark is happily married to Stephanie, his bride of two years. She is in the doctoral program for Physical Therapy at Missouri State and will graduate next year. Mark is excited about this new opportunity with UA. "As a Director, I would like to offer new insight on how to provide consistent growth within each Branch in my region. I feel this will create future leaders for the betterment of United American."





Richard Andrews – Director: Hailing from the windy city of Chicago, Richard brings a varied background to his current position. He served in the Navy during Desert Storm and attended the Naval Nuclear Power School. Richard later worked as an auditor, and even found his way to Las Vegas as an Elvis impersonator. "What I lack in insurance experience, I make up for in passion for success. I will help my Branches by sharing their desire to succeed and to grow as individuals and as a Company. I will motivate with energy and constant affirmation of the reasons we all became members of the UA family – endless opportunity and the ability to allow ourselves – not others – to determine our self-worth. I have found the last job I will ever have." Richard is married and the proud father of a son and daughter.

Mike Buck – Director: Looking for variety? Mike has it! He spent nine years as a minister, four of them in youth ministry and five as a senior pulpit minister. He's held several sales positions and even served on a S.W.A.T. team for five years for a government nuclear facility. Mike owned his own company, Diamond Communications, Inc., for several years and was very active in the business community, where he received numerous awards. He is excited about his position as Director and feels his varied and extensive work experience will be a major asset to his Branches. Mike's wife, Vickie, is a caseworker for Children's Services, and his son, Justin, is a Unit Manager in Knoxville.





Sy Martin – Director: Sy spent 10 years in the logistics industry before he brought his talents to United American. He was a HUB manager with Eagle Global Logistics and later worked with large accounts like AT&T Wireless and Nokia Americas, Inc. When Sy moved to Con Way, within four years he was running the entire region as a Regional Branch Manager, responsible for Texas, Louisiana, Arkansas, and Oklahoma. Says Sy, "UA is a great Company with unlimited potential. My personal goal is to change the lives of those in every Branch that has been assigned to me, from the Agent level to the Branch Manager level. I believe that we all can learn from each other, and I want to see all my Branches reach levels they never thought possible."

Robin Miller – Director: Robin came to UA three years ago after an extensive career in credit management. In July of 2006, she took over as Branch Manager in Tucson. "My husband Charles and I live in Tucson, and my parents live in the McKinney area, which gives me a special tie to the Home Office. In April of this year, I became the first female Director in the history of United American. I knew the first time I interviewed with UA, I would never work anywhere else. UA has given me the opportunity to provide a comfortable lifestyle for my family, and I want to help others be successful with UA. One reason I became a Director is because I love recruiting, and this position gives me the ability to help others have the same wonderful opportunity I have been given."





Doug Murdock – Director: Doug began his career with Globe Life before he joined the Branch Office Division of UA several years ago. "I have been exposed to many Directors. Most were great experiences, which helped me form my opinion of what this job is all about. As Directors, I feel it is our job to support our Branches, to carefully evaluate the job they are doing, and to provide suggestions to them, which will help the Branches to improve production."

Tim Nuckolls – Director: Before joining United American, Tim was an electrical contractor for 15 years. He was an Agent for a year and a Unit Manager for three years before being promoted to Director in June of this year. "My goal is to help my Branch Managers develop and mentor strong, successful leaders, which starts at the critical recruiting level. I was given a great opportunity with United American that changed my life, and I look forward to the challenge of providing that same opportunity for many present and future members of the UA family." Tim is married to his high school sweetheart, and they have four amazing kids – three boys ages 19, 17, and 15, and a 10-year-old daughter.





Travis Tolliver – Director: Travis went to work in 1993 for his dad, Mickey Tolliver, Branch Manager in Springfield West. "Growing up, I always knew this is what I wanted. I saw the lifestyle this business provided and realized I could control my own income. And I saw the people I could help. I was promoted to Unit Manager after less than a year. Tired of waiting for my dad to retire (I don't think he'll ever retire; he loves what he does, and I can't blame him), I took over as Branch Manager in St. Louis. Six months later, I became a Director. With I4 years experience with UA, I feel I can help new Managers build their teams and share advice with veteran Managers." Travis and wife Renee have two wonderful children – son Gavin, 8, and daughter, Logan, 4.

Tim Underwood – Director: After attending Texas Tech University and Angelo State University, Tim received his B.S. degree in Kinesiology and went to work as a coach and English teacher. Says Tim, "While coaching the varsity tennis team at Central High in San Angelo, Texas, I also worked as a hunting guide for Pfluger Ranches. This job proved to be a turning point. While guiding a hunt for United American, I met John Gore. A month later, I joined Justin White's Houston West Branch." Tim and his wife, Traci, who is a high school English teacher, have two children, Gus, 16, a high school sophomore, and little sister, Joleigh, age 4.





Dan White, LUTCF – Director: Dan is a Vietnam veteran and the recipient of, not one, but two Purple Hearts while he served his tour of duty. Dan began his insurance career in 1973 and was a company leader year after year. He created several new offices and was named Manager of the Year in 2002. Dan joined United American in 2006 and is putting his extensive industry experience to excellent use. He plans to "assist new and veteran Managers in recruiting and training new Agents, improve retention of Agents and Unit Managers, and strive to turn every new hire into a PRODUCER. That results in growing Branches, Regions, and United American." Dan and his wife, Sandra, a retired teacher, have four children and nine grandchildren.

Recruiting Basics: Step 4: The Decision

You have successfully completed your screening, reflection, and evaluation processes and feel secure that you have found some outstanding talent for your Branch. What's the final step to making it a permanent arrangement and watching those production dollars grow? The Decision!

- **Conduct a formal review.** If your candidate has successfully completed the tasks you assigned him during the probationary period and indicated the level of competence and maturity you want, it's time to take the next and final step.
 - Allow yourself an hour of uninterrupted time with the recruit.
 - Sit down with your candidate and review his activities during the probationary period. Review mutual concerns as well.
 - Review with the candidate your original list of expectations for the probationary period, and ask him if he feels he was successful in fulfilling those expectations.
 - Ask him if there are items he feels should be added or deleted from the original list of expectations and why.
 - Ask him to assign a grade in reference to his performance of the original tasks assigned to him.
- You may want him, but does he want you? Is he open and honest in his self-evaluation? Does his perception of his performance coincide with yours? Is he listening sincerely to what you're telling him?
 - Let him know how much you appreciate the hard work he has put in during his probationary period.
 - Acknowledge the areas in which he has done an outstanding job.
 - Identify the areas that have presented greater challenges for him. Discuss possible solutions for those challenges, such as additional training or extended field experience with fellow Agents.
- As in the evaluation process, consider his response to your feedback. The manner in which the recruit responds to your feedback is a good indication of whether he wants to be a permanent part of your Branch. Is he interested, enthusiastic, and energetic? If so ...
- Offer him the position. If he responds positively to what you've been saying, make him the offer to join your team. If he says yes, this is a good time to re-evaluate the expectations of his position and delegate some new tasks to him as well. It's also the time to discuss issues, such as compensation, more specifically. Depending on your particular Branch, this may also be a good time to discuss his future goals and how they may tie in with the goals of the Branch and UA in general. Getting him on the "same page" from the beginning, will make his chances for success (and yours) greater.
- End the formal review with a celebration of his new status. Invite other members of your team into the conference room or your office wherever you conducted the review with the candidate. Let your other team members know that the new recruit is now officially on board and describe for all to hear how he has already become an asset to your Branch. Get everyone off on the right foot, and you'll all have a brighter, more productive future!

Source: AdvisorToday, August 2006

Seven Steps to Success

SEVEN STEPS TO SELLING SUCCESS:

- I. Generating Leads
- 2. Qualifying Leads
- 3. Preparing the Presentation

4. DELIVERING THE PRESENTATION

- 5. Handling Objections
- 6. Closing the Sale
- 7. Account Maintenance

STEP 4: DELIVERING THE PRESENTATION

You're in sales because you're a good communicator. You thrive on the adrenaline rush when you're in front of a customer. You enjoy the challenge of gaining new business, and you don't shy away from the spotlight. Now is your time to shine! Here are some key points to remember when delivering your presentation.

YOUR VOICE

Your presentation shouldn't move at speeds found at *Daytona International Speedway*, nor at a turtle's pace. Find a happy medium and speak at a moderate tempo. Talk naturally, as if you were carrying on a conversation with a good friend. If you are covering detailed information with your prospect, slow down and carefully pronounce your words so they clearly hear the material. When giving an overview or discussing an exciting feature, speed up your presentation. Try to match your delivery pace to your prospect too. Consider their age, occupation, and personality type. Once you have set the pace of your speech, keep the prospect engaged by varying the tone of your voice.

BODY LANGUAGE AND HABITS

One of the most important things to remember while giving your presentation is how a prospect perceives your body language. Your audience is both hearing *and* seeing your presentation. Are you sitting up straight indicating confidence, or slouching displaying lack of enthusiasm? Are your arms crossed firmly over your chest making you appear unreceptive, or are they waving through the air making you appear frivolous? Moderate gesturing with your hands is desirable, especially if you are making a point or emphasizing a product feature. Just keep gesturing to a reasonable level and don't venture into your prospect's personal space. Allow adequate room between you and your audience. Professionals make presentations look easy, and those are the kind of Agents customers want working for them. If you are shuffling through paperwork during your presentation, the prospect may assume you aren't a very organized person, or that you didn't care enough about them to prepare for their appointment. Don't jingle loose change in your pocket, and avoid repeatedly clicking the button on your pen. Your personal habits, while not noticeable to you, can be very distracting to a potential customer.

AVOID THE "UH" TRAP

"Well, uh, uh, you know, uh." Avoid the temptation to say "uh" repeatedly during your presentation. If you, uh, slip a few times, it will likely go unnoticed. But, uh, if you are saying "uh" every other word, the prospect might stop listening to your content and start counting the number of times you say "uh." See how distracting that can be? Speakers tend to fall victim to the "uh" trap when pausing, switching topics, or stopping to answer a question. If you pause for a moment, especially after covering a serious part of the presentation, it's acceptable. You don't have to, uh, fill the silence.

SHOW METHE MONEY

Many of you probably remember the film *Jerry Maguire*, in which a sports agent loses all of his clients except one. A valuable lesson in this film: Treat each and every customer as if they are your only one. During your presentation, turn off your cell phone. Show the prospect that they are the most important person to you during that block of time. Their time is precious, and if you don't maximize the opportunity while you have it, you could be missing out on your next sale.

ON YOUR MARK, GET SET, GO!

By incorporating these helpful hints when delivering your presentation, your next sale will be just around the corner.

PRACTICE EXERCISES

I. Run through your presentation one last time. Consciously listen to the tone of your voice. Make mental notes of where you want to raise and lower your voice.

2. Think about your posture. Are you slouching or is your spine straight?

3. Pick up some bottled water and throat lozenges to keep handy during your presentation. Coughing or clearing your throat repeatedly during your presentation can also be very distracting.

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