

# RICHES IN INDIVIDUAL SALES

## BUILDING RELATIONSHIPS

**BY: Bill Brumett PE, LUTCF**  
**President, NewLife Marketing**

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You have heard the old scenario:	<b>TO</b>	<b>YOU HAVE TO</b>
	Make a sale .....	Ask for the check
	Get the Check .....	Make a presentation
	Make a presentation .....	Get an appointment
	Get an appointment .....	Have a prospect
	To have a prospect .....	????????????

### IS THIS TRULY THE ROOT OF THE OPPORTUNITY? SOMEONE TO SEE??

I think the solution to the root problem is developing  
**RELATIONSHIPS.**

I find it very difficult to understand why agents will not ask for and get referrals.

Don't become a slave to leads.

Every client you have ever sold or talked to is worth at least 15 good qualified leads for you to see. But if you do not develop these sources, they do not voluntarily give them to you. Here is what I do and it works for me.

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### MAIL PIECES

To existing clients I send Birthday cards, Thanksgiving Cards, Christmas Cards, Annual Report Follow-ups, and Calendars. With every piece is a request for help. A copy of a sample annual report letter is shown (Appendix A).

**BIRTHDAY CARDS:** Everyone sends them, but you need to do it to stay up with the other agents and vendors. Also, include a reminder that your client can buy more insurance now than he/she will ever be able to buy again, because of age change. Include your card with a note to pass a card to a **FRIEND**.

**THANKSGIVING CARDS:** Send especially to clients of less than one year. It will really impress them. This card will make you very **unique**. Remind them of the time of year (Thanks for your business) and ask them for referrals - **friends**. During this emotional season is a good time to remind them to make sure they have their personal affairs in order. Include your cards with a request for **friends** that you can help.

**CHRISTMAS CARDS:** Here again, you need to send them to keep up with the other agents and vendors they do business with. But remind them of the time of year and what better gift to give a family than PEACE OF MIND. Include several business cards with request to pass along to family and **friends**.

Mail Pieces Continued

**ANNUAL REPORTS:** Send a letter on the anniversary of your policyholders, especially those that are good sources of new prospects. Review their existing coverage, but our primary focus is on asking them to recommend us to their **FRIENDS**. I send about three (3) cards (one for them and two to pass out). I add a second sheet reviewing the other programs that I can provide for them with emphasis of items that I believe they need in their plan. If you know of obvious inadequacies in their plan, note them on the report.

**CALENDARS:** I send 15 to 25 nice desk type calendars (9" x 12") to the top clients that I have, my **TOP CENTERS OF INFLUENCE**. These are people that I have built my personal sales success around. These people are in the market that I want to develop. These people get each one of the mailers above with request for help through introducing me to their **FRIENDS**.

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### **WHEEL OF FORTUNE**

Think of each of your top clients as being the hub of a wheel. This group of top clients will range from 15 to 25 people and it will change from year to year. It will evolve into the nucleus that will provide you a lifetime of new quality prospects. You must develop and nurture this group of people just as the farmer fertilizes and waters his best land.

Remember - **TO REAP, YOU MUST SOW!!**

**TO REAP A LOT YOU MUST SOW OFTEN ON GOOD GROUND!!**

Around your HUB is a wheel of **FRIENDS** that they see on a regular basis. There are usually about 15 to 25 around each wheel at all times. Our job is to get the HUB, our client, to help us through their influence to get us in to see the people around their wheel. The only way to make it happen is to **ASK** and **ASK** and **ASK OFTEN** in several different ways.

### **NEW PROSPECTS & CLIENTS**

When you have closed an interview with any prospect **ALWAYS GET REFERRALS!** If they will not recommend you to their family and friends, you simply have not made a sale that will last. You have not fully developed the trusting **RELATIONSHIP** you want with a client.

Make it a part of the interview every time. Take out a piece of paper and number at the top 15., skip a line, 14. skip a line, 13. and on down the page to 1. You have now let them know that you will be there until you get 15 qualified prospects.

"Thank you so very much for allowing me the privilege of helping you with your insurance program. I need your help. The only way I can stay in business is to get good people like you to help me to see your friends and family."

The very simple question that has worked for me is something like this. "Who do you know that might be interested in a program similar to the one I showed you here today/tonight?" (Do not let them try to qualify the prospects at this time. Just names.) You pause about 3 to 10 seconds max to give them time to think. Don't wait too long, because you will get a response something like this, "Well, I can't really think of anyone.", which will be hard to recover from.

Wheel of Fortune Continued

**You proceed quickly with, “How about your**

**FAMILY:** After a short pause you say something like this, “What about your family, (name of client)?” Pause for 3 to 5 seconds. “Any children? . . brother? . . Sisters? . . Mother? . . Dad? . . Aunts? . . Uncles? . . Grandfather? . . Grandmother? . . . . ???” Continue to work their FAMILY WHEEL. You’ll get at least 2. If it is a husband and wife sale, you should get 4 to 6.

**YOU NOW HAVE 2 to 6 GOOD PROSPECTS!!**

**JOB - BUSINESS:** After the short pause you say something like this, “What about people you work with, (name of client)?” Pause for 3 to 5 seconds. “Who works on your left?” Help them visualize their co-workers and associates. “. . on your right? . . above you? (supervisors - executives). . . below you? (subordinates) . . “Who handles the personnel matters at your work?” In a family sale, after you have worked on the husband’s list, turn to the spouse and work the same list. You should get at least 4 good qualified (healthy and working) prospects. These prospects will be about like your client as far as income and ideas.

**YOU NOW HAVE 8 GOOD PROSPECTS.**

**SOCIAL CONTACTS:** In your fact/dream find interview you explored their interests. Maybe they are in a civic club, bass club, sorority, country club . . . “How about people you run around with. Who do you fish with at the bass club most of the time?”. . golf with . . play bridge with . .” You do not want a list of members. You want just 2 to 4 of their close personal **FRIENDS**.

**YOU NOW HAVE 10 GOOD PROSPECTS.**

**CHURCH:** “What about people you go to church with? Who usually sits on your right? . . left? . . in front of you? . . in back of you? . . preacher? . . song leader? . . pianist? . . organist? . . Sunday school teacher? . . assigned deacon? . . “ Your goal is to get 2 more.

**YOU NOW HAVE 12 GOOD PROSPECTS.**

**SCHOOL:** If they are not in school, they still may stay in contact with classmates. I have seen clients get out their annual or school list to review. Here again, we do not want a list of all their classmates, we want their good **FRIENDS**. Goal is one or two.

**YOU NOW HAVE 13 GOOD PROSPECTS.**

**PERSONAL LIFE:** “Who cuts your hair? . . is your attorney? . . accountant? . .” “Where do you buy gas? . . groceries? . . clothes? . . shop? . .” on and on!! There is a wheel of people around each of these prospects. Get 2 names.

**YOU NOW HAVE 15 GOOD PROSPECTS.**

When you finish with the list, depending on the time and patience of you and your client, start asking questions about the people. Address, spouse, children, tobacco/non-tobacco, job, hobbies, income, health, . . . fact find. Qualify them. Find out all you can!!

Now take the time to think of other spokes in the wheel. The list can grow and grow. You will find yourself with well over 100 names in your hopper in a short period of time as you follow up on these prospects. Just like inventory on a store shelf, you must use them or throw them out!

**GO SEE THEM NOW!!**

Any prospect over 72 hours old is just like Humpty Dumpty sitting on the wall. If you do not **see them NOW**, they may fall off and break. Their personal situation could change and drastically affect the outcome of your opportunity. **CALL THEM TODAY!!**

**COMPETITION:** You are really not in competition with other agents or financial advisors. We are in competition with the people that sell the additional cars, new refrigerators, new toys, and other depreciable assets. We have to get folks to take this money to guarantee their tomorrows. The only way to do that is through building relationships based on trust that will last for a lifetime. They will then refer their children and friends to you without you having to ask.

What are the numbers? You have 15 on your list to call. You call them and will get appointment with 6 to 8. One or two will stand you up or put you off. You will see 5 or 6 and sell 1 or 2. The 5 or 6 you see will give you at least another 15 people each to see. It will never end, when you work the system!! The population in any area turns about every 8 years. You will never see everyone.

It works for me, because **I WORK AT IT** every day!!

**IT'S A REAL WHEEL OF FORTUNE!!**