



The Most Important Sale You'll Ever Make

Take a minute to think ...

What was (or will be) your MOST IMPORTANT DI sale?

Has it happened yet or is it yet to be experienced?

What specific characteristic defines the MOST IMPORTANT sale?

**Is it premium size? Plan design?
Number of lives? Persuasive prowess?**

How about one sale's ability to trigger future sales, successes and earnings?

I believe that the sale that opens the most doors to the future is the MOST IMPORTANT sale you'll ever make. But where do you find that sale?

You won't find it in your CRM system. You won't find it at your Chamber of Commerce meeting. And you certainly won't find it networking with other t-ball parents. That's because the most important sale you'll ever make is staring at you in the mirror every morning and every night. Yes, the MOST IMPORTANT sale you'll ever make is selling yourself. It is the only sale that will trigger an endless flow of sales, successes and earnings.

disability
insurance
services **dis**

The secret to the MOST IMPORTANT sale is two-fold:

1. You can never successfully sell something that you don't believe in. You've got to have a compelling story to tell. Belief, passion and personal connection will close more sales than any technique, statistic or lead generation program.
2. The only sure way to protect your ability to create earnings is solid DI coverage. Of course, just like everyone else ... your work is sedentary; you are healthy; and the likelihood of disability is scarce, right? Think again.

One man's MOST IMPORTANT sale

Way back when, it was hard to find a life agent who didn't have his or her own DI policy. After all, DI was presented as an integral part of nearly every client's insurance plan. They were thoroughly versed, trained, and believed in the importance of the coverage. They wouldn't be caught without it. In fact, Ron Bennett, CLU, ChFC, Principal of Disability Insurance Services was just such a guy. He explained, "It never crossed my mind not to buy it. I lived it, breathed it, and believed in it." And thank God he did. Thirty years and a few policy enhancements later, he was diagnosed with cancer at the young, healthy age of 54. Even then, even as a DI expert, he refused to accept that he was disabled. He didn't file a claim and struggled to keep working through the fog and exhaustion of chemo. And eventually, he persevered, got better and kept working, never collecting a dime of the DI benefits he'd paid premiums on for the past three decades. Then, a few months later, the disease struck again, more vindictively the second time around. His chemo dosage was quadrupled and there was no longer any denying the invincible, looming disability.

The rest of Ron's story will warm your heart and your clients' hearts too. When his ability to work became even further impaired under the strain of his cancer treatment, he reluctantly filed a disability claim, not expecting any extraordinary outcomes. Ron's adjuster reviewed his medical file and discovered that in fact, his doctor considered him totally disabled months earlier during his first round of treatment. Despite the fact that Ron had continued in his responsibilities as a business owner, the disability insurance carrier paid full benefits retroactively for his first period of disability. Then, it continued paying the claim without the penalty of another elimination period for his second period of disability. It gets even better ... During Ron's two-year period of treatment, his income increased because his business was growing. However, because Ron was a business owner, the increased income was not clear-cut. The carrier opted for the "generous" interpretation, paid his residual benefits, despite the increased income. The benefits Ron received exceeded the premiums he paid over the preceding three decades.

Today, Ron is a very persuasive seller of DI because he has a story — not just the words — but also the passion, the emotion, and the desire to make sure that others don't go without this crucial protection that safeguarded him and his family in their worst hour of need. He truly believes in the product and in the integrity of the industry. He explained, "So many people believe that the insurers will do everything possible to deny claims and minimize payments. Some carriers may be that way, but in my experience, the opposite is true. I think insurance companies are largely run by people just like you and me, who get up every day with the goal of doing the right thing."

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Ron's advice for agents everywhere: "You don't have to be disabled to feel passionate about DI insurance. You just need to connect with people. We've all been sick, at least for short periods. We all know someone who has been disabled. Use their stories. Use my story. Log on to life-line.org and use its stories. Stories illustrate the need for DI better than any statistic. Statistics are good for grabbing attention, but they're forgettable. People don't forget stories. They ponder them, share them and ultimately act on them. Your job as an agent is to protect others from risk and exposure. The biggest risk and exposure your clients face is disability. So, why do most only have a life insurance policy? Get your story straight and then tell it. But just make sure your story starts with you." Another savvy tip from Ron ... "Don't get caught up in the bells and whistles of policy design. Sure, everyone wants a Mercedes, but it's OK to start with any vehicle. Even a policy that just pays for two years is better than nothing at all. Keep it affordable and realistic for your clients."

Another story to live by

Lynn Johnson, CLU, ChFC began her insurance career in the 80s as a life agent. By 1984, she was selling DI and by 1988, she made her MOST IMPORTANT sale — she bought her first DI policy. For Lynn, it was an obvious choice. She explained, "There wasn't any defining event or experience — it just seems pretty apparent that if I lost my ability to earn a living, my choices would be severely limited. I didn't want to be in a position of relying on someone else to support me." Less than 10 years later, that obvious choice paid off in obvious ways.

Lynn was involved in a waterskiing accident that resulted in an injury to her lumbar spine. She endured three years of pain before finally undergoing an Open Lumbar Micro Discectomy. For months, Lynn could only lie or stand. She could not sit. She could not drive. Could your income sustain months of no driving, no sitting and enduring constant pain? Fortunately, Lynn's didn't have to. Her disability policies provided the protection she needed to recover from her injury without the added stress of financial burdens.

When asked about her advice for DI agents, Lynn replied, "I have always recognized the fact that next to your health, your greatest asset is your ability to earn a living. I feel very passionate about the responsibility you have to take care of yourself. It's nice to think you will always be provided for, but the fact of the matter is that no one has a crystal ball. You owe it to yourself to protect that asset. We all have worked very hard to be where we are and it is not practical to assume everything will just work out." Lynn also stressed the importance of explaining residual benefits during the sales presentation. She said, "In my interviews with clients, I emphasize that one can suffer a very significant economic loss without being totally disabled. I ask clients to imagine something that sets you back but doesn't take you out, such as I experienced with my back injury."

Lynn is amazed by the number of folks who have life insurance but nothing for disability coverage. She related the story of a friend telling another friend, "If you're dead, you're outa here." Sad, but true. Many people are helping others but have never stopped to help themselves. She elaborated, "The bottom line is that I want to make a difference and it is that desire which creates the drive for me to encourage people to protect themselves. I encourage those in this business who want to make a difference in people's lives, to begin with their own income protection plans."

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So what's your story? Have you made your MOST IMPORTANT sale?

Today, the picture is much different. Almost no one exclusively sells DI. No — today agents and brokers sell health and personal lines and life and they occasionally throw in some DI for good measure. So, it's much easier for agents to push the need for DI coverage back in the priority line. It's not uncommon to see today's insurance agents offering coverage to their clients that they haven't purchased for themselves. But, the key word is OFFER. They OFFER it but they rarely SELL it. The reasons are simple. There's no story. There's no passion. There's no personal connection. Clients can sniff out a "cold" sell faster than an agent can open his briefcase.

Yes, statistics will grab their attention — but only momentarily. Then, most clients will explain them away, citing inapplicable sources, different circumstances and a host of other scenarios. So what's going to move clients past each and every objection; motivate them to ignore everything else competing for their resources; pull out their checkbooks and start writing? One thing and one thing only: The story you tell — starting with your own.

Personal connection is the secret ingredient of marketing and sales success stories. Just take an informal poll of the commercials on TV. How many commercials show pets, kids, grandparents and families? Stories, personal connections and emotions sell. Does your sales presentation have the compelling elements?

- Have you purchased a DI policy yourself? (If not, do so now — you'll buy at wholesale prices because you get to pocket the commission!)
- Do you feel passionate enough about DI to provide a personal testimonial?
- Why did you procrastinate at first? What made you finally decide to get coverage?
- Have you personally been disabled?
- Have you been so sick that you couldn't work?
- Have any of your family members been so sick that they couldn't work?
- What's the story that you're sharing with your clients?

Tell your story. Tell Ron's story. Tell Lynn's story. Make the connection because you know it's important. You and your clients need DI protection more than you need life insurance. Make the MOST IMPORTANT sale of your life ... and open the door to your future.