

Final Expense Telesales Tips

Are you interested in selling **Final Expense Insurance** over the phone? Perhaps you're worried about making the transition from face-to-face sales to Telesales?

Did You Know That The Average Final Expense Commission is \$600+ Per Sale...

What a great way to supplement your Medicare Enrollments! Check with your Manager, IMO, FMO for contracting information for Final Expense.

We'll describe how face-to-face Final Expense Agents can make the switch to Telesales for Final Expense.

Here Are Tips That Have Helped Many Agents Make The Change From Face-To-Face To Over The Phone Sales.

LET'S BEGIN...

Tip #1: Slow It Down...

Here's a big tip for first-time telesales agents... Simply **SLOW DOWN** your Final Expense Sales Presentation over the phone.

The biggest disadvantage of selling over the phone is the lack of body language and visual cues to strengthen the bonds of rapport and trust between you and your prospect. And the core component to sales success... **ESPECIALLY selling over the phone... is building a solid level of trust.**

So, what do you do to build better levels of trust over the phone?

Focus not just on **WHAT** you say... but on **HOW** you say it. **For example**, when you're building rapport, take time to really connect with your clients. Avoid rushing immediately into the sales presentation. Instead...

REALLY get to know your client, show them that you care more than simply making a sale.

It may seem strange at first to slow down and go deeply into rapport-building. But over time, you'll become comfortable with it.

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Tip #2: Target Local Leads...

This is a strategy we've recommended to agents accustomed to face-to-face Final Expense Sales.

If possible, a solid process of transitioning to Telesales involves targeting the same local area you'd target your normal face-to-face leads, as opposed to statewide or multi-state leads.

Here's Why...

First, if your goal is to get BACK into face-to-face sales at some point in the future, then it's easier to work those leads that never answered your original calls.

Second, the "I'm Your **Local Benefits Specialist**" sales pitch DOES make a big difference with many people.

In fact, Telesales locally should result in higher conversion ratios since your prospects know "you're from around here," versus the caller located halfway across the country. Don't get us wrong. Agents are successfully selling out-of-state daily. Selling local leads is not an absolute requirement.

However, we do think it provides you an added edge selling over the phone that should aid you in converting leads better than those who work non-locally.

Tip #3: Buy More Leads (No worries, we provide all you need)

One big difference in selling over the phone versus face to face? You'll need more leads...

Most Telesales Specialists agree that over-the-phone agents need more leads to convert the same number of leads into sales on a face-to-face basis.

Why is this the case?

One reason... you can't door knock like a face-to-face agent. Also, some folks simply refuse to do business telephonically that would ordinarily buy in-person. Regardless, play it safe. Buy more leads.

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Tip #4: Consider A Power Dialer

While some agents are still hand dialing leads, there's plenty who now use a power dialer to organize their leads and get better results.

As far as power dialers go, we like Mojo Dialer.

It offers CRM capability to organize your leads and notes. MoJo also offer multiple outbound calling lines.

In fact, you'll find out quickly that telesales has lots of dead time if you dial by hand. Many don't pick up the phone.

Whereas a power dialer calls two and three lines at a time, reducing dead time, and increasing contact time with real life prospects.

Tip #5: Use Imaginative Language

A weakness in Telesales is lacking the visual capability to explain things. For example, you cannot show sales materials, brochures, et cetera, to make your case over the phone like you can in person.

That's why it's imperative to use visual language to "paint the picture" for your prospects in Final Expense Telesales.

I like using phrases such as: **"Can you picture..."** or, **"Imagine for a moment..."**

As often as possible. Both phrases conjure up images in your prospect's mind. This facilitates a deeper and more emotional understanding of what you're explaining. Here's two examples of using these phrases in painting the picture to your clients: **"Imagine what would happen if you passed away with no coverage and your kids would have to pay the bill. How would you feel?" ~ OR ~**

"Imagine you had a term plan that was canceled at 80 years old, and all those years you paid were for nothing. How would you feel?"

Bottom Line: these are powerful phrases you should use in every Telesales conversations with prospects.

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Tip #6: Ask (And Assume) With Confidence!

Enthusiasm Is Contagious! Exude confidence in asking and assuming the sale. The quicker you show confidence in interacting with your prospect, the more likely you'll convert more of your Telesales Presentations.

And while confidence is always important in any sales call, it's doubly important for the Telesales Specialist.

You do not have access to the same visual cues that unconsciously build confidence that many face-to-face agents take for granted.

If you come off as coy, unconfident, or unenthusiastic, chances are your prospect will sour on doing business with you.

They just "won't feel good" about you as an agent, and retreat into defense, preferring to pass up on your offer rather than buying from someone they don't entirely trust. How do you exude confidence? **Be happy, be fun! Have a heart for helping your client first and foremost.**

And **don't make a big deal out of asking for vital information** like Social Security and checking account numbers. Treat it like any other questions you ask your prospects.

Tip #7: Explain Things In Detail

This was picked this up from an experienced Final Expense Telesales Specialist. **Bottom Line:** make sure you explain the insurance process in detail to your prospect. For example, break down step-by-step what the client should expect on the insurance company phone interview **BEFORE** you call.

Also, explain your agenda early on in your Sales Presentation so the client knows what to expect and understands the purpose of your call.

The more you clarify expectations and processes, the better chance your client is more likely on-board with buying from you.

Providing Final Expense Is A Great Service That You Can Now Offer To Go Along With Your Medicare Business!

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