Work Leads — Don't Waste Them

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- ➤ Never Lose Another Appointment
- ➤ Dealing With a Stubborn Lead
- ➤ Preparing for Success

Appointment setting is the bridge between prospective leads and finalizing sales. Without this critical skill, an agent is severely handicapped in obtaining new clients. Most agents can sell, once they are in front of people, or they would not be in business. Augmenting sales ability with effective appointment setting skills will insure your future success.

The first step in developing face-to-face meetings with prospects is having a plan of action. And since the phone is most commonly used to follow up leads, this will be our focus. For this, a script is necessary.

Scripts enable the agent to control a conversation both in regard to what to say and how to proceed toward the goal of meeting with the person. In addition, a script can include ways to deal with detours and objections which are sure to come up. A written script forms the foundation that gives the agent security and confidence on the phone. And, just as important as what to say, the script protects the agent from verbalizing anything that detracts from the goal.

Next, the agent must understand the purpose of the phone call — getting an appointment, not making a sale. So, everything that is said should be tailored toward developing interest in meeting. Sharing too much can actually result in losing an appointment just because the person already knows what you have to offer. So, brevity is paramount. Again, the key is to intrigue them with the idea of learning what you have to offer in a meeting.

Approaching the Lead

Before addressing what to say on the phone, one's mindset in approaching the lead is all-important. In general, a professional approach should be taken coupled with personableness so as to put the person at ease. Rule one is to smile and be positive. Yes, aggressiveness is needed, but be sensitive to each prospects' needs and personality. Maximum success is always accompanied by proper attitude and mental preparation.

Furthermore, always expect the prospect will be interested in meeting with you. This will not be true 100 percent of the time, but to think otherwise will result in numerous missed opportunities. Keep in mind, there is some reason why the person responded to the lead generation source, and it is your job to tap those reasons. Some leads were never really interested or just playing games, but most of the time this is not the case.

Now the contact. You can simply begin by using information on the lead, for example:

"Hi Roger, I'm Sandy Evans, your local MetLife representative. My associate, Mary, spoke with you last Thursday and said you wanted to hear from me about life insurance. I'll be in your area tomorrow and the next day, which is best for you?"

If they agree, you can ask what their least busy time is, and the appointment is set.

Those who do not agree to meet at this point require your skill of overcoming their objections.

Maybe they say, "I do not recall the contact." This is simply dealt with by recounting information to them from the lead sheet such as their age, marital/family status, and facts about their present policy. This may jog their memory enough to agree to meet with you.

Some prospects might question the need to see you. You can cheerfully answer this by emphasizing to them the value of providing for loved ones, protecting assets, or saving for the future. Then appeal for the appointment.

Those who are skeptical may require you to establish your credibility before being willing to see you. This can be done by emailing, faxing, or mailing them articles and/or a resume, which will give them enough confidence in you and your products. Some agents do this routinely to smooth the way.

Maybe a prospect is busy or having a bad day when you call. Quickly and kindly ask when a better time would be to call. Often you will recover this kind of respondent who would otherwise become a dead end.

What if a person tells you up front they will not buy anything? You can assure them your presentation will be informational with no pressure or obligation on their part to buy. Your appeal to their moral and financial needs should be reserved for the meeting. Appointment setting should never be threatening, but rather build anticipation in potential clients.

Dealing With a Phone Quote

Sometimes a person will insist on hearing a quote over the phone. You can accommodate them by being prepared with an immediate, low price quote (perhaps a ten-year flat term policy). Follow this up by emphasizing most of your clients prefer other premium plans you have to offer, and it will take you 30 to 45 minutes to explain these plans and how they can benefit their particular needs. Then ask for the appointment.

If they are still unconvinced, you can assure them your time together will not exceed 45 minutes, they don't have to buy anything, and they'll know more than they did before your presentation.

If it becomes apparent you will not overcome the objections of a prospect, do not argue or become angry. Just say,

"Well, Sam, I'm here now. Why not take advantage of what may be of great help to you?"

Whatever the objection, address it in a way to maintain cordiality. Then appeal for the appointment.

This is serious business! Your livelihood depends on sales derived from appointments. When working your leads be well prepared. Develop a script that fits your personality and products. Roll play if necessary. Be ready to maximize the leads you have and not squander any opportunity to present the benefits of your products.

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