

Think about this: **You can enhance your connection with the client by “Storytelling”.**

Selling life insurance is a skill. If you start talking about the features of the product to the client by going down a list mentioned in the product brochure, the client might not understand the features or might not even listen because he/she is not familiar with insurance terminology.

Let us look at this conversation:

Agent: This policy comes with the waiver of premium rider, you also have the accidental death benefit rider and so many other features.....

Client: Well, that seems a lot. The cost will be high. I think I will skip this for now.

Let us think of this alternate discussion:

Agent: I sold a similar policy to Larry, a friend of mine. Larry became disabled 9 months after purchasing this policy. His income dropped and he finally had to stop working completely. He had 3 children to take care of and a wife who was not working. Larry had reluctantly agreed to purchase the waiver of premium rider but this rider at a very low cost saved the policy during his disability. The insurance company waived the premiums after continued total disability for 6 months. That was such a relief for Larry and I am glad I suggested the waiver of premium rider to him!

Client: I can imagine what a relief it was for Larry. I am glad you brought this up! Can we talk about how much it is going to cost me if I select this rider?

Tips on Storytelling:

1. Use names instead of friend/sister/father, etc whenever possible.
2. Talk about situations when a particular product feature becomes important.
3. Mention personal instances/ stories of people you know who have benefited from life insurance.

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