

Think about this: “**Being a competitive salesperson requires....**”

This sentence can be completed in a dozen different ways based on the person you ask. *Increasing competition in the life insurance marketplace coupled with increasing client expectations has made life insurance sales a challenging process. Yet, the need for life insurance is overwhelming.*

**The question then is “how do you differentiate yourself from your competitors?”** Finding a unique selling point might be difficult as true competitors catch on quickly. Yet, the winning point is to be really good at what you do and be passionate about learning that will keep you competitive.

**Do not promise what you cannot deliver:** “I will give you the best service; The quote I have given you is the lowest in the market; This company is an A+ rated company; The policy will be issued in 2 weeks; They will give you credit for 5 pounds because you are in excellent health otherwise, etc”. These statements should be made only if you can deliver on it. Clients today are savvy and will not trust you if you do not deliver the 1<sup>st</sup> time.

**Always think about exceeding your client’s expectations:** You love it when businesses where you are a customer exceed your expectations, right. Well, it is the same with your client now. An agent of mine once told me about this case- “Early in my career, my client wanted to present a life insurance policy to his wife on their anniversary to show her how much he cared about her. The problem was the anniversary was 10 days away and he just filled the application. I did inform him that getting the policy within 10 days is a real stretch but I will try. I arranged for the labs/exams on the same day, got the medical records from his doctor and submitted the application with all requisites and a cover letter to the insurance company requesting express issue. I followed up on the case every day and on the day of their anniversary; I informed my client that I could deliver the policy. He was overjoyed and he has given me several referrals since then”.

**Be a passionate student of insurance always:** Knowing your product in and out and knowing your competition helps. Rather than talk negatively about the competitor’s product (there will always be one!), talk about the outstanding features of your product and why you feel it is a better choice. Differentiate your product based on product features, pre and post sales service, company financial strength, premium payments, etc. Your confidence in the product you are selling will shine through and the client will see value in choosing you over competition.

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