

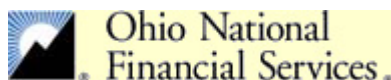
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## UNIT III: Earning Scheduled Meetings

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*"In a consumer world inundated by junk mail, junk e-mail, the telephone and other Culture Clutter, you must demonstrate that you are somehow superior in your field, or fail to get your prospects' attention. And getting people's attention is the first step to building relationships and sales."*

**1**

— William L. Willard, CLU

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## About This Unit

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Many experts feel that the first 16 words you speak to a prospect are vital. How a prospect reacts will determine if you get a meeting scheduled, and, ultimately, if you earn a sale. Since those first few moments are so important, we will spend this entire unit focusing on your approach. Since the telephone is going to be a vital part of your approach, we will look at all the skills and techniques you can use to insure that time on the telephone is effective, productive, and, above all, profitable. We will also consider face-to-face and e-mail and snail mail approaches and see how they can complement your telephone activities.

**2**

**In today's crowded, competitive marketplace, prospects will be looking at you as hard, if not harder, than you're looking at them.** Thus, in many ways, the *pre-approach*, in which you get people to agree to see you, is the most challenging part of the sales cycle.

**Scheduled meetings must be *earned*.** The best way to do that is to find the real reasons for people to want to see you. Contrived pre-approach methods, which manipulate people into agreeing to schedule meetings are widely rejected in today's individual, business, and professional markets.

But there's an extra benefit to be derived from getting on-profile prospects to really want to see you, not forcing them — fewer no-shows. There's a chance that a person who is "forced" into a scheduled meeting doesn't really intend to keep it — and won't!

**However, by using the Ohio National Financial Services Telephone Approach to encourage people to talk about their needs and wants and concerns,** to explain how you can help, and forthrightly address their comments and questions, you can be sure prospects will keep their scheduled meetings. And, they'll do it gladly!

Because the first 16 words are vital, the next pages will show you how to make them as effective as possible.

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## Learning Objectives

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After you have completed this unit, you will understand:

- Building rapport and winning the prospect's confidence;
- Establishing yourself as a courteous, competent professional who is worth listening to;
- Identifying prospects' special needs and wants and concerns, and demonstrating your expertise so that people will want to meet with you;
- Pre-approach letters and types of e-mail and snail mail approaches;
- Rules of the National Do-Not-Call Registry;
- The importance of the telephone approach;
- Techniques to make your telephone approach as productive as possible;
- Tips to overcome telephone obstacles;
- Setting a specific date, time, and reason to call your prospect again, if you can't set a scheduled meeting the first time you call;
- Making objections work for you;
- How to use voice mail and e-mail effectively; and
- Face-to-face approaches.

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**The components listed below interact with this section and can be found by navigating to the [ON-Net Forms Catalog](#).**

*(User log-in required.)*

**NOTE:** It is recommended that students have hard copies of all forms referenced in this material. Please order or print the forms listed below via the [ON-Net Forms Catalog](#) for use as a reference throughout the course.

- Firm recommended/compliance approved pre-approach letters
- Introducing... Card (Form 1155)
- Ohio National Telephone Calling Card Prompt (Form 1162)
- "The New Adviser Success Kit" CDs, Side 3 – See your General Agent; cost item through the [ONFS Forms Catalog](#) (KBI Group, Inc.)
- Personal Financial Checkup [PFC] ([Financial Profiles, Inc.](#)); cost item through the [ONFS Forms Catalog](#)
- Business Financial Checkup [BFC] ([Financial Profiles, Inc.](#)); cost item through the [ONFS Forms Catalog](#)
- [Cotton Acquisition System](#) (Cotton Systems, Ltd.) [optional per GA]
- [Federal Trade Commission \(FTC\) Web Site](#)
- Business Practices Advisory
- [e-relationship.com](#) [optional per GA]

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## Open Door, Insert Self

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*Making good first impressions gives you a chance  
at making the rest of the impression.*

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**In today's crowded, competitive marketplace,** on-profile prospects will be looking at you as hard, if not harder, than you're looking at them. Thus, in many ways, the "pre-approach," in which you get people to agree to see you, is arguably the most challenging part of the sales cycle.

**Scheduled meetings must be earned.** The best way to do that is to find real reasons for people to want to see you. Contrived pre-approach methods that manipulate people into scheduled meetings are widely rejected in the markets where you should be doing business.

**But there's an extra benefit** to be derived from getting people to really want to see you, not forcing them — fewer no-shows. There's a good chance anyone who is essentially "forced" into a scheduled meeting doesn't really intend to keep it — and won't. But, by getting involved in conversations about their needs and wants and concerns, describing how you can help, and forthrightly addressing their comments and questions, you can be sure people will keep their scheduled meetings.

***And, they'll do it gladly!***

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## Getting in the Door Is Half the Sale

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To earn the right to meet with prospects, you must first establish yourself as a competent, courteous professional in ways that motivate people to seek a meeting with you. This makes having good reasons to contact people just as important as having a lot of people to contact.

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**"Recycle" On-Profile Prospects.** Because not everyone will agree to a meeting the first time you call, be prepared to "recycle" qualified, on-profile prospects. Even if it takes weeks or months to schedule a meeting, it's worth the wait, if you use every contact as an opportunity to:

- **Build rapport and win the prospect's confidence.** This is a "relationship" business. People like doing business with people they like, who ask important questions and know how to listen.
- **Establish yourself as someone worth listening to.** Demonstrate your competence in dealing with the prospect's needs and wants, objectives, and concerns. Always have something new and interesting to talk about.
- **Learn more about your prospect's personal and business situation.** The more leverage you have with prospects and the more you know about their situations, generational cohort, and career goals, the easier it is to set a scheduled meeting.
- **Timing is crucial.** The on-profile prospect who has no interest in seeing you one month may be wishing you'd call back the next. That's why it's so important to have a steady flow of qualified, on-profile prospects, an effective prospect follow-up system, and to use pre-approach techniques, such as those described in the next few sections, which put you in the right place, at the right time, for the right reasons!

**That's what distinguishes *marketing* from *selling*,** and helps make you better than your competitors in the eyes of your prospects.

**Try this!** If you have not already done so, check out [e-relationship.com](http://e-relationship.com) to explore an easy e-connection tool that is an affordable, time efficient and effective way to deliver e-birthday, e-anniversary and multiple e-holiday cards. Plus, see the e-Annual Review Checklist, four yearly e-Mini Checklists, and up to six yearly e-Financial Storyboards. E-Relationship provides high visibility and high impact that sets you "apart," for a relatively low investment.

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## Avoiding the Round File -- Effective Pre-Approach E-Mail or Snail Mail

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*Say something new; say something interesting!*

**Non-referral "pre-approach" e-mail or snail mail is sent to specific prospects for specific reasons, and set the stage for the approach.** The purpose of a pre-approach letter is to:

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- Get the reader's attention;
- Introduce a topic of interest to the prospect;
- Establish your credibility; and
- Open the door to further communication.

To be effective, pre-approach e-mail or snail mail should send a specific message to specific, on-profile prospects within targeted groups or generational cohorts (or both), and obligate you to follow up. If possible, letters should be hand-addressed, commemorative-stamped, and signed by you. Many people simply throw away anything that looks like unsolicited mail, unopened.

**Try this!** Personalized pre-approach mail and brochures can get your message out, but should always be followed-up with a combination of phone or e-mail contacts.

**Here's just a sample of the types of e-mail or field-tested snail mail you can send to non-referral individuals and businessowners.** See your general agent or trainer for additional letters geared to specific markets and topics.

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## Letter to Non-Referral Prospect, with Brochure or PDF

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Dear Mr. Lefski:

Is your present life insurance exposed to economic uncertainty? If your planning was done in the conventional way, the answer may be yes.

Let's assume that your spouse is to receive an income of \$8,000 per month in event of your death. Assume an annual inflation rate of 3 percent. Ten years from now, almost \$10,750 per month will be required to maintain the same standard of living the \$8,000 was intended to provide. One of the services we offer is an "Insurance Checkup" program.

This brochure describes work we do. If you feel you owe it to your loved ones to get more information about our services, I'd be happy to arrange a mutually convenient meeting. You'd be under no obligation of any kind, but it could be time very well-spent.

I'll be in touch shortly, and will look forward to meeting you.

Sincerely,

Angela J. Griffin

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## Disability Insurance Letter

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Dear Mr. & Mrs. Albert:

Like most people, you would probably agree that the ability to earn an income is our most valuable asset. Have you ever wondered what would happen if your income stopped and you could not pay your bills? In response to this concern, **Ohio National Financial Services** offers a protection plan that safeguards your most valuable asset — your ability to earn an income.

You know that should you become sick or injured and unable to work, your income stops, but your expenses continue. That is when a Disability Income Plan steps in and provides you a guaranteed income. This is money when it's needed most, and it's payable whether or not you are confined to a hospital.

Remember, if you become disabled and are insured by **Ohio National**, you have peace of mind knowing a portion of your income is guaranteed.

I will be contacting you in a few days to arrange a mutually convenient time for us to meet.

Sincerely,

Zachary Oulette

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## Financial Services Letter

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Dear Ms. Gruber:

Today's financial scene is a constant challenge to the investor.

With many institutions such as banks, stockbrokers, and insurance companies offering a spectrum of financial services, it's tougher than ever before deciding where and how to invest your hard-earned dollars.

The decision often comes down to two simple questions: "Who do you want to serve as your financial quarterback?" and "Which firm has the experience and the financial expertise to warrant your trust?"

For many years, **Ohio National Financial Services** has enjoyed a national reputation for its sound, yet aggressive financial management. We have the capability to meet the financial security needs and wants of both small and large investors.

Our personal service is professional and thorough. I'll be happy to explain the full-range of custom-tailored investment and financial security services available to help you plan for tomorrow.

You'll need more information, and we have it for you. I'll be contacting you to set up a convenient time to show you how we help people.

Sincerely,

Michael S. Eldrige, CLU ChFC

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## Letter to a Policyholder or Client

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Dear Mr. Jacobs:

As your **Ohio National** representative, one of my responsibilities is to be sure your goals and dreams, and current coverages are current and complete.

A review of your retirement planning, insurance protection, and other financial security programs costs nothing. However, periodic reviews can find dangerous gaps or short-falls, or make you aware of problems which, for example, could result in a severely under-funded retirement.

If you agree that reviewing your financial security decisions and insurance makes sense, I'd like to arrange a mutually convenient time for a no-obligation meeting. It won't take long, but it could be time very well-spent.

I'll be in touch shortly, and will look forward to seeing you.

Sincerely,

Jessica F. Partridge, CLU

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## Letter to a Current Client or Policyholder Who Owns a Business

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Dear Ms. Whitefeather:

As a businessowner/ professional practitioner, you wear three hats:

You're a businessowner concerned with protecting cash flow, guaranteeing your asset value in the company/practice, and attracting and retaining loyal, productive employees.

You're an employee interested in company-provided fringe benefits, including group insurance and retirement plans.

You're an estate owner who may not wish to see the fruits of your labor lost at your death.

I am sending this brochure to my clients who are businessowners and professionals for two reasons. The first is to provide information you can use about various risks associated with businessownership. The second, to let you know that as your **Ohio National** representative, I can help you address these and other important business planning issues.

I'll be calling shortly to arrange a brief, convenient meeting to show you how we help people, and answer any questions you may have about our business planning services. I'll look forward to seeing you.

Sincerely,

Jared Ostling

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## Letter to Personal Observation Prospect

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Dear Mr. & Mrs. Calumette:

In the past several weeks, I have driven past your (home/business) several times and have wanted an opportunity to meet you. As we have no mutual acquaintances who could introduce us, I'd like to introduce myself and show you how I help people accumulate wealth and reduce taxes.

For many years, **Ohio National Financial Services** has provided insurance and investment planning services to individuals, businessowners, and professionals in this area. In fact, we have been privileged to work with a number of clients (in your neighborhood/who own companies/practices like yours).

With that in mind, I will be calling in a day or two to arrange a brief meeting at a mutually convenient time.

I'm looking forward to meeting you...

Sincerely,

Peter J. Southern, CLU, ChFC

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## "Business Planning Check-Up" Letter

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This letter was adapted from *Query*, published by the American Society of CLU.

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Dear Dr. Smythe:

Could your practice survive the unexpected? Yes or no, the difference could be planning.

In the rush of daily business, the urgent sometimes drives out the important, keeping us from the long-range planning we know we should be doing. That's a common problem; it's the same in my business. However, that doesn't change the fact that everything we've worked so hard for can be lost simply because we didn't take the time to plan.

Where do you and your practice stand? To test your long-range business planning, how would you answer these questions?

1. If you are a sole proprietor, does your will authorize your executor to continue to do business?
2. If your business is a corporation or partnership, have plans been made to consider or dispose of the company if anything happens to one of the principals?
3. Will your business ever have enough cash to cover liabilities and continue operating if you become disabled?
4. Do you wish your family to receive all or part of the value of your business - and do you know what that value is?
5. At retirement, would you and your associates prefer to receive cash in exchange for your respective business interests?
6. Will the officers and employees of your company be able to keep the business going if you were out of the picture?
7. Would you like to be in business with your partner's spouse or children?
8. Have you ever thought what you will do with your business when you reach retirement age?

Business planning in one or more of its many forms is specially designed to solve problems like these. I'll be contacting you soon to see if you're interested in a free "*Business Planning Check-Up*," and to arrange for a time for us to meet. There is no obligation, of course.

Sincerely,

Sidney H. Jefferson, ChFC

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## Customizing Your Message for Generational Cohorts

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*If you prepare written information for on-profile prospects and clients, pay attention to generational cohort.*

It is not that people will only respond to messages communicated a certain way; but you'll get better results if you can tailor information to the way people prefer receiving it.

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- **Matures** are, for the most part, well-educated, and avid readers. Many are affluent. If they're retired or close to it, they have more time to indulge this pastime. Well-written, two-page letters — which would drive Boomers and Xers nuts — are fine for many older Matures, however, pre-retirees may still prefer information summarized and presented in bulleted format (as we've done throughout this text). Just be sure to use larger type for easier reading.
- **Boomers** are quick studies, want to self-manage every part of their lives, like living well, and see themselves as savvy, in-the-know consumers. Make it clear that you can help Boomers make sense of their often chaotic situations and control their future financial security. Recommended are short, to-the-point communications that use a lot of "you" language.
- **Gen Xers** are super-cynical and, like Boomers, lead lives that are seriously overextended, balancing work and family time. But with this cohort you can skip the small talk, which comes across as self-ingratiating and patronizing. Your messages should contain straight-forward, pragmatic information; stress how working with you can realistically reduce the number of things Xers have to worry about. Use soothing visuals whenever possible (Color graphics? Try a lot of green).
- **Generation Y** is very serious and intense. Hot topics include relationships with parents and peers, drugs, abortion, computers, The Future, and rebellion. "Everybody does it," reports Generation Y correspondent, Elise Lyne, on generation-y.com, "Some skip school; some fail school, and some smoke; but whatever they choose to do, teenagers will rebel at some point." Cyberboomers will not be condescended to. They are smart and willing to learn; even better, they are willing to be taught. Marketers will find it worth their while to provide whatever level of information it might take to bring this generation into the fold.

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## Try "Wave" Mailing

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*A series of highly targeted, thought-provoking messages can multiply the power of your pre-approach efforts.*

**No matter how well-written, any pre-approach e-mail or snail mail letter is essentially a low-percentage contact**, even when followed up with a call. To make these contacts more cost-effective and significantly improve the results, tailor your message to the situations and interests of the recipients, and build rapport over time.

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Many producers do this with a technique called "*wave mailing*" or "*drip marketing*," which means sending a series of letters, faxes, e-mail messages and/or other information, including brochures and articles, to qualified prospects over a one-, two-, or three-month period. This increases the likelihood that prospects will pay attention to your letters and want to meet with you when you call.

It's a great way to introduce yourself to and stay in contact with people with on-profile prospects with whom you have neither leverage nor third-party influence, but whom you don't want to risk losing in a series of low-percentage cold calls.

**Try this!** Using many different sources, build a series of letters, which you can put into your direct mail or e-mail systems, and select brochures or articles that refer to the types of markets in which you do business. Simply adapt the letters to the recipient's situation and generational cohort, as needed.

**Example:** A current magazine article based on the uses of supplemental executive retirement plans (SERP) might be very interesting to incorporated businessowners or professionals. The effect is even more powerful if the article was written by you! Either way, your initial letters might read something like the ones suggested in the following pages.

Follow-up contacts might include other articles or e-mail messages on related topics, as well as information about your firm or **Ohio National**. If you've met the prospect, your message should refer to topics covered in your conversations.

**Try this!** Schedule 10-20 letters or e-mail messages a week to on-profile prospects in your target markets and follow up after the third or fourth message to each name on your wave-mailing list. The last letter or message in the series should let the prospect know you'll call to schedule a meeting. Be sure to follow-up.

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### Sample "Wave" Mailing Letters

This letter was suggested by Randall G. Knowles, a financial and retirement planner:

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Dear Mr. & Mrs. Travis:

Is it possible to have your cake (save for your children's higher education) and eat it too (prepare for your own retirement)?

The planning concept described in this article makes it possible to accomplish that seemingly impossible dream. Basically, this plan maximizes the use of available tax-qualified retirement programs, and federal student financial aid awards. The result: your retirement funds are compounding while you divert cash flow to pay education costs. And you maintain maximum financial control.

From time to time, I send articles on important topics to my clients and others I feel might benefit from this new information. I hope you find this one helpful.

Sincerely,

J. Paul Harold

P.S. If you want to discuss this topic or want more information about our organization, please feel free to contact me.

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### Need Ideas? Articles?

Financial websites, such as Financial Services Online (fsonline.com), local periodicals, and publications such as *Money*, *USA Today*, *Small-Business Reports, Inc.*, and *US News* are also useful sources of insurance planning articles, but don't overlook trade publications or professional journals published for or about your target markets.

In addition, *National Underwriter*, *adviser Today* and *Life Insurance Selling* articles may be of interest to some consumers.

**Try this!** Sending a series of firm or **ON-Trac** provided pre-approach e-mail or snail mail letters, or letters you've written yourself — or sending several highlighted third-party articles with personalized cover letters — are great ways to warm your initial approach to prospects, or keep in touch with clients. Cut out and copy articles and highlight key points. Keep a note pad or stack of prospecting cards handy, and write down ideas and the names of people who might be interested in them.

As they say — you can never tell where your next idea will come from, or how far it will take you!

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### Disability Income Protection

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Dear Mr. Carter:

If you had a choice, which would you insure? Money? Or, the machine that prints it?

Disability income insurance protects your lifestyle. It can guarantee that your mortgage and other living expenses will be paid, even if you're disabled, by paying benefits when you're too sick or hurt to work.

Without adequate disability protection, most families would be hard-pressed if an income earner needed an unplanned vacation. What takes years to save can be depleted in months. While buying disability income insurance isn't the only option, the others aren't always up to the task.

You may have group disability insurance at work. This coverage is often inflexible or restrictive, however, and may or may not be convertible to an individual policy if you leave the company. Also, few group disability benefits replace salaries at the recommended 70% level — which raises the questions: *"Could you live on the maximum monthly benefit paid by your group disability plan?"* and, *"Will these benefits last long enough?"*

Sometimes, a disabled person's savings or investments can fill the income gap, but, even if you've faithfully saved 10% of your income each year, one year of disability could erase 10 years' savings. Most people could make it through short-term disability, but what if the illness is long-term?

Social Security provides disability income benefits. But the definition of disability is so tough, 65% of claims are turned away each year — and that percentage is probably even higher among white-collar workers.

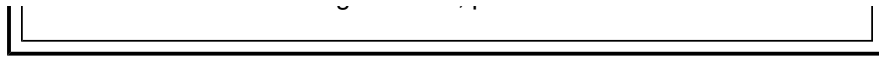
Anyone who believes: *"It can't happen to me"* should consider this. According to Insurance Commissioners' statistics, a healthy 35-year old has a 22% chance of becoming disabled for a 90-day period before age 65. And a disability that lasts one year has more than a 50% chance of lasting two. These are hardly relaxing odds.

From time to time I send information on important topics to my clients and others I feel might benefit from it. I hope this has been helpful.

Sincerely,

Louis M. Jakowitz

P.S. If you want to discuss this topic or would like additional information about our organization, please feel free to contact me.



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## Try "Wave" Mailing

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### **Deferred Compensation Letter**

Dear Ms. Kelley:

Congress has handed down a series of laws in recent years that have taken a lot of steam out of executive benefit plans for small-businessowners and highly compensated employees. In many cases, a significant breach exists between what was anticipated by businessowners or promised executive-level employees and what they will now actually receive.

The enclosed article reviews the effects of this legislation, and then demonstrates how a selective, deferred compensation arrangement, informally funded with life insurance, can help this so-called "expectation gap."

From time to time, I send articles on important topics to my clients and others I feel might benefit from this new information. I hope you find this one helpful.

Sincerely,

Joe Fox, CLU

P.S. If you want to discuss this topic or would like additional information about our organization, please feel free to call me.

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## Do Not Call

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Ohio National follows the rules of the national do-not-call registry. Please refer to the Business Practices advisory 2003-03 carefully.

### Essential Facts

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- **Insurance companies and their advisers** are subject to the federal telemarketing rules.
- **No person or entity** may place a telephone solicitation to a residential telephone number (*or cell phone*) that has been added to the federal do-not-call registry.
- **No person or entity** may place a telephone solicitation to a residential telephone number before 8:00 a.m. or after 9:00 p.m.
- **A referral from an existing customer or client** is not an exclusion or exception from the telemarketing rules.
- **The rules provide a safe harbor** that requires that you establish practices and procedures for compliance with the rule. Ohio National expects you to satisfy the safe harbor requirements.
- **The penalties for violating the rule** are significant. Fines range from \$500 for a negligent violation, to a maximum penalty of \$11,000. A consumer may file a lawsuit for damages.

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### Additional Prohibited Practices

- **No person or entity may place a telephone solicitation** to a residential telephone number using a pre-recorded message, without express permission of the number's owner.
- **No person or entity may send a fax** advertisement to a residential telephone number.

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*Note that the federal telemarketing rules do not apply to telephone numbers assigned to businesses.*

### Exemptions

**Three exemptions** allow a seller or telemarketer to place a telephone solicitation during the prohibited hours, or to a residential telephone number that has been added to the do-not-call registry. These are:

- With the express invitation or permission of the consumer.
- To a person with whom the seller has an established business relationship (EBR); and
- To a person with whom the seller has a close personal, or "first-hand" relationship.

**To take advantage of the exemption** based on the express invitation or permission of the consumer, the invitation or permission must be in writing and signed by the consumer. The writing should contain the residential telephone number and the name of the consumer. *A referral from another client will not satisfy this exemption.* A returned mail card, e-mail or other responsive writing will.

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### Safe Harbor

**A telephone solicitation made in violation of the rule**, by error, will not result in penalty to sellers or telemarketers, if they satisfy the five requirements for the Safe Harbor. The Safe Harbor requires the seller or telemarketer to have established practices and procedures as per the Business Practices advisory.

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### How to Gain Access to the Do Not Call List

**Ohio National has subscribed to the federal do-not-call registry.** Our subscription includes all area codes. The data file is very large and growing (*currently approximately 128 megabytes in the flat file format*). Depending on your computer, your Internet browser, your Internet service provider, and your method of connecting to the Internet, downloading the entire file could take as long as eight hours.

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If you are making telephone solicitations on behalf of Ohio National, you may take advantage of our subscription by registering with the Federal Trade Commission (FTC) under our account. To gain access, review the Business Practices advisory.

Also, you may subscribe to the do-not-call registry on your own account. You may subscribe to five area codes for free; however, there is a charge for each additional area code. To register under your own account, access the FTC's Web site at <https://telemarketing.donotcall.gov> and follow the instructions. This may be the most efficient means for you to access the federal do-not-call registry.

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## CAN-SPAM Act of 2004

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The federal **CAN-SPAM Act of 2004** establishes the rules and requirements for sending commercial e-mail, which is defined as "any electronic mail message the primary purpose of which is the commercial advertisement or promotion of a commercial product or service" (including any business-to-business e-mail and e-mails to former clients announcing a new product). The Act provides tough penalties for violations. Accordingly, agents sending commercial e-mail must observe the following do's and don'ts\*:

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1. **Don't use false or misleading header information.** Your "From," "To," "Reply-To," and routing information — including the originating domain name and e-mail address — must be accurate and identify the person or business who initiated the message.
2. **Don't use deceptive subject lines.** The subject line must accurately reflect the content of the message.
3. **Do identify the message as an ad.** The law gives you a lot of leeway in how to do this, but you must disclose clearly and conspicuously that your message is an advertisement.
4. **Do tell recipients where you're located.** Your message must include your valid physical postal address. This can be your current street address, a post office box you've registered with the U.S. Postal Service, or a private mailbox you've registered with a commercial mail-receiving agency established under Postal Service regulations.
5. **Do tell recipients how to opt out of receiving future e-mail from you.** Your message must include a clear and conspicuous explanation of how the recipient can opt out of getting e-mail from you in the future. Craft the notice in a way that's easy for an ordinary person to recognize, read, and understand. Creative use of type size, color, and location can improve clarity. Give a return e-mail address or another easy Internet-based way to allow people to communicate their choice to you. You may create a menu to allow a recipient to opt out of certain types of messages, but you must include the option to stop all commercial messages from you. Make sure your spam filter doesn't block these opt-out requests.
6. **Do honor opt-out requests promptly.** Any opt-out mechanism you offer must be able to process opt-out requests for at least 30 days after you send your message. You must honor a recipient's opt-out request within 10 business days. You can't charge a fee, require the recipient to give you any personally identifying information beyond an e-mail address, or make the recipient take any step other than sending a reply e-mail or visiting a single page on an Internet website as a condition for honoring an opt-out request. Once people have told you they don't want to receive more messages from you, you can't sell or transfer their e-mail addresses, even in the form of a mailing list. The only exception is that you may transfer the addresses to a

Only exception is that you may transfer the addresses to a company you've hired to help you comply with the CAN-SPAM Act.

- 7. Do monitor what others are doing on your behalf.** The law makes clear that even if you hire another company to handle your e-mail marketing, you can't contract away your legal responsibility to comply with the law. Both the company whose product is promoted in the message and the company that actually sends the message may be held legally responsible.

**In addition to the federal CAN-SPAM Act**, the states in which you do business may have separate, additional requirements for sending commercial e-mail that may not be preempted by the Act. You should familiarize yourself with any such state law that may apply to your sending commercial e-mail to existing or prospective clients. There are also state and federal privacy laws that address information that can and cannot be sent via the Internet and the manner in which e-mails that contain non-public customer information must be sent (e.g., encryption, etc.) Please also refer to BPA 27 — Protection of Customer Personal Information (January 27, 2010) — regarding the Company's business practices regarding protecting customer privacy.

\* Information regarding the CAN-SPAM Act derived from Federal Trade Commission website:  
<http://www.ftc.gov/bcp/edu/pubs/business/ecommerce/bus61.shtm>,  
[September 2009](#)

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## CAN-SPAM Act of 2004

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### Frequently Asked Questions Regarding the CAN-SPAM Act

**Q. How do I know if the CAN-SPAM Act covers e-mail I'm sending?**

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A. What matters is the "primary purpose" of the message. To determine the primary purpose, remember that an e-mail can contain three different types of information:

- **Commercial content** — which advertises or promotes a commercial product or service, including content on a website operated for a commercial purpose;
- **Transactional or relationship content** — which facilitates an already agreed-upon transaction or updates a customer about an ongoing transaction; and
- **Other content** — which is neither commercial nor transactional or relationship (e.g., wishing a client a happy birthday).

If the message contains only commercial content, its primary purpose is commercial and it must comply with the requirements of CAN-SPAM. If it contains only transactional or relationship content, its primary purpose is transactional or relationship. In that case, it may not contain false or misleading routing information, but is otherwise exempt from most provisions of the CAN-SPAM Act.

**Q. What if the message combines elements of both a commercial message and a message with content defined as "other"?**

A. In that case, the primary purpose of the message is commercial and the provisions of the CAN-SPAM Act apply if:

- A recipient reasonably interpreting the subject line would likely conclude that the message advertises or promotes a commercial product or service; and
- A recipient reasonably interpreting the body of the message would likely conclude that the primary purpose of the message is to advertise or promote a product or service.

Factors relevant to that interpretation include the location of the commercial content (for example, is it at the beginning of the message?); how much of the message is dedicated to commercial content; and how color, graphics, type size, style, etc., are used to highlight the commercial content.

**Q. What are the penalties for violating the CAN-SPAM Act?**

A. Each separate e-mail in violation of the law is subject to penalties of up to \$16,000, and more than one person may be held responsible for violations. For example, both the company whose product is promoted in the message and the company that

originated the message may be legally responsible. E-mail that makes misleading claims about products or services also may be subject to laws outlawing deceptive advertising, like Section 5 of the FTC Act. The CAN-SPAM Act has certain aggravated violations that may give rise to additional fines. The law provides for criminal penalties — including imprisonment — for:

- accessing someone else's computer to send spam without permission,
- using false information to register for multiple email accounts or domain names,
- relaying or retransmitting multiple spam messages through a computer to mislead others about the origin of the message,
- harvesting e-mail addresses or generating them through a dictionary attack (the practice of sending e-mail to addresses made up of random letters and numbers in the hope of reaching valid ones), and
- taking advantage of open relays or open proxies without permission.

If you have questions not answered here regarding whether an e-mail message is subject to the Act's rules and requirements, please review the FTC's website at [ftc.gov](http://ftc.gov) or contact the FTC directly toll-free at 877.FTC.HELP (877.382.4357).

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## Getting "Guaranteed" Scheduled Meetings in Your Natural Market

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***If asked the right way, natural market,  
on-profile prospects will give you scheduled meetings  
on the strength of their relationships with you.***

**Your on-profile natural market is made up of people you know or with whom you have solid third-party influence.** You should have little trouble getting these prospects to meet with you. After all, you're asking for a few minutes of their time, not a lifetime commitment.

**Try this!** You can ask for scheduled meetings in your natural market anywhere, any time — in person or over the phone. Be as formal or informal as you need to be. For example:



**If your on-profile prospect is a family member, friend or associate...**

**Agent:** *"Jane, I've been meaning to show you some exciting ideas I've been working on to help other people in your position. It'll only take about 20 minutes — but it could be the best 20 minutes you spend all week! Okay if I stop by your office tomorrow morning after my first interview? Or how about Tuesday after tennis?"*

**If you have strong third-party influence...**

**Agent:** *"Dr. Herreck, I'm with **Ohio National Financial Services** in Anytown. Glen Landers and I have been good friends for five years. He spoke highly of you..."*

(Wait for a response. Converse casually with the prospect about your mutual acquaintance. Then say...)

*"Glen suggested that if I mentioned his name, you'd give me a few minutes to show you some ideas my firm is working on to help other successful individuals, professionals, and businessowners accumulate wealth and reduce taxes. We could do it now, if you have time, or tomorrow afternoon. When is best for you?"*

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## No-Pressure Approach

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**You can earn scheduled meetings in your natural market** using leverage with your on-profile prospects. The more leverage you have, the easier it is. If you aren't sure third-party influence will get you in the door, or aren't comfortable asking for a scheduled meeting — take a low-key, no-pressure approach.

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### Try this!

**Agent:** *"Tom, I'd like to tell you about the work I'm doing with **Ohio National**. I promise this will be painless. I wouldn't turn down your business, but I won't ask you to buy anything during this visit, and you'd be under no obligation of any kind.*

*"Some of the ideas I've learned fit your situation. What you do with them will be up to you, but this is a good chance to show you how I help people accumulate wealth and reduce taxes. I have Monday at 8:15 open, or is Tuesday morning better?"*

**Keep your word, don't press for a sale** — but do complete a Financial/Business Viewpoint if using the Cotton System, or a Personal or Business Financial Checkup (PFC/BFC) from [Financial Profiles, Inc.](#) during your initial meeting with as many on-profile natural market contacts as you can. Once you start discovering needs and wants and finding things to talk about, prospects may want to continue the discussion.

### If not, position yourself to follow-up later:

### Try this!

**Agent:** *"I promised I wouldn't pressure you to buy — and I won't. Clearly, though, we've identified things you should be dealing with. I hope you'll do it with someone, even if it isn't me. Is there any reason you'd mind if I followed-up in a few months to see how you did?"*

### Feel funny asking friends to buy? DON'T!

**Picture this!** If it's awkward asking friends or family members to buy from you, think of what you'd say to the spouse of a friend or family member who died, or became uninsurable, without adequate income protection.

*Don't wait until it's too late!*



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## Telephoning for Scheduled Meetings

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*You'll get positive results by  
being spontaneous and conversational.*

**From the consumer's point of view**, one of the most annoying kinds of calls are from discourteous sales people who want to stop by and disrupt next Tuesday, but studiously avoid saying why ("...and, no, Wednesday would NOT be better!" [CLICK](#)).

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- **The bad news** is that people are growing tired of being bombarded by telemarketers with strobe-light personalities, but no manners or listening skills (and, unfortunately, that includes some insurance advisers).
- **The good news** is that they may not always like it, but most people will talk on the phone if a) they have a good enough reason (it's so much more interesting for the listener), and b) they recognize immediately that they're speaking with a courteous, competent professional, not a boiler-room sharp-shooter.

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## Telephoning for Scheduled Meetings

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### The Better the Reason, the Better the Result

**Marketing experts will tell you that the better the reason for your call, the easier it is to schedule initial sales meetings.**

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And, if the reason is important enough to your prospect, the scheduled meeting is virtually assured. After all, it's easy to start a conversation with someone else whose coat is on fire! What's more, as time becomes increasingly scarce, people will want to spend time on the phone qualifying you before agreeing to a scheduled meeting.

So, the pre-approach step to the sales cycle is actually about demonstrating your competence, effectiveness and ability, and finding "hot buttons" that make people *want* to see you -- whether it's the first, second, or third time you call.

#### The keys to telephoning for scheduled meetings are:

- Having specific *benefits* to discuss every time you call.
- Making sure these reasons are important to your prospects.
- Establishing instant rapport.
- Finding a specific time and reason to call again if the on-profile prospect can't/won't see you now.

Let's see how **Ohio National's** "*Telephone Approach*" can help you consistently meet those objectives.

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## The Ohio National Telephone Approach

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*The problem with most old-fashioned telephone tracks is that the salesperson has to do all of the talking. While the agent delivers a monologue, the prospect can barely get a word in — until it's time to say "no," that is. There's a better way. It's called conversation!*

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**The best way to get people's attention and start conversations** is by asking about their all-time favorite topics: themselves, their families, or their businesses! So, once prospects have agreed to speak with you, don't *tell* them about you, *ask* about them!

**By linking your benefit statement and questions to your reason for calling**, and using whatever third-party influence or leverage you have, you'll be surprised at the number of interesting conversations you'll get into, even with stone-cold contacts. You'll be even more pleased with the number of scheduled sales meetings that can result from these conversations.

### A Process, Not a Script

#### To Get the Biggest Benefit from the Ohio National Telephone Approach...

Focus on learning the process, and adapting the techniques to your markets and selling style. You should basically know what you're going to say before each call, and be ready for the most common types of objections — but, please, do not memorize the sample telephone dialogue modeled here!

Telephone tracks usually provide a set of canned responses to almost every situation. That's counterproductive, because memorized responses eliminate the need for thought. In selling, the unexpected always happens, and flexibility, listening, and asking questions are key. Today, the most effective producers are the ones who can think on their feet.

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## The Ohio National Telephone Approach Is a Process, Not a Script

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Though flexible and easily adapted to fit many different situations and personal selling styles, the ONFS Telephone Approach follows this general path:

1. **Identify yourself, your firm, and Ohio National, and ask if the person has time to speak with you.**

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*"Hello, is this Jo Marx? I'm Parker James, with **Ohio National Financial Services** here in Anytown. Do you have a moment to speak on the phone?"*

**If the prospect can't speak with you now, say:**

*"I'm sorry, I won't keep you. I can call back in 20 minutes or tomorrow morning, if that would be better. Which would you prefer?"*

2. **Explain the purpose or reason for your call. For example:**

**Referral Call:** *"Has Fran Frank mentioned my name to you?" OR "Fran Frank suggested that I call. She and Carl are clients of mine, and we've been working on some lifestyle planning ideas she thought you'd be interested in seeing. The reason I'm calling is to schedule a brief, 20 minute meeting."*

**Pre-Approach Letter/"Prestige Introduction"**

**Follow-Up Call:** *"The reason for my call is to follow up on the letter/"Prestige Introduction" I sent a few days ago, and schedule a brief, 20 minute meeting."*

**Direct Mail Follow-Up Call:** *"A few days ago, I mailed you a letter offering free information on \_\_\_\_\_. The reason I'm calling is to schedule a brief, 20 minute meeting."*

**Call to Personal Observation Prospect:** *"We know many of the same people, and I've intended to call you. I'm sorry it's taken me so long! The reason I'm calling is to schedule a brief, 20 minute meeting."*

**Call to businessowner:** *"Since a number of my clients own small businesses like yours, I'm calling to introduce myself, and see if we can schedule a brief, 20 minute meeting."*

3. **State your benefit statement. For example:**

*"I'd like to show you how I help people accumulate wealth and reduce taxes." Or...*

*"I'd like to show you how I help people with lifestyle planning and wealth accumulation." Or...*

*"I'd like to show you how I help people accumulate wealth and plan for college education funding for their children/grandchildren." Or...*

*"I'd like to show you how I help businessowners accumulate retirement wealth and enhance succession planning." Or...*

*"I'd like to show you how I help businessowners with selective, tax-favored benefits and wealth accumulation."*

(Optional. Don't rush! Build on your third-party influence and establish rapport by following up the response in a friendly, conversational manner, then say...)

*"As you may know, **Ohio National** (and/or your firm name) has provided insurance and financial products to individuals, families, and businessowners in our area for many years. If it's all right with you, I'd like the opportunity to show you our services to see if we should be doing business together, either now or later on."*

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## The Ohio National Telephone Approach Is a Process, Not a Script

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4. **Ask for a morning scheduled meeting, using a "no means yes" question. If that's not convenient, suggest an afternoon meeting.**

*"Is there any reason why we can't get together on Monday, in your office, at 8:00?"*

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(If a morning scheduled meeting is not convenient, say...)

*"Would late afternoon at my office, on your way home, be better?"*

5. **If the prospect won't agree to a scheduled meeting, ask probing, open-ended, "hot button" questions. Here are a few examples.**

**Agent:** *"Could you clarify for me please, are you not interested in accumulating wealth, or reducing taxes?"*  
Or...

*"I'm not sure if we should be talking either; but let me show you the process we use to help you see if we should be doing business together." Or...*

*"What would you like financial products and services to do for you?" Or...*

*"Are you comfortable with what you've done to protect your most valuable asset — your income?" Or...*

*"What specifically have you done to guarantee that your family will continue to enjoy their current lifestyle if you were no longer here?" Or...*

*"How do you feel about college education for your children?" Or...*

*"Are you happy with what you've been able to do so far?" Or...*

*"In your view, how should people prepare for retirement?" Or...*

*"Would you be interested in some ideas that could improve your wealth accumulation and lifestyle planning in these areas?" (Wait for an answer.)*

6. **Discuss your prospect's hot button.** Take the conversation as far as it goes. Each one will follow a different path; you'll know when to ask for the scheduled meeting again. If prospects say they're not interested in any of those issues, continue the discussion by asking...

*"I'm curious. Why do you feel that way?"*

7. **Ask for a scheduled meeting, again.** If you're uncomfortable discussing a specific need or situation, offer to deliver information about the prospect's priority issue in person.
  - If the prospect agrees, you have a scheduled meeting!
  - If the prospect wants you to mail the information, not deliver it, agree to do so, but ask for a specific date and time to follow up with the prospect by phone.
8. **Confirm the location of the prospect's business or home** — and find out where to park. E-mail or send a note confirming the date and time of the scheduled meeting.

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## If the Prospect Says "No!"

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**If a prospect is not ready to grant you a scheduled meeting when you call, get an "X-Date."**

**Prospect:** "I'm sorry, but I'm just not interested!"

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**Agent:** *"Fine. I understand you're unable to meet with me just now. But may I contact you in the future? Do you have a more convenience time in mind? May I ask a few short questions?"*

*"In what month were you born?"*

*"Are you interested in investments that are tax-favored?"*

*"Are you considering transferring money out of a CD when it's time for renewal, or repositioning any investments?"*

*"Is there any reason why I can't call again in \_\_\_\_\_ with a specific idea to see if it will be of interest and if I can be of service to you?"*

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## If the Prospect Says "No!"

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### It's Just Common Courtesy

*When should you address prospects by their first names?*

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- **If you and the prospect are about the same age and you have a solid referral**, you might feel comfortable using the person's first name from the start. Careful, though, for many people in any generational cohort, familiarity IS contempt.
- **If you don't know the prospect**, or the person is older than you by several years, using Mr., Mrs., or Ms. is courteous and business-like.

**Try this!** Customs vary on this from place to place, so you'll have to use your best judgment in each situation. If you want to get on a first-name basis quickly, but also want to be safe, why not start conversations this way?

*"Is this Mike Green? May I call you Mike?"*

(Wait for a response, then continue.)

*"The reason I'm calling is..."*

On the other hand... ALWAYS ask prospects you do not know if they have time to talk with you. This is just common courtesy. If not, say, *"Sorry to trouble you. I can call back in 30 minutes, or tomorrow morning, if that would be better. Which would you prefer?"*

Common courtesy alone will separate you from most of the other sales people and telemarketers operating today. Just get a specific time to call again when it's convenient for the prospect.

You can bet this approach will be a first for many prospects. For example, AT&T and GTE telemarketers (who should know better) simply confirm the victim's name and launch into a cold sales spiel. Compounding this rudeness, these calls inevitably come during the dinner hour! *Another CLICK!*

Talk about dumb marketing! It just proves that the miracle of technology is not so miraculous unless it is used skillfully and with a little courtesy and common sense.

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## Making Objections to the Interview Work for You

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**Try these!** Here are some of the more typical objections to the scheduled meeting and a few simple ways to put them to work for you. Use them as is or adapt them to your way of speaking. Then, ask yourself, *"How many more can I think of?"*

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### "Is this about life insurance?"

**Agent:** *"We provide a wide range of financial products and services, including life insurance. Frankly, I have no way of knowing what we should be talking about. Basically, though, only three things can disrupt our personal lifestyle or financial security — death, disability, or an under-funded retirement. May I ask which of these risks bothers you most?"*

**Wait for an answer.** Discuss your prospect's hot button or answer the next objection, which may include one or more of those listed below.

### "My budget can't take any more payments just now."

**Agent:** *"I can understand that. There may be a way to at least temporarily reduce your current payments. Could you tell me more about your current plan and your situation?"*

(Look for hot button issues. Take the conversation as far as it will go, then ask for the scheduled meeting again.)

*"Would (day and time) or (day and time) be better for you?"*

### "I'm not in the market." / "I have enough insurance." / "I don't have time."

**Agent:** *"I understand. I'm usually not fortunate enough to call on people right at the time they're thinking about purchasing additional financial products or services, but do you think there may be changes in your business or personal situation in the future?"*

(Wait for an answer. Ask what types of changes are expected, then say...)

*"What I'd like to do is show you the process we use to help people accumulate wealth and reduce taxes. Even if you are not in the market today, it's been my experience that you'll feel more comfortable calling me in the future if we've had a chance to meet now."*

*"Is there any reason why (day and time) or (day and time) wouldn't fit your schedule?"*

**"I already have an Agent." / "I've already done this type of planning."**

**Agent:** *"That's fine. Most people aren't so farsighted. May I ask who you work with now?"*

(Wait for an answer. Discuss in a positive manner, then say...)

*"I'd still enjoy meeting with you; many people profit from seeing our process of how we help people accumulate wealth and reduce taxes. I might learn something, too! Is there any reason why (day and time) or (day and time) wouldn't fit your schedule?"*

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## Make Three Promises

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**Try this!** Sometimes the best way to deal with objections is to lower the prospect's resistance.

**Agent:** *"Mr. Stein, I'd sincerely like to meet you. Let me make you three promises. First, at our initial meeting, I won't try to sell you anything. Second, I won't stay longer than 20 minutes. Third, I won't call you again, unless you feel it's in your best interest."*

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*"The best possible outcome of our meeting is that you find some ideas that will really help you. The worst thing that can happen is that you'll have spent 20 minutes with me! I'll let you decide how bad that is!"*

*"Fair enough?"*

(Wait for an answer.)

*"Looking at your calendar, is there any reason why we cannot get together on (day and time), or would (day and time) be better?"*

**If it becomes clear that you won't be getting a scheduled meeting**, X-Date, if you want to stay in touch with the prospect, or throw away, and move on to the next call.

### Try Offering a "Negative" Choice

What should you do if a prospect keeps rejecting all of your "positive" choices for a morning (or at least daytime) scheduled meeting?

**Try this!** Offer a negative choice, like this one:

**Agent:** *"I can see you're pretty busy. Why don't we make it Saturday afternoon at 4:00 or 5:00 p.m.?"*

Just the thought of listening to a financial presentation late on a Saturday afternoon, may be enough to get most people busy checking their calendars for a more agreeable time during the week. *Yes! It really works!*

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## If the Prospect Says, "No!"

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*A qualified prospect is a terrible thing to waste.  
So, why waste any?*

Since marketing and prospecting takes considerable time and effort, why risk too-good-to-lose on-profile prospects in a series of one-time, do-or-die phone calls? The answer is, with the **Ohio National Telephone Approach**, you don't have to!

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### Try "X-Dating"

If an on-profile prospect isn't ready to grant you a scheduled meeting when you call, John Melchinger suggests a simple technique, called "x-dating" — short for "Expiration Dating" — which can help you recycle the prospect. Here's how it works.

**Try this!** Let's say you're on the phone with an on-profile prospect who isn't ready to see you.

**Prospect:** "I'm sorry, but I'm just not interested!"

**Agent:** *"Fine. I can understand that you are unable to meet with me just now, but may I end our conversation with a few short questions?"*

*"In what month were you born?"*

*"What is the anniversary of your mortgage?"*

*"Are you considering transferring money out of a CD when it's time for renewal? Or repositioning assets you may have in mutual funds?"*

*"Is there any reason why I shouldn't call you again before each of those dates with specific ideas to see if it is of interest and if I can be of service to you?"*

**Or, if the prospect is a businessowner,**

*"When does your fiscal year begin?"*

*"When does your group insurance renew?"*

*"Is there any reason why I should not call you again 45 days prior to each of these events with a specific, related idea to see if you are interested in continuing the conversation?"*

**People will almost always say "no," which means "yes," (if only to get you off the phone!).** But soon, you will have regular follow-up calls to make every week, based on your prospects' timing and reasons to call. This is good, dependable activity, and these contacts will provide positive feelings about your professionalism and follow-through. Just pick up the conversation

professionalism and follow-through. Just pick up the conversation where you left off!

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## If the Prospect Says, "No!"

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*When you make your follow-up calls,  
special things begin to happen.*

1. **You have a reason for the contact.** People respond much more favorably to that than if someone approaches them from out of left field.
2. **You're showing *reliability* and *persistence*.** You said you'd call again, and you did. People appreciate reliability, which your calling when promised demonstrates.
3. **You'll be calling someone you know who knows you;** that makes a big difference. A warm call is easier to make than a cold call, and the results are usually better, too.

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Of course, you could simply ask, "*May I call again in two months to see if your situation has changed?*" But, you'll get better results by having specific reasons to call back — reasons that are clearly "*customer-specific*," rather than "*producer-insistent*."

**Is it worth it? You bet!** X-dating helps further qualify on-profile prospects, since each time you speak with people, they reveal a little more about themselves. The more you know, the easier it is to link your solutions to their needs and wants. So, even if you still don't get a scheduled meeting from the second call, the relationships you've been developing may eventually pay off.

**By the third contact with this strategy, your prospect will either grant the scheduled meeting, or explain why you won't be doing business,** which solves the China-Egg dilemma the best possible way — the prospect makes the decision. Even if the prospect decides against meeting with you, you'll have earned the right to ask, "*Who else should I be speaking with about these ideas?*"

You can x-date anywhere, anytime — and because this technique is so low-key and non-threatening, people will almost always give you the information you seek.

***All you have to do is ask!***

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## Conversation Starters

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**Try this!** Looking for reasons to call? Here are several conversation starters you can adapt to your own way of speaking.

### Target Market Prospect Call:

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*"I have no reason to believe you're interested in financial products and services at this time, but that's not why I'm calling today. The reason for my call is that I've done some work with **(name the specialty group)** in our area, so I thought I'd take the liberty of introducing myself and seeing if I can stop by sometime in the next few days to **(state your benefit statement, such as)** show you how I help people accumulate wealth and reduce taxes."*

### Wave-Mail Follow-Up Call:

*"I'm calling, as promised, to follow up on the information on \_\_\_\_\_ that I've sent you over the past several weeks. Do one or two of these planning strategies fit your situation better than the others?"*

(Wait for a response. If the prospect has none, ask probing, open-ended questions to discover a hot button issue.)

### Call to an On-Profile Client/Policyholder:

*"I've been meaning to stop by to show you an exciting concept I've been working on with my other clients. It takes about 10 minutes to go over — but, it could be the best 10 minutes you'll spend all week!"*

### Term Conversion Call:

Here's a way to set up term conversions with your term policyholders, and the approach is easy to adapt to other term situations:

*"As you'll recall, when you purchased your term life insurance, we discussed an important policy feature. That is, the option to convert the term protection to permanent life insurance, without evidence of insurability. Do you remember that conversation?"*

(Wait for a response, discuss as appropriate, then say...)

*"Now may be the time to exercise that option! My company offers permanent life insurance, which I believe is an excellent alternative for you. Would you be interested if I could show you an illustration that, not only provides guaranteed permanent protection and other significant benefits over term, but can*

*actually save you money in the long run?"*

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## Conversation Starters

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### "Checkbook Prospecting" Call:

*"Mr. and Mrs. Ferranti, I've always been pleased with the service I've received since I've been doing business with you. I guess that's been a little more than two years now. Right?"*

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(Wait for a response. Converse casually about your relationship with your prospects and their business. Then, use the leverage you have with the prospect...)

*"As you know, I'm with **Ohio National Financial Services**. Although I have no idea if you need financial products and services right now, I'd appreciate the opportunity to show you the kind of process we use for other successful businessowners like yourselves to help them accumulate wealth and plan for retirement."*

### Third-Party On-Profile Referral Call:

*"I recently had the pleasure of speaking with Carla Jenkins, whom I've known for several years. She said you and she were good friends..."*

(Informally discuss your mutual acquaintance, taking the conversation as far as it will go. Then say...)

*"Carla had no way of knowing if you would be interested in any financial products or services right now, but since she knows me and the kind of work I do — and understands that I am always looking for responsible people, such as you, to show how we help accumulate wealth and fund retirement — she suggested that I give you a call."*

*"Did Carla happen to mention that I'd be in touch with you?"*

(Wait for a response, then say...)

*"I'm calling to introduce myself and schedule a brief, 20 minute meeting when we can get together. That way, you can judge for yourself if we should be doing business together."*

### Cold Call:

*"I don't believe we've met, but I've worked with other successful people in your field, and I've been wanting to meet you. I hope you don't mind my calling to break the ice. I'm calling to introduce myself and to see if you're as interested in how we help accumulate wealth and reduce taxes as other successful people"*

*in the area have been.*

*"You may be familiar with the work we've done with other clients on income protection, education funding, and retirement planning. May I ask if you have children, and if college education funding is an objective?"*

*Or, "Are you satisfied with what you've been able to set aside for your retirement?"*

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## How to Use Voice Mail & E-Mail Effectively

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### *Make your prospects' voice mail work for you!*

Your prospects will usually be busier than fast-food joints at lunchtime. In fact, if you can get someone on the phone every time you try, you're probably contacting the wrong person.

**Expect to reach voice mail more often than real people; it's inevitable.** When gathering on-profile names, try to get phone numbers and extensions, along with e-mail addresses.

**Try this!** As you make pre-approach calls, you will have to decide whether to leave a voice mail message or call back later. Leave a message! Introduce yourself and leave your phone number, but say you'll try again. You'll have broken the ice, and your prospect will remember you when you call back. When you call back you may still face the same decision. Turn a deficit into an asset; consider leaving a concept-specific message, like this one to a member of the Baby Boomer market:

*"Hello, my name is Kevin McCorry with **Ohio National Financial Services** here in Anytown. I don't believe we've met, but I'm calling to introduce myself and to see if you're as interested in wealth accumulation for retirement as other successful people your age [or, our age] in the area have been.*

*"Please call me at [phone number], so we can determine if this is a good fit for you and schedule a brief, 20 minute meeting. "*

**If the prospect doesn't call back, don't give up.** Next time you call, be ready to leave another voice mail message, providing interesting new information, and how it benefits the prospect.

**Again, the more you know about your prospects** — their generational cohorts, their family and business situations, and the types of benefits their employers offer — the easier it is to personalize pre-approach contacts.

**When you reach an on-profile prospect by phone,** explain the reason for your call, give your benefit statement, and get a specific commitment (date and time) for the next contact/scheduled meeting.

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## Telephone Approach Calling Card

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### Telephone Tips Checklist

- **Get organized.** Before calling, make sure you know who you're going to call, and what you're going to say. Schedule your telephone time each day as you would a scheduled meeting. Remember — "marketing in the mornings, selling in the afternoons."
- **Obey the law of large numbers.** Each call gets you closer to a scheduled meeting. So, make a consistently high number of calls each week. The more you make, the more scheduled meetings you'll set up.
- **Your goal should be scheduled meetings,** not telephone calls. Results, not activity, are the true measurement of success. Set three scheduled meetings per day, five days a week and watch your production soar!
- **Don't hang up.** Hold the phone and keep dialing. Even better, stand up when calling, and use a headset.
- **Don't let the phone ring more than five times.** The prospect is not available, or can't answer the phone.
- **If you get an answering machine, or voice mail, leave a message!** Introduce yourself and leave your number, but say you'll try again. You'll have broken the ice, and your prospect will remember you when you call back.
- **Smile and be friendly.** You can "hear" a smile over the phone! People like doing business with people they like, and who like them!
- **Be loose; be natural.** Use your normal voice, but speak more slowly than usual. Don't stiffen up. Use informal language and lots of contractions.
- **Ask if the prospect has time to speak with you.** Simple courtesy goes a long way with someone you don't know.
- **If you're calling during the evening, get a daytime number,** and ask if you can reach your prospect at work the next time you call.

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## Telephone Approach Calling Card

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- **Ask for daytime scheduled meetings.** You'll tend to get what you ask for — keep evenings free, or for those few people who absolutely can't see you during the day.
- **Assume success.** Picture yourself earning a scheduled meeting.
- **Avoid telephone tag.** If you can't reach your prospect, ask whoever answers for a specific time when it will be convenient to call again.
- **Don't take "no" for an answer.** Help people discover why they should meet with you.
- **Ask for a scheduled meeting three times.** If you still can't set a scheduled meeting, then get an x-date.
- **Keep score.** Record the results of your calls.
- **Know what each call is worth.** If you know your sales ratios, you can attach a dollar figure to each dial.
- **Take a break now and then.** You deserve it!

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### Keeping Track; Keeping Score

Record the results of your calls in your Sales Activity Manager (SAM).

Keep track of your overall results each week.

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## Confirming Scheduled Meetings

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*Confirming scheduled meetings is good for business.  
No shows can ruin your day!*

**Opinion is divided about whether or not to call the day of the meeting to confirm scheduled meetings.** Those who are opposed argue that it's not a good idea to give people a chance to cancel at the last minute. Those in favor suggest that confirming scheduled meetings reduces the number of no-shows.

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## Confirmation Notes

**Try this!** A confirmation note, like the one shown here, has the advantage of confirming the time, date and reason for the scheduled meeting, while *not* making it easy to beg off at the last minute. A hand-written note is even more personal. You can also e-mail or fax it in.

Dear Mr. Samuels:

Thank you for taking the time to speak with me today. To confirm our scheduled meeting, we will get together at your office, for no more than 20 minutes, on November 10th at 8:00 a.m., to discuss income protection and other financial security goals. I realize you're busy, but I think you'll find this time well spent.

I enjoyed our conversation and look forward to meeting you.

Cordially,

Charlene E. Brock, CLU, ChFC

**On the other hand, calling to confirm is one way to defuse a common problem in the family/personal market.** That is, one spouse (your on-profile prospect) schedules the meeting; the other spouse doesn't want to keep it. By calling to confirm, however, you can often discover these situations and deal with them, on-the-spot, by selling the reluctant spouse on the reason for seeing you.

**Whether you go with confirmation e-mails, notes, or phone calls,** get complete directions to the prospect's home or place of business, or both — and find out where to park.

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## No Shows Are Expensive

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Confirming, and having reasons for seeing people that are important to them, cuts down on the number of broken scheduled meetings. But no-shows are part of the game. Be prepared — and creative! You can never tell when the inevitable is going to happen.

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### Try this!

- Keep a list of people you'd like to meet by geographic area. When you have time, and are in the area, drop in and introduce yourself.
- Make follow-up phone calls to clients and on-profile prospects.
- Conduct market surveys of individuals or businessowners in a new target market.
- Visit a client at work. Ask to be introduced to at least one on-profile co-worker.
- Check out hotels for possible seminar or workshop locations. Introduce yourself to the manager. After listening to his or her sales pitch, and if he or she fits your prospect profile, ask probing, open-ended questions...
  - *"How long have you been in the business?"*
  - *"Do you get many insurance and financial service seminars here? Who puts them on?"*
  - *"I'd like to show you the kind of work we do with successful individuals and businessowners to help them accumulate wealth and reduce taxes. Is there any reason why next Thursday, at about this time, would not be convenient for you?"*

**The important thing is to find a way to make the time productive.** Remember, if you're not in front of people, or trying to get there, you're unemployed!

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## Face-to-Face with the Business Owner

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*A foot in the door is worth two on the desk!*

**You can use this pre-approach technique when you have time before or after scheduled meetings, or if you just want to get out and meet potential prospects!**

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**Try this!** When you enter each business, ask to speak with the owner. Tell the receptionist who you represent. Then, when you meet the businessowner, say something like this:

**Agent:** *"I'm Elizabeth Haverty, with **Ohio National Financial Services** here in Anytown. I have several clients in the area and wanted to meet you. I hope this isn't a bad time.*

*"I specialize in lifestyle and business planning for businessowners and professionals. Obviously, I have no idea if there's any way I can be of service to you, but I'd like to suggest our getting together so I can show you the process we use to help clients accumulate (or distribute) wealth and reduce taxes. I'd also like to learn more about your operation.*

*"Is there any reason why 20 minutes Thursday morning wouldn't be good? Is Friday morning better for you?"*

**With this approach, you're trying to make a good first impression and ask for a scheduled meeting with a businessowner you think fits your profile.** If you don't get to see the businessowner, ask for his or her card, and leave a message that you stopped by and will call again. This technique also works well when you're doing joint calls, since two producers add weight to the visit.

### True Story

If you're stopping by at a bad time, most businessowners will say they can't see you. But one producer we know, who caught a businessowner on a bad day, was sharply reprimanded for barging in without a scheduled meeting. The agent left, but called the by-then-subdued businessowner the next day to apologize. He offered to buy lunch to make up for his gaffe. The offer was accepted, and the agent and prospect went on to do business together!

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**UNIT III: EARNING SCHEDULED MEETINGS**  
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## ***Unit III: Earning Scheduled Meetings***

### ***Action Assignment***

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1. Master the Cotton System or **Ohio National** Financial Services Telephone Approach and effectively demonstrate this to your General Agent. Be sure you understand the importance of putting your own personality into the delivery.
2. Send five pre-approach letters to pre-qualified on-profile prospects using the letters or e-mails within this Unit, Earning Scheduled Meetings (or Prestige Introductions, if using the Cotton System). Make sure your General Agent or trainer is in attendance with you for each follow-up call to schedule initial meetings.
3. If you have not already done so, complete the quiz for this unit, with a passing grade, and review it with your General Agent or trainer.

*Please print this Action Assignment using the "Printer Friendly" button at the top of this page. Once it is complete, sign it and submit it to your General Agent for his or her signature. Give one signed copy to the General Agent and fax/send another copy to Field Development Operations at the corporate headquarters — (513) 794-4515.*

#### **Unit III: Earning Scheduled Meetings**

#### **Action Assignment Satisfactorily Completed**

**DATE:** \_\_\_\_\_**SIGN OFF****General Agent:**

\_\_\_\_\_

**Sales Associate:**

\_\_\_\_\_

**Firm (Print):**

\_\_\_\_\_

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