

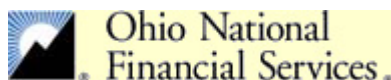
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## UNIT V: After the Sale

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*"Service is a profit-center. Eighty percent of my business comes from existing clients."*

— A Financial Services Representative

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## Following Through

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***The post-sale period is exactly the wrong time  
to take new clients for granted.***

## Learning Objectives

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By the time you complete this unit, you will:

- Understand how and why proactive service can keep client relationships healthy, increase persistency, position you for additional sales, and generate a steady flow of referrals and introductions.
- Understand the dynamics of client relationships, and why ignoring the difference between "customers" and "clients" can be a costly mistake.
- Know why the post-sale period is the wrong time to take prospective clients for granted, and how following through after the sale can help reduce or eliminate "buyer's remorse."
- Be able to keep in contact with qualified, on-profile prospects who didn't buy from you the first time.
- Be able to conduct effective delivery meetings and plan reviews, which help solidify sales; meet the client's changing needs and wants and objectives; and (in effect) post a guard over your existing business, while setting up the next sale and getting on-profile referrals.
- Learn techniques for turning every contact with clients and policyholders into a prospecting opportunity.
- Be able to plan and manage a highly personalized, profit-oriented, client-building strategy.
- Be able to periodically assess the results of your client-building efforts, while demonstrating to clients that you don't take their relationships for granted.

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## Components that Interact

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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.)

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**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.

- Your Prospect Card File Instructions (Form 1130)
- Introducing a Card (Form 1155)
- Family Data (Form 2205)
- Life Policy Analysis (Form 2206)
- Life Inventory (Form 2207)
- Policyholder's Annual Update (Form 2237)
- Client Satisfaction Survey (Form 2238)
- Business Practices Guide for Advisers & Acknowledgment Card (Form 2246 & 2246-A)
- Lifetime Advantage Acceptance & Disclosure Statement (Form 2946-A)
- Claimant's Statement - Proof of Death (Form 9102)
- Accessible Benefits Checking Brochure (Form 9181)
- Accessible Benefits Checking Kit Delivery Form (Form 9188)
- [e-relationship.com](#) [optional]
- ON-Trac II, Unit VIII, TEAM Dynamics
- Copytalk ([www.copytalk.com](#)) [optional]
- Automated Sales Listing (3 min., 1 sec.)
- Downloading In-Force Policy Illustrations (4 min., 17 sec.)
- Downloading Policy Service Forms through Forms Catalog (4 min., 28 sec.)
- Using the Daily Event List (2 min., 8 sec.)

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## Introduction - "Proactive" Service Is a Profit-Center

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*Client service can and should be performed for profit, and always with specific objectives in mind.*

### **Clients and customers are the most important assets a**

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**business has.** The quality of the relationships you have with your clients can affect business you have done with them in the past, and business you hope to do with them in the future. These relationships can also increase the likelihood that they will help your business grow. This should put on-profile clients up there with the immediate family on most advisers' VIP lists.

As the GAMA Foundation learned in its study of the future of the life insurance business, consumers are now basing buying decisions more on their advisers' relationship skills, fact-finding skills, counsel, and advice than on eye-catching, often seemingly too-good-to-be-true sales illustrations.

In addition, an older study reported in *Life Association News* (February 1994) found that policyholders value service, but many advisers and companies are failing to capitalize on their service opportunities. This is still an "opportunity" today. "Timely and appropriate contact is the weakest link," the article revealed, adding, "Continuing service after the purchase is essential — but often overlooked."

"Service is good," the study learned, "but could be better, according to policyholders. Most gave service provided by their agent and company at least fairly high marks. But only one-third of the policyholders labeled their advisers' service outstanding."

The message is clear. People don't want products; they want solutions to problems. They want to do business with competent, can-do professionals who are on *their* side, listen to *their* concerns, and consistently demonstrate that they know how to spell c-l-i-e-n-t.

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## Building Confidence & Trust

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You start cultivating client relationships by building confidence and trust with your prospects from the very first contact — but that's just the beginning. Ultimately, as psychologist, Perry Buffington, has observed, "Consistency, which leads to predictability, forms the foundation in any trust relationship... If a person has behaved the same way over and over to the point that you begin to feel comfortable predicting his or her actions, then the level of trust you have for that person grows."

Client-building in today's marketplaces is characterized by continuous contact, shared expectations, and mutually beneficial relationships, evolving over an extended period of time. Your objective is to build solid, long-term relationships with your on-profile clients, to service their existing business, and pursue additional sales and on-profile referrals. Yet, policyholder service can, and should, be performed for a profit, and always with specific objectives in mind. For that reason, you should approach client building and service as planned, managed activities that are *proactive*, systematic, and high-touch.



### What Is "Proactive" Service?

**Proactive service means anticipating client needs and wants by looking for specific ways to help, rather than performing perfunctory service and reacting to problems as they occur.** Through this program, proactive service, as part of an effective, long-term client building strategy, can become an important new profit center for your business.

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## Understanding Client Relationships

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### **The Client's Code:** *"What have you done for me lately?"*

As Management Consultant, Theodore Levitt, says, *"It is reasonable for clients who have been promised the moon to expect it to be delivered."* So, don't ask clients to have *faith* in your professionalism. Give them evidence of it!

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While service is a client-focused activity, there's a lot in it for you, too.

Developing and maintaining healthy client relationships means that you can expect repeat business and increased persistency. It can also spin off endless chains of well-qualified, on-profile referrals and introductions. Building on your client base increases profitability, since it cuts front-end marketing time and may dramatically lower acquisition costs.

### **Client Relationships — Mutual Expectations**

You might think that building and managing client relationships would be easy enough for most salespeople. After all, isn't getting the sale the hard part? As difficult as it might be to convince people to do business with you, keeping their business and expanding it can be surprisingly complicated. Actually, most producers don't lose client relationships; they simply don't develop them in the first place.

The mechanics of client building are easy (we'll look at a variety of client building and service techniques shortly), but understanding the dynamics of client relationships, and how to manage them, is more difficult.

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## "Customers" Are NOT "Clients"

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When it comes to client building, one of the biggest mistakes producers make is to assume that everyone who buys from them is automatically a "client." This is not necessarily true.

**Technically, when you make a sale, you don't have a client; you have a customer.** A customer is someone who buys from you once; a client is someone who will buy from you again and again. Clients who trust you and your expertise will come to you (and maybe only you) for advice. A client relationship is one in which both the buyer and seller agree that the first transaction was not a one-time event.

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**Your on-profile client management goals are clear:**

- Servicing the existing business proactively;
- Meeting additional needs and wants as the client's situation changes; and
- Getting prestige recommendations and referrals to qualified, on-profile prospects.

"Client" status must be accepted by the buyer. It's not a label that can be stuck to the buyer by the seller. Client relationships don't just happen — they must be earned. Not only that, but they must be cultivated and nurtured to stay healthy. Client relationships are usually either moving forward, or falling apart.

**You and your clients have different, yet complementary motivations driving the commitments you make to each other.**

You've made a sale, but you expect to make repeat sales, and (correctly) want your client to help you develop additional business through on-profile referrals. The client, on the other hand, has purchased a product or service, which (you say) will help meet one or more important financial objectives.

According to Levitt, buyers may begin to see the sale as a "favor" bestowed by them, not as something earned by you. In the *Harvard Business Review*, Levitt has written, *"In your excitement and eagerness for additional successes, it is easy to misread these subtle changes in attitude and damage the relationship before it gets off the ground."*

Your behavior and promises during and after the sale help shape the buyer's perceptions. If a prospective client feels that you are taking the purchase for granted, or want to rush off to the next "victim," the effect is predictable.

**Try this!**

- The short-term solution is to pay attention to small details, such as courtesy phone calls, e-mails, notes and letters during and after underwriting. Be sure to make good on each of your promises to applicants, and talk of your future together using "we" language rather than an impersonal

together, using we language rather than an impersonal tone.

- Don't impose your style on your customer. Work with each as a unique individual. (See [ON-Trac II, Unit VIII: T.E.A.M. Dynamics](#).)
- Over the long term, you must meet your client's expectations by proactively anticipating needs and wants and problems (not just reacting to them), and establishing routines that assure the right kinds and frequency of client contacts, and help you check the effectiveness of your efforts. Or, to borrow a line from former New York Mayor, Ed Koch, simply asking clients, "*How am I doing?*" is a great way to find out. Use the "Client Satisfaction Survey" on the next page during annual reviews with your on-profile clients.

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## Assessing Client Potential: You Can't Please Everyone - & Vice Versa!

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It takes a lot of effort to build and maintain client relationships. The pay off in repeat sales, and on-profile referrals, can be worth the effort in most cases, but not all of them. Some prospects will never buy from you, or give you that first referral, despite your every effort. On the other hand, there may be policyholders (and even some clients) with whom, for any number of reasons, you simply don't wish to do further business.

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You're not going to please everyone, and not everyone is going to please you. The beauty of your job is that, 1) there are plenty of prospects out there who fit your profile, and 2) you can be fairly selective.

## Customer/Client Continuums

Think of your clients and policyholders. Don't they each fall somewhere along this Customer/Client Continuum?



There are policyholders in your files who, no matter what you do, will never be more than one-time buyers. You may just want to be sure they have **Ohio National's** customer service number (800.366.6654), and website address ([www.ohionational.com](http://www.ohionational.com)). There are some who you are trying to turn into clients, and others who were your clients once, but no longer seem interested in that status. There are also probably a few others for whom you can do no wrong. These are your "Super Clients," but it doesn't pay to take them for granted either.

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## The "A, B, & C System"

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Using the above Customer/Client Continuum, many producers also evaluate their policyholders using an A, B, and C System wherein "A" designates on-profile clients who receive the greatest amount of attention, "C" those to whom you provide routine policyholder service, and "B" those who fall somewhere in between.

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If you take the time to assess the potential of each of your policyholders and clients, you'll be better able to target your client building efforts where they will be most on-profile and effective.

## How to Let Go Gracefully

It's not always easy to say good-bye, but the only way you will have enough time to provide superior service to your on-profile clients is by letting go of the policyholders who don't contribute to the top 80 percent of your business.

## Giving Away Off-Profile Policyholders & Focusing on Clients Who Fit Your Preferred Profile

- Eliminate on-profile client attrition;
- Capture all on-profile client assets, and;
- Acquire new on-profile clients via referrals from your existing on-profile clients.

Keep in mind — **there's nothing wrong with ending an unproductive relationship**, but be honest and informative as to why you are leaving them. Be appreciative of their past business and make sure you offer several alternative advisers whose preferred profiles you truly believe will be a good fit. In the end, these policyholders may be better served by someone else.

Extricating off-profile policyholders may be hard at first — it goes against traditional sales training that the more you have, the better. But once you do it, you will honestly feel better about your business. After all, you will have taken control of your business, delegating to staff or others in your firm whose preferred profile fits the situation, or refusing to deal with those who simply aren't productive or compatible with your objectives. The outcome will be more time, more money, more on-profile referrals, and less stress — a winning combination!

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## Sample Suggestions for Letting Go

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Take the following suggestions as guidelines for phone calls, face-to-face meetings, or written correspondence. The option for communicating the message will depend on your style and your relationship with that policyholder.

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1. *"I am redirecting my business toward estate planning (or businessowners) and my efforts may not be appropriate for you at this time. If your needs change, please contact me; however, I will be forwarding your policyholder services to Bob Crawford, so you will receive the attention and service you deserve."*
2. *"My client base has grown to the degree that I don't feel I can provide the level of service you deserve. For that reason, I am turning over your policyholder service to Mindy Carmichael who specializes in your insurance and financial services parameters."*
3. *"While I have greatly enjoyed and appreciated your business and confidence, I've begun to specialize in other areas. Consequently, I will be turning over your policy service needs to someone who can better serve your current financial services needs. I have several people in mind and would be happy to discuss them with you. Please contact me at your earliest convenience."*

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## Following Through After the Sale

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*How to avoid snatching defeat from the jaws of victory.*

The post-sale period between the Presentation Meeting and the Delivery Meeting is sensitive and must be managed carefully. Even after the product has been delivered, or a plan has been installed, many producers make a point of contacting clients informally several times a year, in addition to regularly scheduled plan reviews, and other routine service contacts.

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## Reducing or Eliminating "Buyer's Remorse"

**To prevent a fatal case of buyer's remorse from ruining your day, follow through with applicants in several ways.**

**Try this!**

- **At the end of the Presentation Meeting**, tell your applicants about how long it takes to issue the product.
- **Many advisers send handwritten "thank you" notes after a sale.** Hand-address the envelopes and use commemorative stamps instead of metered postage. If appropriate, mention other needs you can address in the near future, and suggest a date and time for this meeting.
- **Some advisers call the day after** the sale was made and the application taken and ask, *"How did you sleep last night?"* If the client says, *"Great,"* or has a positive response, the sale is cemented. If, on the other hand, the response is, *"Not so good,"* or *"I kept tossing and turning most of the night,"* or other words to that effect, then the sale may not be quite so secure, and the agent may want to offer additional reinforcement of the benefits of his or her action to enhance his or her personal financial security needs and wants, and perhaps, schedule another meeting to review those benefits.
- **Keep applicants informed about the progress of the underwriting process or product issue.** Act quickly if the underwriters request additional information. Call, e-mail, fax, or write the applicant for this information, as appropriate.
- **Don't overlook a chance to communicate with new clients about "value added" non-business matters.** For example, you spent several minutes discussing the prospects' hobby — race walking. The next week you see a magazine article about a race, or recall a passage in a book you once read, about the sport. Send a copy of the article or passage with a note saying, *"Thought you might enjoy this!"*
- **If a client has given you on-profile referrals, or introduced you to prospective clients, let him or her know the results.** In addition to being a matter of courtesy, this practice can lead to additional names.

- **If your prospect owns a business**, see if you can help by referring customers or vendors, or by using his or her services yourself.

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## Learn to Say No

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**It isn't easy to say "no" or deliver bad news, but sometimes, it's necessary.** You represent your company in a number of ways, and enforcing its standards is among the most important.

Some clients and policyholders won't like when you enforce a standard or give them news they don't understand, or with which they disagree. The best way to handle these situations is to:

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- Explain the standard or decision;
- Review the options; and
- Help the person make the right decision.

**Above all, be candid.** Today, so much business seems to be conducted around the murky edges of the truth, that anyone who deals in the genuine article is a refreshing change. The truth is powerful stuff.

## Follow Up with Qualified, On-Profile Prospects Who Don't Buy, Too!

You won't close every sale, so you'll need an effective follow-up system to stay in contact with qualified non-buyers. See Your Prospect Card File Instructions (Form 1130).

**Collect X-Dates** — specific dates and times for follow-up contacts — and soon you'll have a sizable number of people to call again, based on their timing and reasons. Use your system to help you remember.

### Follow-up calls represent activity, and activity leads to sales.

What's more, since [LIMRA](#) reports that people are more likely to buy from advisers they know and trust, regular exposure in your marketplace increases the likelihood of your being in the right place at the right time. Changing circumstances may make people who turned you down once welcome you with open arms the next time you call.

### Try this!

Before leaving the presentation meeting, say something like this:

**Agent:** *"Well, folks, I'm sorry we won't be doing business together this time. It may be a good idea for us to stay in touch, though, since things have a way of changing. Is there any reason why I shouldn't add you to my e-mail contact management list and call back every so often, with specific ideas you might be able to use?"*

Then, send a handwritten "thank you" note or e-mail, as you would after a successful sale.

Remember, you're in the relationship business. Treat well qualified, on profile prospects as if they were clients, adding them to your



on-prime prospects as if they were clients, adding them to your client newsletter contact list and doing some of the other client-building activities described later.

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## Preparing for Delivery Meetings

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- **Check the product.** Be sure it has been issued correctly, and that all information it contains is accurate and spelled correctly.
- **Call your client to schedule a meeting.** If appropriate, ask that both spouses, or all of the decision-makers in a business market case, are present — along with their advisers and family members, if necessary.
- **Bring your client file up to date.** See that you have a complete file on your client, and are prepared to provide continuing service.
- **Prepare the product for delivery.** The plan document or product portfolio should include:
  - Personal identification, such as your business card, or brochure.
  - Cover letter explaining why the product was purchased.
  - Case analysis, NAIC illustrations, and other computer support output.
- "Identities" and "Prestige Introduction" brochures for completion (the Cotton System), client introduction letters, or "feed-a-name" referral lists.
- **Arrange for technical support**, as needed.
- **Rehearse what you're going to say** to your client, and how you will say it.

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## Delivering the Policy

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Once the policy is issued, it will typically be sent to you for delivery. Review it promptly for accuracy. If discrepancies are noted, return the policy to your General Agent/corporate headquarters for correction. A notice accompanying each policy will indicate:

- Any balance due on the first premium;
- Any amendments to the original application; and
- The policy delivery period — usually 20 days from the date a life policy is mailed from corporate headquarters; 15 days for annuities. Refer to Business Practice Advisory — "Delivery Receipts for Annuities 2003-01 (April 13, 2003) — for more information.

If the policy has been amended, be sure you understand what the changes are, and can explain them, *before* you meet with your client.

Once you have verified that the policy is in good order, call your client and schedule a meeting to deliver it. Attach your business card or personalized label to the front of the policy, and prepare a file with the following:

- The policy;
- Any amendment, delivery receipt, or other supplemental forms that must be signed;
- The client's completed, signed fact-finder;
- A copy of your presentation;
- A current NAIC policy ledger illustration (if applicable);
- Required disclosure information for your state;
- "Identities" and "Prestige Introduction" brochures (the Cotton System), or
- Referred Lead Sheet (Form 2240); or
- "Introducing... Card" (Form 1155); and
- "Policy Delivery Receipt."

During the policy delivery meeting, you have six objectives:

1. To reinforce the needs and wants for the insurance;
2. To congratulate the client for qualifying for the policy, and preparing for the future;
3. To review the policy and any modifications;
4. To demonstrate your professionalism;
5. To establish service expectations; and
6. To obtain on-profile referred leads, and "Prestige Introductions."

## Reinforce the needs and wants

Using the completed fact-finder, review the needs and wants your client agreed were priorities and that this policy covers. Note needs and wants that were uncovered during the analysis that remain unfulfilled. Set the stage for a discussion of those needs and wants at your next meeting with your client.

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## Demonstrate Professionalism

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The policy delivery meeting should be a continuation of the professionalism you demonstrated during the earlier needs and wants analysis, presentation, and close.

By reinforcing your client's insurance needs and wants, explaining and illustrating how the policy meets those needs and wants, and correctly answering any questions your client has, you are demonstrating your professionalism.

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## Establish Proactive Service Expectations

You should explain to your client that you will contact him or her on a regular basis to determine whether or not the insurance policy is still meeting the needs and wants for which it was originally purchased. It is also a good idea to ask your client to contact you if something happens that might impact his or her insurance program. In the personal market, some examples are: the birth of a child, a change in marital status, changes in employment or business situations, or contact by another company/agent.

Providing an annual review 30 days before your on-profile client's age change will help assure that their insurance program remains current as circumstances change. For you, it means the opportunity to realize additional sales from this client, and obtain on-profile, referred leads.

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## Obtain On-Profile, Referred Leads

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When you first met with the prospect, you explained how you were compensated (product sales through referred leads). You asked for the prospect's agreement that:

- If a need/want was uncovered, the product(s) would be purchased from you; and
- If the prospect felt your service was of value, he or she would refer you to others who fit your profile, and might benefit from your services.

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Here is another opportunity to collect on that second promise!

Successful advisers agree that on-profile, referred lead prospecting is the most effective prospecting method available to most any professional.

- It allows you to spend more time selling. That's a much better ratio of contacts to scheduled meetings obtained, because the on-profile referral is more receptive to your request for a meeting.
- You can qualify your on-profile prospect more completely in advance. The more you know about a prospect, the better you can tailor your approach to appeal to the prospect's likely needs and wants.
- You obtain a better quality on-profile prospect.

Obtaining on-profile, referred leads is continuous throughout the sales process. As you're completing the fact-finder, be alert to names that emerge in the conversation. In a natural, conversational manner, ask about family, friends, neighbors, other advisers, and business associates who fit your profile.

Once the policy has been reviewed and accepted by your client, you may want to continue along the following lines (or by using the Cotton System "Business Development Plan" or another referral presentation we saw earlier in ON-Trac II, Unit II, Market Development & Prospecting).

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## Obtain On-Profile, Referred Leads

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### Process

### Referred Lead Presentation

Ask if service was of value.

*"Sarah, do you feel my service has been valuable?"*

Wait for a positive response. (After all, you've just placed a policy!)

*"Thank you."*

Remind your client how you get paid:

*"You'll recall that when we met, I explained that I get compensated two ways. First, if, as a result of our work together, you decided you wanted our products or services, you'd place your business with me. You've done that, and I appreciate your trust, and I thank you, again."*

1. Place business with you.

*"Second, if you found my service of value, which you indicate you did, you refer me to others who might also benefit from my services."*

2. Provide on-profile, referred leads.

Begin mentioning names noted.

*"I'd like to introduce myself to Shane DeVeaux." (Mention a family member, friend, neighbor, or business associate you noted earlier in the process who fits your profile.)*

Record qualifying information.

*"How old is he? Is he married?" (Continue with qualifying information — address, phone number, occupation, number of children, etc.)*

Continue with "probes" to uncover, and qualify, additional names.

*"When you think of other people at church (in your alumni association, at the club, etc.), who else comes to mind that... (describe your prospect profile)?"*

If a client objects to giving referred leads, gently remind him or her of the agreement you made at the beginning of the sales process, and explain that all you're asking for is an introduction. You might say something like, *"If Jackie Steiger walked in right now, would you introduce me to her? That's all I'm asking for — an introduction."*

Be sure to conclude the policy delivery meeting by, again, thanking your client and restarting your commitment to providing service.

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## On-Profile, Referred Lead Probes

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*"When you think of people you know (at church, in your alumni club, in your business association), who comes to mind that fits my preferred profile and:*

- *recently got married, or plans to get married?"*
- *recently had a baby, or is expecting?"*
- *is new to the area?"*
- *recently opened his or her own business?"*
- *was recently promoted?"*
- *has children who recently graduated from college?"*
- *bought a vacation home?"*

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Other probes are:

- *"Who are the three most financially successful people you know?"*
- *"If you were starting a business today, who would you want as your partner?"*
- *"With whom do you (golf, play tennis, etc.)?"*
- *"Who is your children's pediatrician?"*
- *"Who is your dentist?"*
- *"If you and your spouse were to invite another couple over for dinner, who might that be?"*

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## Sample Referral Letters / E-Mails \*

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Dear Mr. Lowell:

You are important to me, and I value you as a client. Your confidence in me is greatly appreciated, and I want to assure you that I am available to answer any questions you may have in a personal meeting or phone call.

In my conversations with other valued clients, I have come to realize that they often have friends or acquaintances with insurance or financial concerns that are not being addressed. If you know or become aware of any such person who (describe your client profile), I would consider it an honor if you would introduce that person to me. Generally, I find this works best if you simply give me a call with a name and phone number, so we can discuss the best approach.

Thank you again. I look forward to assisting you in the future.

Sincerely,

Sandy Benson

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\* To existing clients

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Dear Ms. Ellison:

Over the years, many of my clients have asked me to speak with one of their friends or colleagues about an insurance or investment concern. I consider it a privilege and have been happy to accommodate their wishes. For your future reference, let me share my standards for such requests.

First, confidentiality is the cornerstone of my business. Each of my client relationships is distinctly separate, totally private, and valued.

Second, thoughtful and courteous service is guaranteed. This is a people business.

Finally, I will never give advice and counsel to a client without thoroughly understanding his or her wants and desires.

My purpose in writing this letter is to let you know that if and when you would like me to speak with a friend or associate of yours, you will feel comfortable in my doing so.

Sincerely,

Leonard Ross

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\* To existing clients

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## Don't Forget to Say Thank You

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When clients do give you referrals, send them thank-you notes or e-mails.

Dear Rob,

Thank you for your recent referral and introduction to Arthur Reid. I have had the pleasure of an introductory conversation and we have plans to meet in the near future.

Thanks for your confidence in me. I hope you will continue to introduce me to others who might also benefit from my services.

Sincerely,

Alisa Montague

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## How to Establish a Client Advisory Council

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If you don't get enough quality referrals from your on-profile clients — perhaps the top 20 percent of people who provide 80 percent of your revenue — maybe the reason is because your clients do not feel satisfied with the amount of attention you are giving them.

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If you lavish time and attention on your on-profile clients, they will feel more inclined to give you qualified, on-profile referrals and, just as important, a greater portion of their portfolio to handle. The more of a client's assets you manage, the more important you become to them.

When you have this kind of connection with your top clients, it is much easier to ask them for something in return. In return for the quality service you provide, here is a subtle way to let them do some prospecting for you.

### Putting Your On-Profile Clients to Work

Take the following steps to make your best clients your unofficial marketing team.

1. Ask yourself, which on-profile clients do I consider my friends?
2. Of that group, who has the most potential to build my business?
3. Ask the resulting subset of on-profile clients — around four to eight people — to join your Client advisory Council using the following as a reference.

*"You've been a wonderful client; I respect your opinion. I'd like your help identifying how to improve my service and expand my business. I'm forming a Client advisory Council and want you to be a member. The Council will consist of influential people. We'll meet several times a year for dinner to discuss what's important to you as clients and to other potential clients you know. I'd be honored to have you as a member."*

### Benefits to Council Members

While this idea will likely provide you with ways to improve your business and obtain quality on-profile referrals in a face-to-face, friendly setting, there are also benefits to your clients. They receive:

- Networking opportunities with other influential people;
- A sense of helping someone who has helped them; and
- A feeling that their business expertise is important.

There's only one of you. You don't have all the time you need to prospect. This is one way you can enlist the service of other people and spend some quality time with your best on-profile clients in the process.

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## Conducting Periodic Plan Reviews

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Periodic plan reviews increase persistency and consistently generate new business. They aren't just "nice to do."

For many of the most successful producers, client service is so vital to their business that it's written into their mission statements. Client service, as mentioned, involves a variety of formal and informal contacts over an extended period. Perhaps the most important of these is the periodic plan review.

As Raymond Triplett, CLU, ChFC, explained, *"Clients should consider plan reviews as something that is expected, just as they expect to get a notice from the doctor, or dentist, when it's time for a checkup."*



**With these visits, and informal service contacts in between, you are able to anticipate problems and opportunities, not just react to them — or miss them entirely.** In addition, many more prospects will be developed through on-profile referrals and introductions. Just as important, plan reviews enable you to demonstrate that the "commitment to service" you talked about during the initial sales cycle was not an empty promise.

### Prepare! Prepare! Prepare!

Generally, plan reviews should be conducted annually with on-profile personal market clients, while quarterly reviews are recommended for most business and professional market clients.

**Prepare carefully for each plan review and work from a full deck of information.** Client relationships have one foot in the past, as well as one in the present. Before the meeting, check your client's file to review needs and wants, concerns, objectives, and other topics that were discussed in previous plan reviews and other contacts. Determine what you want to accomplish during this session. Then, prepare an agenda based on those objectives.

**Try this!** Consider sending confirmation letters two weeks before plan reviews. These letters should outline the meeting agenda, suggest what (if anything) the client should do to prepare, and reconfirm the date, time, and location of the meeting (your office conference room preferred). (See *"Plan Review Reminder Letter."*) Enclose a Policyholder Annual Update (Form 2237).

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## Policyholder's Annual Update

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Dear Ms. Santos:

As your **Ohio National** agent, one of my responsibilities is to be sure your insurance coverage is current and complete.

You may recall when we last spoke, I suggested that we review your policies at least once a year - sooner, if the need should arise. My records indicate that we had scheduled a policy review for 11:00 a.m. on April 3rd, at my office.

In addition to this review, which will take about 45 minutes, we can discuss any questions you may have about your existing coverage or other financial security objectives.

I'll be in touch shortly to confirm that meeting and look forward to seeing you again.

Sincerely,

Margaret Murphy

P.S. To aid our discussion, enclosed is a Policyholder's Annual Update for your completion. Thank you.

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## Policyholder's Annual Update

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### Policyholder's Annual Update

Name: \_\_\_\_\_ Date: \_\_\_\_\_

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#### Section I: Since our last discussion, I/we have:

- ☐ Purchased a new home ☐ Sold home
- ☐ Changed residence to \_\_\_\_\_
- ☐ Changed attorney and/or accountant
- ☐ Acquired new personal assets; inherited securities, cash, or property
- ☐ Drawn up or ☐ changed will/trust ☐ disposed of assets
- ☐ Matured or paid up life insurance policies
- ☐ Started new savings account
- ☐ Acquired new life insurance
- ☐ Taken on or ☐ dropped an associate
- ☐ Had a gain or ☐ loss in investment values
- ☐ Member of family firm has become disabled/handicapped
- ☐ Marital status has changed
- ☐ If spouse/self attending college, will graduate in \_\_\_\_\_
- ☐ If child attending college, will graduate in \_\_\_\_\_

#### Section II:

I/We expect a child in \_\_\_\_\_ (month).

I/We had a child on \_\_\_\_\_.

Name: \_\_\_\_\_

Birthdate: \_\_\_\_\_

I/We adopted a child.

Name: \_\_\_\_\_

#### Section III: I/We are interested in:

- ☐ Wealth Accumulation
- ☐ Retirement Planning
- ☐ Tax Advantaged Savings
- ☐ College Funding
- ☐ Income Protection upon Disability
- ☐ Family Income Protection upon Death
- ☐ Reviewing My Present Financial Situation
- ☐ Insurance for Spouse
- ☐ Insurance for Children
- ☐ Insurance for Parents
- ☐ Mortgage Life/Disability Insurance
- ☐ Converting Term Insurance
- ☐ Policy/Beneficiary Design
- ☐ Reviewing Insurance
- ☐ Business Succession Planning
- ☐ Business Insurance
- ☐ Employee Benefits
- ☐ Group Life Insurance
- ☐ Group Disability Insurance
- ☐ Estate Planning

*NOTE: Please return this update REGARDLESS of any changes.*

Who are three people (business or social. friends or

acquaintances who could benefit from my services)?

1. Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Comments: \_\_\_\_\_
2. Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Comments: \_\_\_\_\_
3. Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Comments: \_\_\_\_\_

**The Ohio National Life Insurance Company**  
**Ohio National Life Assurance Corporation**

You should also have a specific idea to present, which relates to something you and your client have already discussed. Introducing ideas from out of left field each time soon teaches clients to see plan reviews as thinly disguised sales calls. This can undermine the confidence and trust you've worked so hard to build and maintain.

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## Plan Review Checklist

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During periodic plan reviews:

- Confirm the amount of time available for your visit.
- Open with a few minutes of informal conversation.
- Ask the clients if they have any particular questions they want you to be sure you cover.
- Recap what was covered during your last meeting or conversation with your client.
- Review the current plan for changes, additions, or pending option dates.
- Be sure policy information is correct.
- Review legal or technical changes and new product developments.
- Ask if your client has questions about the existing plan, or if there is anything else he or she wants to talk about.
- Review your client's next priority issue. Ask probing questions about other personal and business needs and wants using the Policyholder Annual Update (Form 2237).
- Reintroduce your client, if appropriate, to the sales cycle and discuss timing for additional needs and wants.
- Ask for introductions to other qualified, on-profile prospects or feed names to create referrals (or both).
- Set a date, time, and place for the next plan review or follow up meeting.
- Update the client's file after the meeting. Be sure to follow up, as needed.

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**Try this!** Use this *Plan Review Checklist* to develop a meeting agenda, and help stick with it.

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## Plan Review Checklist

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After each plan review, you should:

- **Critique your performance** by assessing how well you met your goals, and what you can do better next time.
- **Record everything that was discussed in your client file, including non-business matters**, and update the file with any changes in your client's personal, family, or business situation. Record matters you need to follow up on as a result of the review, and identify your client's next priority issues, and when they can be addressed.
- Enter the time, date, and place of the next plan review, or other meetings, in your client management system. This includes events or follow-up items to which you need to respond.

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## Three Types of Client Contacts

Advisers can take advantage of three types of client contacts:

- **Event-driven communication** can be activated by either a policy event or a client event. Examples of a policy event would be a policyholder exercising a purchase option, or reaching a term conversion date. A client event might involve a birthday, or an insurance age change.
- **Scheduled communication** would include an adviser's or client's decision to schedule a meeting to review the client's needs and wants or portfolio. A quarterly newsletter from you would be another example.
- **Unexpected communication** draws on the adviser's creativity and awareness. It might include sending an article of interest to your client, a note of congratulations, or anything else that makes your client feel remembered.

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## Getting On-Profile Referrals During Service Contacts

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*With these techniques, every contact with clients and policyholders can become a prime prospecting opportunity.*

New policyholders who are excited about the work you've just done for them and satisfied clients who are impressed with the heads-up service you've been providing may be likely to give on-profile referrals. Can you think of anyone more likely to give you referrals and introductions to people who fit your prospect profile? Is there a better time to ask than right after you have provided them with a valued service?

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### Tips You Can Put to the Test

Here are some simple ways to get endless chains of on-profile referrals and introductions from satisfied clients and policyholders during delivery interviews, plan reviews, and informal contacts.

#### Try this!

- **Ask for people who fit your prospect profile.** For example, *"Who do you know who is married, between ages 35 and 50, and is in management or an executive-level position?"* or *"Who do you know who owns or operates a successful small business in this area?"*

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

*"When I contact these people, is there any reason why you would object if I mentioned the work we've done together? May they call you as a reference?"*

- **Feed a name.** This is a great way to get referrals without really asking for them. Make a list of people you don't know, but want to approach. Ask clients or policyholders if they know anyone on your list who fits your prospect profile, and then ask if you can use their names as references when you introduce yourself to the new prospects.

Say, *"I've been trying to find someone who knows these businessowners in the area to see if they fit the profile of my preferred clientele. Since you're so well known in town, would you see if anyone on this list meets my profile?"*

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

*"When I contact these people, is there any reason why you would object if I mention we've worked together? Do you mind if they call you?"*

- **Prestige recommendation.** A prestige recommendation is an on-profile referral so solid, it comes with a guarantee! That is, the referrer agrees in advance that, if the person fails to schedule a meeting, you can go back for another name. Think about that! Don't you know people who would

grant a meeting on the strength of your recommendation alone — no questions asked? Sure you do! And, so do your policyholders and clients. Make a good enough impression and do a good enough job for people, and that's the kind of leverage you will enjoy in your marketplace.

- **Finding names in fact-finders, applications, and other sources.** If you review a fact-finder and application, for example, you'll see that at least 10 or 15 names are available from these sources. Ask for on-profile referrals during delivery interviews or plan reviews by feeding these names back to the policyholder or client:

*"When we were going through your data sheet, you mentioned Hedda Frankel, your attorney. She sounds like someone I'd like to meet. Does she fit my profile of (describe)?"*

- **Ask policyholders and clients, "Who lives next door? Across the street? On either side of you?"** Then feed your profile and the names back later to create referrals or introductions. This technique produces dramatic results, since you can get five or six names with just a few simple questions. It works just as well in apartments, condos, and the small business market.
- **Ask for on-the-spot introductions.** A referral who fits your profile is good, but an introduction is better, and an *on-the-spot* introduction is best of all. When you get a few names from a satisfied client who is excited about working with you, try this!

*"Thanks, this is great. I'm especially interested in meeting Mary and Henry Tanaka. I wonder if you could get them on the phone and introduce me? All you have to do is break the ice. I'll take it from there."*

- **A personal introduction is very powerful.** Further, by getting policyholders and clients actively involved, they see that they really are instrumental in building your business. Have fun with this technique. If your relationships with clients and policyholders are solid, you won't have to worry about imposing on them.
- **Ask clients to send e-mail, or handwritten notes or letters of introduction to qualified, on-profile prospects.** On the following page is a letter that satisfied clients and policyholders should be happy to send for you as an e-mail or letter on their own letterhead.

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## Client Referral Letter / E-Mail

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(Client's Letterhead)

Dear Joe and Fran Harraka:

Please let me introduce you to Emil Sorensen, who is a local (registered) representative of **Ohio National Financial Services' family of companies**.

Emil has been doing some work with me on income protection and pre-retirement planning, and I have been extremely pleased with the results. Also, I've appreciated the low-key, professional way he does business.

I would recommend that you meet with him and hear what he has to offer. You won't be disappointed.

Cordially,

Sam Condon, RHU

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## Developing a Client-Building Strategy

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**The minimum service level you must provide is timely, accurate responses to routine service requests** like beneficiary or address changes, policy loans, and full or partial surrenders. It is crucial to respond to these requests as quickly and effectively as possible; procrastination or even clerical errors can hurt your reputation, as well as that of your firm and company.

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But, remember that routine inquiries may be the only service requests made of you by many policyholders — and that's not always to your advantage. For one thing, the more often your name is in front of clients, the easier it is to get on-profile referrals and make additional sales — and the harder it is for the competition to get in through the back door. For another, one of the best ways to continually overcome the resistance with which some consumers respond to insurance salespeople is to demonstrate your professionalism and integrity, not just talk about it.

Thus, maintain a high profile with your clients by keeping them informed about legal news and product developments that affect them, by continually looking for ways to meet their changing situations and needs and wants, and by keeping their plans current.

**To become a profit center, proactive service activities must be carefully managed.** This means working from a client building strategy that is coordinated with, or an extension of, your marketing plan.

**Typically, producers should plan to contact their "A" clients frequently, and their "B" clients at least twice per year.** They should do so once as part of the formal plan review, 30 days before the insured's age change; a second time, informally, a week before or after their birthday (more frequently for business and professional market clients). Your top 20 percent of "A" clients should hear from you once per month (or quarterly, at minimum), to offer any assistance and let them know you care about them and your relationship.

**To supplement your client service, you may also provide the corporate headquarters customer service (only) toll-free number, 1-800-366-6654.** Thus, if you're not available, your clients' service needs may still be met directly through **Ohio National**. This takes you out of the loop initially, but assures continuity of the service you promised and your client expects. You will receive a copy of any material sent from the corporate headquarters.

But for many producers, that is just the beginning! A wide range of additional tools and techniques for providing proactive service and managing client relationships are suggested in this section.

**Try this!** To create a profit-oriented, client-building strategy:

1. **Decide how much you are willing to spend for the client services you offer in addition to routine policyholder service.** Cost projections should include your time, as well as materials and other expenses incurred.

2. **Review the tools and techniques described here.** Select those that will work best for you in your marketplace, which fit your budget and which you want to include in your overall client-building plan.
3. **Then, complete the "*Client-Building Strategy*" form at the end of this unit.** In addition to your cost projections, you should factor in the new business you expect to generate each year from your clientele. (See "*Planning for Profit*.")
4. **Match specific client building tools and techniques to individual clients and policyholders.** Review your client files and indicate the additional services you will provide to your "A" and "B" clients over and above the minimum service provided to all of your other policyholders. Record this information in your client's file and/or coordinate it with the activity management or "tickler" system in your client database. (See "*Client Management Systems*.")

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## Client Management Systems

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**You should have access to a manual or computerized client management "tickler" system, dedicated to organizing and managing your sales and service activities.** In addition to maintaining up-to-date policyholder information, your client management system can provide you with lists of clients and policyholders to contact each day, week, or month, with addresses and phone numbers, reasons for the contact, results of prior contacts, and action steps.

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Many computerized activity management systems permit you to send a variety of letters to policyholders and clients each week simply by selecting the appropriate letter(s) (such as the *Plan Review Reminder Letter* reproduced earlier) and downloading your client information.

### Your Prospect Card File System

**Ohio National's** Your Prospect Card File Instructions (Form 1130), together with your Sales Activity Management, Inc. (SAM) or the National Underwriter's One Card System (OCS) Activity Planner and Chart Your Course (Form 1177), including *"My Business Records"* (Chapter 4), is a widely used activity management, record-keeping, prospecting and client building system. When used consistently, this system will automatically tell you:

- Who to call.
- When to call on them.
- Why you should call.
- Where to go to obtain new referrals, who fit your prospect profile, from prospects and clients.
- How many active prospects you have in your activity funnel.

**Try this!** Invest the time to learn how *Your Prospect Card File*, the [Sales Activity Management \(SAM\)](#) system, Activity Planner or OCS, and *Chart Your Course* can enable you to become fully organized, develop a solid base of proactive service and client building activity, and maximize your profitability.

At first, a client management system like *Your Prospect Card File* may seem burdensome. You will have to keep records up-to-date, review them daily, and plan your work. But, these tasks are no more than what other independent businesspeople do to manage their businesses. Soon, *Your Prospect Card File* system will become a habit, and a beneficial one at that!

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## Client-Building Tools & Techniques

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Not all of these ideas will work for every agent in every marketing arena, nor will they all be profitable for you. So, use them, adapt them, or be creative and devise new tools and techniques of your own! In summary:

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- **Send "thank you" notes/e-mails/letters, or make courtesy phone calls to clients and their professional advisers.** Stay in touch with clients during underwriting.
- **Prepare e-mails or letters** describing your client services to new policyholders. These can be reviewed during the delivery interview.
- **Conduct periodic plan reviews.** Generally, this means annual reviews with personal market cases and quarterly reviews in business and professional market cases.

**Try this!** "A" personal market clients should be contacted frequently, and "B" clients informally once or twice a year, in addition to an annual plan review. Business and professional market clients should be contacted informally at least once a month, in addition to quarterly plan reviews.

- **Contact clients and policyholders at age change, policy anniversary, and conversion option dates.** Send a letter or e-mail, announcing the coming event, 30 days in advance. Call to schedule a meeting and confirm it by phone, and/or in writing, as appropriate.
- **Set specific dates, times, and locations** for each formal meeting with clients and policyholders. Don't just say, "See you next time!" There may not *be* a next time!
- **Prepare carefully for client contacts.** As described in "Conducting Periodic Plan Reviews," you should know in advance what you'd like to accomplish during formal contacts, and be well prepared even for informal contacts.

**Try this!** Ask yourself questions like these before even the most informal client contacts:

- *"What business or non-business subjects have my client and I talked about recently?"*
- *"Are there any hot-button issues, new ideas, or products I should discuss?"*
- *"Is there any new information I need about the client?"*
- *"How am I going to ask for referrals who fit my preferred prospect profile, and/or introductions, during this contact?"*
- **Keep a log of conversations with clients and policyholders.** Use your client database to record everything that is discussed during formal and informal contacts, including non-business ones.

- Indicate the time and date of the conversation, so when

- **Indicate the time and date of the conversation**, so when you speak with the person again you can review your notes and arm yourself with an opening line like this one.

*"Tell me, Jan, how did your daughter's gymnastics tournament turn out last fall?"*

- **Keep your clients informed about issues affecting their planning and financial security.** State or national legislation often necessitates changes in planning and can trigger sales opportunities. Send letters (or client bulletins) to your policyholders and clients announcing these developments, then follow up to schedule meetings.\*
- **Send client newsletters or bulletins to selected on-profile clients and policyholders.** These are effective, low-key ways to keep a steady flow of planning ideas in front of selected clients, policyholders, and qualified, on-profile prospects, and establish your expertise in areas that are important in your marketplace. To hold down costs, circulation may be limited to your "A" and "B" clientele.\*

\* Note that Registered Representatives need to have letters, newsletters and bulletins like this approved prior to client use.

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## Sample Financial Planning Advisory

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### SAMPLE

#### Financial Planning Advisory

SEPTEMBER

#### Timely Strategies to Increase Your Financial Security

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##### Q's and A's on New IRA Rules

Judging from the reactions we've seen, there's plenty of interest in the new IRA rules for 1998. In fact, we have been inundated with questions on the subject. Here are the answers to some of the typical inquiries.

**Q** When are distributions from Roth IRAs exempt from federal income tax?

**A** "qualified distribution" from a Roth IRA is exempt from regular income tax and the 10% tax penalty on early withdrawals.

For this purpose, a qualified distribution is one where the amount has been held at least five years and paid a) upon reaching age 59½, death, or disability, or b) to buy a first home (up to a lifetime limit of \$10,000). Otherwise, distributions are taxable, but they are treated as being made first from contributions. A return of a contribution is not subject to income tax.



##### ?I'm past the age when I can contribute to my existing IRA. Can I contribute to a Roth IRA?

Yes. Unlike traditional IRAs, there is no age restriction on Roth IRAs. You can contribute up to \$2,000 annually no matter what your age is (if you have at least that much compensation for the year). And you don't have to start withdrawing the money at age 70½ either.

##### ?Can my parents contribute \$500 to an Education IRA for my child if I also start one?

Your child can have more than one Education IRA if the \$500 contributions are made in separate years.

But you may not be able to contribute this year, if your adjusted gross income (AGI) exceeds the phase-out limit between \$150,000 and \$160,000 for joint filers. Instead, your parents can contribute \$500 to your child's IRA for 1998. If your AGI drops below \$150,000 next year, you

(continued on page 2)

##### Do You Need a Q-TIP Trust?

There's more than one way to pass sizeable assets to your spouse without any estate tax erosion. Depending on your situation, it may make sense to include a "Q-Tip Trust" in your estate plan.

**Background:** Thanks to the unlimited marital deduction, any property that is transferred from one spouse to another is completely free of estate and gift tax. In other words, if you leave property to your spouse when you pass away, there is no tax whatsoever. However, the marital deduction is generally not allowed for property passing to a spouse for his or her life and then to someone other than the surviving spouse.

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### INSIDE

**Convertible Bonds  
Whole Life Insurance  
Roth IRAs: Conversion Factors**

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**Newsletters** — Compliance-approved commercial newsletters (typically personalized and e-mailed or mailed monthly or quarterly) provide useful information that, in many cases, can be targeted to your clients. For example, you may be able to send one newsletter to personal market clients, and another to business or professional market clients.

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Once approved, newsletters, like the sample one on the previous page, can be produced inexpensively and need not be published on a predetermined schedule (four to six times per year is about right for most producers). Bulletins can be created in "Word" and mail-merge capabilities enable cover letters to be individualized for each recipient. (*Note: Only company-approved newsletters and bulletins may be used.*)

**Client Bulletins** — Marketing authority, John Melchinger, recommends sending one-page bulletins, on timely topics, to a specific audience of selected clients. *"Number each bulletin,"* he recommends, *"so there is a reference to each one in the series. Put the bulletin on the back of your letterhead with a brief, mail-merged letter to the recipient on the front. Client bulletins should provide news and basic need-to-know information, as succinctly as possible, avoiding promotional or advertising language. The objective is simply to demonstrate your expertise, and make that expertise available through you."*<sup>1</sup>

Some people may be interested in something they've read in a newsletter or client bulletin and call you for more information. You can also follow up with recipients to ask how they like the newsletter or bulletin, and see if they know anyone else who might be interested in receiving it.

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<sup>1</sup>- Newsletters, client bulletins, and other marketing techniques, are described in *Smart Marketing* by John H. Melchinger (Educational Training Systems, Inc., Southboro, MA).

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## Sample Client Letter

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(Agent's Letterhead)

August 31, 2000

Mel Practice, M.D.  
Todd Medical Group  
5650 Broadmore Pkwy., Ste. 1111  
Anywhere, USA 12345

Dear Mel:

You've probably heard of the "prudent man" doctrine, and may think you live up to it, but, unless you understand the ERISA definition of a "prudent man," and understand how it applies to anyone who sponsors a retirement plan, you may have serious legal and financial problems.

See my News You Can Use bulletin on the back of this letter. From time to time, I issue bulletins on important topics of interest to my clients, friends, and others who might benefit from my financial expertise. I hope you find this one helpful.

Sincerely,

Justin Case, ChFC  
Senior Associate

P. S. If you want to discuss this issue, or would like additional sources of information, please feel free to call me.

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## Sample Client Bulletin

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## NEWS YOU CAN USE

### Are You a "Prudent Man?"

### The Government May Not Think So!

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If your pension's investment policy flunks ERISA's "prudence test," your retirement plan may be in jeopardy. And that's not the worst of it!

**Situation:** The IRS and Department of Labor (DOL), which regulate ERISA retirement plans, are alarmed at the growing number of problems with fiduciary compliance. These usually result from the absence of independent plan review, ineffective audits, and (ironically) the lack of any requirements to report ERISA violations.

Compliance standards and procedures for fiduciaries are based on the "prudent man" doctrine. In fact, procedural prudence, by those with fiduciary responsibility for a retirement plan, is of much greater interest to the IRS and DOL than the performance of assets in the plan.

*DOL and IRS auditors can inspect retirement plans for compliance.* Violations may result in actions against the plan fiduciary. These range in severity from loss of the plan's tax-deferred status, and remedial penalties or damages (or both), to incarceration — depending on how badly plan assets have been mismanaged. What's more, the number of lawsuits by plan participants seeking to recover damages resulting from compliance problems is likely to climb.

**Problem: Under the "prudent man" doctrine, physicians, and other professionals with fiduciary responsibility for retirement plans, may be personally liable** for investment decisions made by their pension plans' asset managers.

**Solution:**

1. Learn ERISA's "prudence procedures" for plan fiduciaries.
2. Review your retirement plan's investment policy to ensure it complies with ERISA standards.
3. Get a second opinion. Have your retirement plan reviewed by a competent adviser.

If you'd like additional information or insight, contact Stephen McCoy at 555-1234.

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## Sample Client Bulletin

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- **Read daily newspapers and other periodicals.** Look for items about, or of interest to, your clients, policyholders, and selected on-profile prospects and their families, or situations to which you should respond. Clip the articles out and send copies along with a handwritten note in a stamped, hand-addressed envelope, like this:

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*Sid: Saw this item in today's paper. Great picture! Congratulations! All the best, Chris*

- **Send a birthday, anniversary, or holiday card, with a handwritten note.** Enter age change, anniversary, and similar information about clients in your database.

**Try this!** Check out [e-relationship.com](http://e-relationship.com) for unique, electronic communications.

- **Respond quickly to problems, questions, and service requests.** Treat phone calls, e-mails, letters, or service requests from clients as priorities, and follow up promptly. According to *Boardroom Reports*, unresponsiveness (being late for scheduled meetings, and not returning calls or answering letters) is a major problem for sales people in this country. One executive who had returned after several years abroad reported that he was shocked by the low level of responsiveness here. He went on to say that since he's been back, one of his best sales tools has been making certain he delivers on his promises.

**Try this!** Give your administrative assistant the names of clients for whom you are always available. It's a good idea to check your phone messages frequently, and schedule a specific time for callbacks. Many advisers reserve the last hour of the business day for this purpose.

- **Give copies of "survivor kits" or books,** such as *"Grant Me My Final Wish"* by Renata Marie Vestevich, on the personal and financial adjustments families must make after the death or disability of a loved one.
- **Be aware of on-profile clients' changing personal and family insurance needs and wants.** If you don't bring something up, you may not be asked. Never wait for people to ask the right questions at the right times. (See *"Be a Bridge Over Troubled Waters."*)
- **Become known in your clients' business and social networks.** Salaried executives, businessowners, professional advisers, and vendors, in target markets or small towns, usually know each other (or of each other), and often communicate on a business and social basis.

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## Be a Bridge Over Troubled Water

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**With so many families and small or closely held businesses in an almost continual state of turmoil (or so it seems),** it is imperative to keep in touch with clients and policyholders much more frequently than in the past.

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**People need our products and services as much, if not more, during periods of uncertainty and change.** In some cases, you may have to make yourself available to clients and policyholders who are too distracted by events to call you. By being aware of and anticipating problems, you can be there when you're needed, often without having to be called. However, to be heard above the roar of personal or business crises, you must be recognized as a competent professional who genuinely cares, wants to help, and puts the needs of clients ahead of his or her personal agenda.

**If you're seen as someone who only shows up when there's a new product to sell, your professional credibility is going to run out rather soon.**

- **Join business or professional associations of your "A" clients, or in your target business and professional market.** Be sure that the members meet your prospect profile. Inquire about full or associate memberships. Offer to speak at meetings or conduct seminars on financial security and business planning topics. Also, consider writing compliance approved articles for, or buying advertising space in, the group's membership publication. Similarly...
- **Be quoted in articles of local general interest and business publications.** Better yet, write compliance approved articles yourself! This is a great way to build, or solidify, your reputation and credibility in your marketplace, and identify yourself as someone with specific expertise. Even if they're not published, send copies to select clients (and prospects) with an appropriate note.

**Try this!** One agent reports, *"By cultivating the business editors in our community over the past few years, we have been quoted in most articles dealing with life insurance, disability income, annuities, and business and estate planning."*

- **Discuss other marketing opportunities with clients' professional advisers.** Describe your prospect profile. These people know what services you offer — and that your work often generates billable hours for them. That alone might be sufficient reason to ask for your help with other cases. (*Note, however, that you will be expected to reciprocate.*)
- **Call, e-mail, fax, or write to congratulate clients on important family or business occasions.** As noted earlier, local newspapers and business publications may print news about your clients. Be sure to look and follow up appropriately.



- **Conduct or organize product information or tax seminars for clients or professional advisers.** Tax law changes or new product introductions can trigger these. Remember that attorneys and accountants are always looking for information to use in their practices. They're used to getting this information through seminars or workshops.

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## A Word about Continuing Education

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**Continuing education and professional growth *must* be a central part of your marketing and client building plans.** To meet your career goals, you must remain competent in dealing with the changing needs of clients — including attending continuing education seminars and earning the LUTCF, CLU, ChFC and/or CFP professional designations — and always have up-to-date technical reference resources at your disposal.

**Remember, the more you can do for your clients, the more your clients can do for you.**

**Try this!** Keep your clients and professional advisers informed about your continuing education activities. If you attend a seminar or complete a course, let your policyholders and clients know about it. Even better, if you hear a red-hot sales idea at a seminar, make a list of people who might benefit from it, and give them a call.



- **Invite selected on-profile clients to breakfast or lunch once a year or so.** Many producers have breakfast with a different client or center of influence once a week. This is a good way to keep communication lines open and get on-profile referrals.
- **Use "[Copytalk](#)" mobile scribe or keep a portable mini/micro tape recorder** in your car, home, and office. Use them to compose first drafts of letters, remember client service ideas, or remind yourself of prospects or clients you should call who fit your profile.
- **Use your fax or cell phone for informal contacts with clients.** Good time management suggests using down time between scheduled meetings effectively. One way to do that is to visit informally (and briefly) with policyholders and clients in the area.

**Consider this! If you're not using tools and techniques like these to keep in touch with your clients, the competition might be!**

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## Planning for Profit

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If proactive service is to be a profit center for your business, you should decide how much you are willing to budget for the client services you offer above and beyond routine policyholder service, and compare that to the business you expect to get from existing clients and policyholders.

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### Try this!

The following exercise is part of the "Client Building Strategy" form at the end of this unit.

I plan to spend \_\_\_\_ hours each month on proactive client service activities.

Client Service Cost Projections from \_\_\_\_ to \_\_\_\_.

\$ \_\_\_\_

Projected New Business from Current Clients or Policyholders from \_\_\_\_ to \_\_\_\_.

\$ \_\_\_\_ Premium

\$ \_\_\_\_ NAFYC

\_\_\_\_ % of my total production for this period.

Assuming your acquisition costs and projected return from business and professional market cases is greater than personal market cases, you might want to adjust your financial commitment proportionately. Cost projections should include your time, as well as materials and other non-reimbursable expenses incurred. Check your projections against actual results periodically.

**Will this effort help proactive client service become a profit center for my business?**

☐ Yes   ☐ No

### Check Your Results:

You should ask yourself this question periodically throughout the year:

**Are my client-building efforts helping proactive service remain a profit center for my business?**

☐ Yes   ☐ No

**If not, why?**

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**Additional proactive service plans and comments:**

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## Reintroducing Clients to the Sales Cycle

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*"Seventy percent of my business comes from existing clients."*

It's never too soon — or too late — to begin cross-selling and add-on selling. Let's take a closer look at these two techniques.

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### Cross-Selling

**Cross-selling means pivoting from solving one financial problem's solution/product to another with the same client or policyholder.** You might cross-sell from life to disability income (and vice versa), or from life or disability insurance to annuities or mutual funds. In the business market, there are even more opportunities to move from one need or product to another.

**Try this!** Set up cross-selling opportunities after closing life sales (or following service calls) by scheduling specific meetings to discuss disability insurance, like this.

**Agent:** *"We've never discussed your disability insurance benefits, but I'd like to show you some of the planning considerations and ideas that many of our policyholders have found useful in protecting their most valuable asset — the ability to earn an income."*

*"Is there any reason why I should not stop by your office next Monday at 11:30, or is Wednesday afternoon at 2:15 better?"*

### Add-On Selling

**Add-on selling occurs when a client or policyholder buys more of the same product.** For example, according to [LIMRA](#), most people buy personal life insurance roughly seven times in their lives. This means that your present policyholders can be a source of a lot more life commissions and renewals in the future. Also get "x-dates" for CD conversions, then follow up with a pre-retirement planning or annuity approach.

**Try this!** Add-on sales will literally fall into your lap if you keep in touch with clients and policyholders who fit your profile, which is one of the benefits of proactive service. You also can make add-on sales happen by seeing clients and on-profile policyholders regularly to review their plans and update their protection, and by following through on all the other parts of your client-building strategy.

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## Try the "Columbo Method"

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**The famous TV detective, Columbo, always had something else to talk about as he was leaving a crime scene, and so can you!** If you spot a cross-selling or add-on sales opportunity during a delivery meeting, plan review, or informal client or policyholder contact, use the "Columbo Method."

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**Try this!** Here's how you might discuss home mortgage protection during a plan review.

**Agent:** *"By the way, what kind of home mortgage protection coverage do you have? The kind that pays the mortgage company or the kind that pays your family? Does it pay if you become disabled, or only upon your death?"*

(Wait for a response. Then say...)

*"If I could show you an option to pay your mortgage off early if you live, or keep up the payments if you die or become disabled, is there any reason you would object to looking at it?"*

*"Great! Let me put some figures together and get back to you next week. Is this same time good for you?"*

*"What's your approximate balance and interest rate, and how many more years of payments do you owe on your mortgage?"*

Columbo's "By the way..." technique can also be used to get x-dates for follow-up contacts, or feed names to create on-profile referrals.

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## Business & Professional Market Cross-Selling Opportunities

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Business life and disability sales can create opportunities for other sales. Here are several simple scenarios:

- An at-death, buy-sell case can lead to buy-out agreements funded with disability insurance, or to a retirement buy-out funded with annuity or equity products. From this, you can pivot to your client's other business and personal insurance needs and wants, including estate protection and group insurance.
- A Salary Continuation Plan, which provides personal income protection, leads naturally to a discussion of Business Overhead Expense Protection, since the BOE plan saves your insured from having to use personal DI benefits to pay business operating costs.
- A general discussion of business insurance planning can lead to a review of your client's retirement planning and other long-term financial objectives. This can generate qualified retirement plan, annuity or equity product sales.
- A discussion of a qualified retirement plan or 401(k) can create opportunities for non-qualified supplemental executive retirement plan sales to the owners and highly compensated employees.
- Reviewing an on-profile client's group insurance can uncover shortfalls and gaps in coverage, creating opportunities for individual life and disability income insurance sales, including key person insurance, salary continuation, group carve-out, and annuity sales from CD owners.
- If you work with a company's group plan, position yourself to do business with the other employees who fit your prospect profile, and their families, either personally or through payroll deduction, on or off the work site.

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## Is It Working?

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*"Profit is the test of performance."*

### — Peter Drucker

Once you've planned and implemented a client building strategy, and established a proactive service routine, periodically assess the results of your efforts.

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### "Client Relationship Checklist"

**Try this!** Using the *"Client Relationship Checklist"* at the end of this unit, review each on-profile client file at least twice a year, asking yourself these questions:

- *"Am I contacting this on-profile client often enough?"*
- *"Am I responding quickly enough to calls, faxes, e-mail, letters and service requests?"*
- *"Is there anything else I should be doing for this on-profile client?"*
- *"Am I missing any add-on sales, cross-selling, or new marketing opportunities?"*
- *"Have I delivered on all my promises, and met my client's expectations, and vice versa?"*
- *"Am I doing everything I can to develop working relationships with my on-profile client's professional advisers?"*
- *"Am I making effective use of network prospecting opportunities with my client?"*
- *"Am I asking for enough on-profile referrals and introductions? Am I getting them?"*

When you think you know the answers, ask on-profile clients these same questions (they'll know for sure!). Not only will this give you valuable insight into how well your client-building efforts are working, but it also demonstrates that you don't take client relationships for granted.

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## Turning Negatives into Positives

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Building and managing client relationships is hard work, and not without its disappointments. After all, you're dealing with a highly sensitive, usually unpredictable commodity — people!

Sometimes, being "eager to please" isn't enough. Moreover, most dissatisfied clients and policyholders won't tell you when they feel you've served them poorly. They may, however, tell their friends and associates all about it — and create ticking time bombs in your marketplace.

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When problems develop, or if you make a mistake, however, you can recover quickly, defuse those time bombs — and actually strengthen the client relationship — by stepping up to the problem and fixing it as best you can. In fact, many clients and policyholders will judge you by how well you respond when the going gets tough.

Not everyone you do business with will be receptive to a long-term client relationship. You'll win some; you'll lose some. But, if you develop an effective on-profile client building strategy, provide proactive service, and keep earning your on-profile clients' confidence and trust, you can bet that you'll come out a winner more often than not!

The payoff in terms of new and retained business, qualified, on-profile leads, and lower acquisition costs will make your efforts all the more profitable.

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## Ethics & Compliance: Honesty Is the *Only* Policy

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*"We are not honorable because we act ethically. We act ethically because we are honorable."*

### — Aristotle

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**Life insurance and financial services producers aren't perfect,** and no one expects you to be. But, you *are* expected to play by the rules, be principled and honest, and conduct yourself as a trustworthy professional. This means:

- Obeying insurance regulations in the states where you are licensed.
- Meeting your legal and contractual obligations to carriers.
- Fulfilling your obligations and promises to policyholders and clients.
- Complying with the ethical standards of **Ohio National** and your profession.

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## Carrots & Sticks

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**The sky's the limit for producers who do business with the highest degree of personal honesty and professional integrity** — and who combine these characteristics with the know-how, can-do skills and will-do attitudes requisite to success in any marketing and sales career. If people in your markets see you as a knowledgeable, true-blue professional, your reputation will precede you in all the most favorable ways. But reputation is a two-way street, with traffic moving in both directions.

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**Depending on the nature and severity of an offense, the penalty for dropping the ball in these areas** can include fines, imprisonment, suspension or termination of your insurance license, cancellation of your contract, professional liability, public humiliation, and (predictably) personal and family crises.

**Psychologists tell us that the best way to influence behavior is to focus on consequences.** Ordinarily, consequences such as professional and personal ruin will keep anyone with a right-from-wrong problem from cutting corners. However, as demonstrated throughout this unit, insurance and other financial products are such important, long-term purchases that promises made *must* be promises kept. And, where levels of risk are involved (as in variable life insurance products and securities), these risks *must* be assumed by fully informed clients with their eyes open.

**Marketing, selling, and earning client relationships is challenging enough without the risk of showing up in the morning paper.** Pushing the legal/ethical envelope doesn't make sense in our litigious society, with consumers filing lawsuits over almost any infraction (real or perceived), journalists trying to build reputations by "exposing" the financial services industry (or any other that's handy), and certain politicians and officials demonizing an industry some people have already been programmed to distrust.

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## Market Conduct Problems: Malfeasance or Mistakes?

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**Although there have been, and always will be, individuals in this business who are short on character and take an elastic approach to ethics,** it is far more typical for producers to get themselves and their organizations into trouble simply because they don't know any better. As often as not, market conduct problems are less a matter of deliberate malfeasance than they are the result of inexperience, lack of professional education, or carelessness.

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In an editorial entitled, *"Be Careful Out There,"* Life Association News Editor, Ian Mackenzie, observed, *"Life insurance companies are taking a beating because of the sales practices of a few firms and some isolated mistakes by a handful of companies ... I believe that most disputes between advisers and clients are misunderstandings, not intentional deceit on the part of either."*

**Ignorance of the law is no excuse,** of course, but it is a shame that, when producers shoot themselves in the foot (inadvertently or otherwise), innocent clients, policyholders, and insurance companies get hit by stray shots — and the rest of the industry has to fight to get its good reputation back.

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## "Proactive Ethics"

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### "When the going gets tough, the tough get going."

Demonstrating considerable resilience in response to each new assault (fair or otherwise), insurance organizations, companies, firm heads, and individual producers have shifted into high gear with a renewed focus on ethics and compliance, a vigorous embrace of continuing education, and a heightened sense of social and professional responsibility.

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They're not alone.

**A fast-growing phenomenon called "Proactive Ethics," has ushered in an idealistic, value-driven approach to business, personal, and community affairs.** According to Craig Cox, Managing Editor of *Business Ethics*, *"The new proactive ethical movement arises from the recognition that in the world at large and business in particular, idealism has become the most practical policy to assure long-term viability and growth. Pragmatic idealism means 'doing the right thing' at every available opportunity."*

**An ethical culture in no way assures an organization's success; however, organizations that ignore ethical standards, or wink at ethical lapses, do so at their peril.** *"Long-term profitability is practically synonymous with an ethical culture of success,"* asserts Tom Rusk, M.D., *"Many of the most serious and chronic problems of American business have to do with the pursuit of short-term profits above all else."*

**An organization's ethical culture must be established from the top down.** While ethical business conduct derives from personal character, it must also be encouraged and rewarded by top line and middle management. Members of an organization can neither be encouraged, nor permitted, to make up rules of conduct as they go along — or adapt their behavior to whatever situation is at hand. Ethical standards, like performance standards, must either be enforced — or changed.

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## Can Ethics Be Taught?

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To answer that question we must distinguish between *personal* ethics and *professional* ethics.

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- **Aristotle wrote that personal integrity and character are developed by following rules of good behavior**, hearing stories of virtuous people, and emulating virtuous models — family, neighbors, or public figures who are beyond reproach. Someone born to bad parents, or a citizen of a corrupt society, he asserted, has but a small chance of becoming a virtuous, ethical adult. In other words, *personal* ethics are not things we are taught in an academic sense; they come from being raised where good behavior is encouraged, practiced, and rewarded.
- **Professional ethics, consequently, can probably be taught only to those who already have a well-developed sense of personal ethics and integrity.** *"Knowledge of what is right and wrong does not make a person ethical any more than living in a garage makes a person a car,"* explains Burke A. Christensen, JD, CLU. *"Moral behavior is the product of training, not reflection,"* says Professor Michael Levin *"Honest people don't have to think how to answer under oath."* While it's possible for adults to clean the slate of youthful indiscretions, personal ethics and integrity are among the *"Success Factors"* prospective producers must be able to demonstrate before coming under contract.

**While ethics and character count for a lot, knowledge is also key.** You must be sure you know what you're doing out there. As financial services industry observer, Errold Moody, asserts on his website ([www.efmoody.com](http://www.efmoody.com)), asking people to trust you and introduce you to their family and friends is a heavy responsibility. Being "well-intentioned" is no substitute for having the requisite knowledge of the broad, ever-changing financial arena. Ethical producers are realistic about their limitations and will strive to increase their competencies.

**At the same time, there may be no way to get rid of the truly bad apples in this (or any) business who know exactly what they're doing wrong** — and intend to keep doing it, unless they're caught. But, they must go. Throw the rascals out whenever they're caught! If they want forgiveness or redemption, let them find it elsewhere.

**This unit assumes that, like the vast majority of new and experienced producers, you aren't perfect**, but you'll always try to do the right things, for the right reasons. Through additional ethics and compliance training — and ongoing professional education — you'll learn to recognize, and consistently make, the right choices, no matter what situation you're in.

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## What Is a Successful Producer?

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*We're back to that question again!*

No matter how much effort and energy you put into your work, you'll encounter your share of turndowns, broken scheduled meetings, stalls, and "almost" sales that never quite happen. That can be discouraging to those who are not prepared for it, don't understand that it's a normal part of the job, or lack the "Success Factors" shared by successful producers.

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## Doing Well By Doing Good

**Yet, there are so many benefits and rewards to this career that more than compensate for the frustrations.** A financial services career is an opportunity for you to do well by doing good, because your income comes from the services you provide. You'll understand that more fully the first time you deliver a death claim or benefit check, and see the look of gratitude on the face(s) of your client's spouse, children, parents, or business associates.

Because of the high risk of dying too soon, becoming sick or hurt, or facing an under-funded retirement, your services and product solutions should rank high on the list of priorities for individuals and businessowners. Prospects who fit your preferred profile are plentiful, but the tighter your marketing focus, the more effective your sales efforts will be. You can use the relationship-based marketing and selling principles, tools and techniques described in this unit to develop markets, make sales, build clients, cross-sell to other need/wants, and get plenty of on-profile referrals!

**Too much study? Too many technical details?** Many products and planning solutions are technically challenging. Even so, this is not brain surgery! Given enough time and study, almost anyone can become a technician. Far fewer people can present complicated ideas in clear, original ways that get people to take action. It takes a special person, with the initiative and drive to make things happen, to understand that. With some hard work on your part, that person can be you!

**You won't become an expert overnight, but you won't have to learn by experience alone.** Through support provided by **Ohio National**, your management team, and by learning how the pros do it through joint fieldwork, you will build, and perfect, your new marketing and selling skills (as you develop the other "core" career skills). Soon, you'll be sharing your vision with on-profile prospects in a voice, uniquely your own, which will speak to them clearly and compellingly. This unit is just the beginning of an exciting, profitable learning experience.

**So, what is a successful producer?** You might say that a successful producer is the man or woman who had the chance, and took it! The training, coaching, and support are there. The markets are there. The on-profile prospects are there — and you have the products and services to meet their need/wants. The rest is up to you.

## Client-Building Strategy Checklist

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Date: \_\_\_\_\_ Client: \_\_\_\_\_

Complete the Client-Building Strategy form. Be sure to include cost projections and the new business you expect to generate each year from your book of business in the space provided. *Note: These tools and techniques should be used in addition to the routine service provided to all of your policyholders.*

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### In order to provide proactive client service, I will:

1. Send thank you e-mails or letters, or make courtesy phone calls to clients and their professional advisers.  
☐ Yes   ☐ No
2. Prepare letters of engagement, describe my client services, and review them during the Delivery Meeting.  
☐ Yes   ☐ No
3. Conduct annual policy reviews with "A" and "B" clients in personal market cases; conduct quarterly plan reviews in business and professional market cases.  
☐ Yes   ☐ No
4. Contact clients and policyholders 30 days before their insurance age changes, policy anniversaries, and term conversion and option dates.  
☐ Yes   ☐ No
5. Set specific dates for each formal and informal meeting with clients and policyholders.  
☐ Yes   ☐ No
6. Keep a log of conversations with clients and policyholders.  
☐ Yes   ☐ No
7. Prepare carefully for each formal and informal client contact.  
☐ Yes   ☐ No
8. After each formal meeting, identify the client's next priority issue and ask when it can be addressed.  
☐ Yes   ☐ No
9. Send or e-mail client newsletters or bulletins to selected clients and policyholders.  
☐ Yes   ☐ No
10. Send or e-mail birthday, anniversary, and/or holiday cards.  
☐ Yes   ☐ No
11. Keep clients informed about tax and other legislative issues affecting their planning and financial security.  
☐ Yes   ☐ No
12. Read daily newspapers and other periodicals. Look for items



12. Read daily newspapers and other periodicals. Look for items about or of interest to my clients and prospects, and their families, or situations to which I should respond. Clip the articles out and send copies along with hand-written notes.  
☐ Yes ☐ No
13. Respond quickly to problems, questions, and service requests.  
☐ Yes ☐ No
14. Provide copies of survivor kits or publications on the personal and financial adjustments surviving families must make after the death of a loved one.  
☐ Yes ☐ No
15. Be aware of clients' changing personal and family insurance needs and wants.  
☐ Yes ☐ No
16. Become known in my clients' business and social networks.  
☐ Yes ☐ No
17. Join business or professional associations in my target market(s).  
☐ Yes ☐ No
18. Offer to speak at meetings or conduct seminars on financial security and business planning topics.  
☐ Yes ☐ No
19. Write articles for or buy advertising space in the group's membership publication.  
☐ Yes ☐ No
20. Cultivate business editors in the area and/or write articles for local general interest or business publications.  
☐ Yes ☐ No
21. Discuss other marketing opportunities with clients' professional advisers; develop advisers as centers of influence.  
☐ Yes ☐ No
22. Check local newspapers and other publications daily. Call or write to congratulate clients on important family or business news or occasions.  
☐ Yes ☐ No
23. Conduct product information or tax seminars for clients or professional advisers.  
☐ Yes ☐ No
24. Invite selected clients to breakfast or lunch approximately once a year.  
☐ Yes ☐ No
25. Use a mobile scribe or keep a portable mini/micro tape recorder in my car, home, and office to compose first drafts of letters to remember client-service ideas or to remind

or letters to remember client service ideas or to remind myself of on-profile prospects or clients I should call.

☐ Yes ☐ No

26. Use a fax or cell phone for informal, on-the-spot contacts with clients and policyholders.

☐ Yes ☐ No

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## Client Relationship Checklist

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Date: \_\_\_\_\_ Client: \_\_\_\_\_

Once you've planned and implemented a client-building strategy and established a proactive service routine, periodically assess the results of your efforts. Review this client's file at least twice a year, asking yourself these questions:

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1. Am I contacting this client enough?  
☐ Yes ☐ No
2. Am I responding quickly enough to calls, letters, and service requests?  
☐ Yes ☐ No
3. Is there anything else I should be doing for this client?  
☐ Yes ☐ No
4. Am I missing any add-on sales, cross-selling or new marketing opportunities?  
☐ Yes ☐ No
5. Have I delivered on all of my promises and met my client's expectations and vice versa?  
☐ Yes ☐ No
6. Am I doing everything I can to develop working relationships with the client's professional advisers?  
☐ Yes ☐ No
7. Am I making effective use of network prospecting opportunities with this client?  
☐ Yes ☐ No
8. Am I asking for enough referrals and introductions? Am I getting them?  
☐ Yes ☐ No

COMMENTS:

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## The Last Word

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In this unit, we reviewed the service requirements every agent must meet. Effective, proactive service involves the following:

- Taking full advantage of the delivery meeting to review the policy with your on-profile client and set the stage for future calls.
- Asking for on-profile referrals and qualifying information. Make sure your clients maintain the correct levels of insurance to meet their needs and wants and reach their goals.
- Helping the beneficiaries of deceased policyholders through stressful times and decisions.
- Keeping your on-profile clients informed about the products and services you offer. Keep your name visible to your client, so you will be the first one called when new insurance needs and wants arise.

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**UNIT V: AFTER THE SALE**  
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## *Unit V: After the Sale*

### *Action Assignment*

1. Review and complete the "Client Satisfaction Survey," "Plan Review Checklist," "Client-Building Strategy Checklist," and "Client Relationship Checklist" depicted in this unit with your General Agent, and discuss how you will implement them.
2. Attend and observe a policy delivery meeting and discuss how the six policy delivery meeting objectives discussed in this unit were met.
3. In a previous unit, you developed policy recommendations to meet the needs and wants shown in the two fact-finders that you have completed. At the next skill development meeting, demonstrate the policy delivery meeting you would conduct for the clients purchasing those policies, accomplishing the six policy delivery meeting objectives.
4. Discuss the appropriate use of **Ohio National's** FASTeam and Customer Service toll-free numbers with your General Agent.
5. 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.

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*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 V: After the Sale Action Assignment**

#### **Satisfactorily Completed**

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

\_\_\_\_\_

**Sales Associate:**

\_\_\_\_\_

**Firm (Print):**

\_\_\_\_\_