



# Phone Techniques

As an agent, the more clients and prospects you have an opportunity to contact increases your likelihood of success. One of the best ways to contact clients and prospects are by calling them on the phone. But before you reach for the dial, there are certain guidelines and scripts you should follow when making calls.

## GUIDELINES

1. Comply with the Do Not Call regulations. Calls are prohibited to anyone on a Do Not Call list unless it falls within a specific exemption (*see the Do Not Call page in the Education section of Sales Professional Access for a discussion of exemptions*)
2. Be organized – have a list of names and numbers ready ahead of time
3. Schedule your phoning time and stick to the schedule
4. Use a script (*see the sample approved scripts in this guide*)
5. Introduce yourself, the company and the purpose of your call immediately
6. Verify the name of the client/prospect
7. Sell the interview during your call, not the policy
8. Be sure **your prospect is deciding on the time** to see you and not **if** he or she should see you
9. Expect objections and learn to handle them
10. Thank the client/prospect
11. Smile when you dial. It shows
12. Keep a record of your phoning activity including: name, phone number, date and time called

## **THE IMPORTANT FIRST 30 SECONDS**

The first 30 seconds of your calls should include these three steps:

1. First 16 words
2. Power statements
3. Closing questions

### **The First 16 Words**

Your first 16 words are vital; they are designed to get the prospect to give you permission to talk. You should begin all appointment calls with the following 16 words:

*Hello, (prospect's name) this is \_\_\_\_\_ calling. Is this a convenient time for you to talk?*

The prospect will either say, "Yes," "No," or "What's this about?" When prospects say "Yes" or "What's this about?," you have their permission to talk. If he or she says, "No" you then give the prospect a choice of when you will call back.

### **Power Statements**

Power statements should be used in order to get the prospect's attention. For example:

- The purpose of my call is . . .
- Ted Brown referred me to you
- We've developed some new ideas I'd like to share with you
- I'd like to share information on \_\_\_\_\_ and evaluate your personal situation

### **Closing Questions**

- When is the best time for us to get together, mornings or evenings?
- How does your schedule look next \_\_\_\_\_?
- Can we meet for lunch? Coffee?

## **TELEPHONE SCRIPTS**

### **Inquiries (i.e., lead card or phone call)**

You have 90 days\* from the date the inquiry was submitted to call the prospect.

#### **Lead Inquiry**

*Hello \_\_\_\_\_, this is \_\_\_\_\_ calling on behalf of Mutual of Omaha. You filled out a card indicating you had an interest in more information about (mention their checked off subjects) and since I share this information on a personal basis, I was calling to find a mutually convenient time for us to get together. What is a less hectic time, morning or afternoons?*

#### **Phone Inquiry**

*Hello \_\_\_\_\_, this is \_\_\_\_\_ calling on behalf of Mutual of Omaha. You had called regarding (mention what they are interested in) and I would like to get together with you to share the information and options regarding \_\_\_\_\_. It is more productive to meet in person so I get a better understanding of your specific needs. What is the best time for us to meet – days or evenings?*

### **Agent's Established Business Relationship**

When you sell a new policy to clients, you, as their agent, have an 18-month\* window to contact those clients.

#### **Client**

*Hello \_\_\_\_\_, this is \_\_\_\_\_ calling from Mutual of Omaha. I'm calling you because I had a note in my file to call you this month. I have some ideas in relation to your (plan of*

insurance) that I wanted to share with you. Would \_\_\_\_\_ be a good time for us to get together or would \_\_\_\_\_ be better for you?

### **Client Review**

Hello \_\_\_\_\_, this is \_\_\_\_\_ calling from Mutual of Omaha. As you know, I don't make unnecessary calls to my clients, but from time to time it makes sense to sit down and review some of the decisions you've made. One thing we know for certain is that things change. I'd like to make sure the programs we have in place are still working in line with your goals. When can we get together? Would mornings or afternoons be better?

## **Mutual of Omaha's Established Business Relationship**

Using the company's established business relationship, you may contact any current, active policyowner if you identify yourself as calling on behalf of the company and use an approved script.

### **Unassigned Policyowner – option 1**

Hello \_\_\_\_\_, this is \_\_\_\_\_ calling on behalf of Mutual of Omaha. \_\_\_\_\_, I'm calling you today because you are one of our valued policyowners. I'd like to stop by and introduce myself and show you the type of work I do with clients. Are mornings or afternoons generally better for you? How does your schedule look next \_\_\_\_\_?

### **Unassigned Policyowner – option 2**

Hello \_\_\_\_\_, this is \_\_\_\_\_ calling on behalf of Mutual of Omaha. I am your new agent of record and I'm calling to set up a mutually convenient time to get together. If you get to know me, you will be more comfortable calling on me in the future if you any questions. Are days or evenings best for you?

### **Unassigned Policyowner – option 3**

Hello \_\_\_\_\_, this is \_\_\_\_\_ calling on behalf of Mutual of Omaha. The reason I'm calling is that I work with individuals like you. What I'd like to do is share with you some new ideas and approaches that will allow you to better assess your financial situation and then take a personal approach to achieving your financial goals. How does your schedule look next \_\_\_\_\_?

## **Written Permission to Call**

If you have your prospect's or referral's express written permission to call, that agreement is valid until they revoke the privilege.

## **Referrals**

You must obtain a referral's express written permission to call if the referral is on a Do Not Call list. Once that permission is obtained, consider the following scripts:

### **Referrals – option 1**

Hello \_\_\_\_\_, this is \_\_\_\_\_ from Mutual of Omaha. A friend of yours, \_\_\_\_\_, suggested I give you a call. Recently, we met to discuss (some ideas, retirement, etc.) and he/she thought some of the ideas would be of interest to you. I would be glad to have the opportunity to sit with you and discuss similar ideas. How does your schedule look next \_\_\_\_\_?

### **Referrals – option 2**

Hi, this is \_\_\_\_\_, and a friend of yours suggested I give you a call. I'm \_\_\_\_\_ agent with Mutual of Omaha and he/she speaks very highly of you. Recently, we met to discuss some ideas for \_\_\_\_\_ and he/she thought some of the concepts I shared with him/her would interest you. How does your schedule look next \_\_\_\_\_?

## General Prospect

You must obtain a prospect's express written permission to call if the prospect is on a Do Not Call list. Once that permission is obtained, consider the following script:

*Hello \_\_\_\_\_, this is \_\_\_\_\_ calling on behalf of Mutual of Omaha. You recently returned a card indicating you had an interest in more information about (mention their checked off subjects). I help people identify appropriate ways to meet current and future financial goals – whether it be retirement, a child's education or mortgage protection. I would like to schedule an appointment so we can discuss what your goals are and how we can help you move toward them. Can we meet days or evenings?*

## Personal Relationship

You can call prospects or clients who are close friends or family members.

*Hello \_\_\_\_\_, this is \_\_\_\_\_ calling. The reason I'm calling is to tell you about my new career with Mutual of Omaha. I'm focusing on people who mean the most to me and you're at the top of the list. I'd like to get together and show you some ideas (concepts) that may help you have more control over your financial future. Would days or evening work best for you?*

## HANDLING OBJECTIONS

You can use a variety of statements immediately after the prospect states their objection or problem. Then at the end of the script, add a benefit that relates to the problem.

*I can appreciate you feel that way*

**or**

*Other clients of mine initially felt that way, too*

## I'm on a Do Not Call List

*\_\_\_\_\_, I am calling today because you are one of our valued customers. The Do Not Call regulations allow us to call our existing customers even though your number may be on a national or state Do Not Call list.*

## General Objections (example: I don't have time. I'm too busy. I'm not in the market.)

*Let me ask you a question. When is the last time you reviewed your insurance program?*

**or**

*Let me ask you a question. When was the last time you had your benefits reviewed?*

## Specific Objections (examples: My brother is in the business. I already have an agent.)

*That's great, but I'd like to stop by and show you the types of services I provide to my clients.*

## If a prospect requests to be placed on our company-specific Do Not Call list.

*\_\_\_\_\_, please excuse this call, I will arrange to have your name removed from the calling list immediately.*

**Note:** To add a number to Mutual's Do Not Call list, find the Do Not Call link on the Education section of Sales Professional Access and go to the "Add a Consumer's Name to Mutual's Do Not Call list" page.



**Mutual of Omaha**

\*Exceptions may vary by state and in some cases be more restrictive.