

In Home Presentation Outline

1. Watch "Prepping for the Appointment" on the NFS Website.
2. Head for the Kitchen Table. This is the place most conducive to decision making. Position people so they are looking at you, not at each other.
3. Make sure all decision makers are there. If there are adult children in the house, be sure they are a part of the process.
4. Take 5 minutes to build rapport. Talk about the weather, family, grandchildren, or recent news events. Never talk about Religion or Politics!!! If you're getting the cold shoulder, ask for a glass of water.
5. Start with the "Needs Analysis Worksheet". Remember there are only two reasons for an "I need to think about it". This is your chance to eliminate one of them.
6. Reiterate the "You can't buy anything right now" line. Again the goal of the appointment is to qualify them, find something that meets their needs and more importantly their budget.
7. Finish the "Needs Analysis Worksheet" to again emotionally tie them to this process and decision.
8. The Pricing Decision: "There are two ways I can help you with pricing. One, you tell me how much you can afford each month and I can figure out how much coverage that monthly payment will get you. Or two, you can tell me exactly how much you'd like in coverage and I can tell you how much that monthly payment will be. Which would you prefer?"
9. Start working on meeting their budget. If you get an "I need to think about it" here then it's still too much regardless of if they are telling you otherwise. "Sure you can think about it. Let me just ask you though, is this still not as comfortable for your monthly budget as you'd like it to be?"
10. Start the application with the Beneficiary First. "Now I assume your beneficiary for this is going to be (Name) correct?"
11. Do the PHI, if required by the carrier you've chosen. Prep them well. Let them know that during the interview, they will be asked exactly the same questions you just asked.
12. Last, get the bank info. "I assume that if you're approved for this you'd like to pay monthly correct? Great, I just need a voided check for the monthly billing."
13. Make sure they have your contact information. Let them know you'll be in touch within a few days.
14. Call them to let them know they've been approved, and that the first draft will be coming on the date requested.