Think as you Sell

Step One - Building Trust

By Jim Mall

We need to understand why we say what we say, and when to say it.

Everything we say has to make sense to the client. We need to understand that we are salespeople and with this title comes a stereotype that we need to learn to embrace and overcome by getting to know our clients on their terms.

Realize, most all of our clients have a huge lack of trust which creates a very high degree of sales resistance, even with a lead and an appointment. Think about this. Your client received a card or letter in the mail offering information about how to pay for their final expenses. They write their name, address and phone number on the card and drop it in the mail. Several days later they get a phone call or a knock on their door from a total stranger offering to explain the details of this program. Wouldn't you be a little skeptical?

Our clients are constantly evaluating everything we say and do with the question of: "What's in it for me?"

We must be mentally able and ready to answer this question that will be rolling around in our client's mind in less than 90 minutes. We will use a step by step process to accomplish this goal. There are four steps to this process. Step one is, Building Trust. Step two is, Finding the Need. Step three is, Creating the Solution. And step four is, Closing the Sale. This entire process is just that, a process. You will transition into each step of the process while still explaining the information from the previous step or steps. This will give you the ability to answer our client's nagging question of, "What's in it for me?

What do I mean by transitioning from step to step? Well, the first step is building trust. After we have started the process of, and continue to build trust we transition into finding out what our client's problem is. If they don't admit to having one, we will need to explain to them the financial problem they are going to create for their family when they die. Once we have discovered or created the problem, we now transition into creating an amazing solution while we continue to build trust and talk about the problem. Our final step and the reason we are in this home is to close the sale and make a living. We must learn to do this by creating urgency while relieving the pressure that all sales situations create.

As this entire process takes less than 90 minutes, we need to understand that our clients have a huge fear. Fear of salespeople, fear of being lied to, fear of being taken advantage of, fear of making a mistake, fear of losing money, and always the fear of the unknown How do we overcome these fears and answer the question, "What's in it for me?"

Lets begin by building trust.

One of the first things we must do to start building trust is to be appropriate. What does that mean? Think about situations in your life when you appreciate appropriateness. For example, your doctor retired and you are in the exam room waiting to meet your new doctor. You have a vision in your mind as to how this person will be dressed and act when the knock comes on your exam room door. In your mind, they should be appropriately dressed.

For a doctor they might be dressed in surgical scrubs and that would be appropriate, or dress clothes and a white lab coat with a stethoscope around their neck, this is all appropriate. If your new doctor showed up in jean shorts and a t-shirt, you may be a little skeptical as to who this person is. We must treat ourselves and our business the same way. Become a professional sales person. Act, think and dress as other professional people in your life do.

So what is appropriateness in the business of selling?

Be on time. If you are running late, call and let them know. I use the rule of 15 minutes. If I am more than 15 minutes past my scheduled appointment, I give the client a call. I do not let them talk, I just call and say, "this is Jim Mall we had an appointment at 10:00, I am running a little late but I am on my way." Hang up at get there. When setting your appointments, give yourself some room to be late. Once I have my appointment set I will always say, "I will see you around 10:00." With my late in the day appointments, 5 – 8 pm, I always mention to my client, I may be running a little late by that time of day.

Your total profile must be in sync with our client's perception of us:

How you dress is important, our clients are not wealthy by any means so don't over do it. I wear dress slacks and a dress shirt, no tie. Some of the agents I have trained do wear a tie but no suit or sport coats. Women, be careful, dress conservatively, don't show too much of anything. Be careful about the jewelry you wear. I have a ten thousand dollar Rolex watch, I do not wear this to work. Gals, if you have the diamonds and pearls, save them for your friends and families, your clients may feel you are making too much money and your trust factor may drop.

We all need to have a car to get to work. Be careful what you drive. I hope and pray that someday you will be able to purchase the car of your dreams, maybe a Corvette, Cadillac, Mercedes or some other luxury vehicle, just don't drive it to work, your clients probably will not comment about the car you drive, but you may loose trust if you are driving a very expensive car.

Study body language and work on yours. I always wear a smile, I look my clients in the eyes and give all of them a firm, not crushing handshake. Politely, take control of the home as soon as you walk in by asking them where they would like to sit. I don't care where it is, as long as they are comfortable. I always sit on the edge of the chair or couch I am sitting on. Ask for the TV to be muted or turned off. As you visit with your client, ALWAYS maintain eye contact. They may look around, make sure when they come back to you, your eyes are waiting for them, not looking around, also.

When you start your conversation with each client, match their conversation style, speed and volume. You can never speak too slow. A great rule of thumb is to sell as if you were talking to a 6^{th} grader. This means how you speak and how you explain your solutions to their problems.

Carry as little as possible into the home. I have a very simple, top loaded briefcase. I keep 4-5 applications and brochures from the main 3-4 companies I use and a little information from the National Funeral Directors Association, Veterans Affairs and competing companies. It is all organized to know exactly where it is if and when I need it. Be very organized as you visit with your clients. This continues to create trust and show competence.

If you choose to carry your cell phone, silence it, completely!! Don't even have it on vibrate. Here is why. As you are building trust and finding your client's problem, you will be asking your client many questions, hopefully they will be answering these questions. If your phone vibrates in your pocket and you think to yourself, I wonder who that might be, at the same time your client is giving you some extremely valuable information and you miss it, you have just lost all trust. Do not let this happen. The most important person to you at this time is the person sitting across from you.

Many of my agents have their picture on their business card and a few have printed their state insurance license on the back and use this as a lead in at the very beginning of the process, stating, "I would like to start our conversation by giving you my card with a copy of my license. If I say or do anything that offends you, please feel free to contact the state department of insurance and file a complaint. I am here to help you, not hurt you." If you don't want to spend the money printing your license on the back of your card, always carry multiple copies of your current state license and always offer a copy to your client. This is very inexpensive and a great way to create and maintain trust!

Now that we are in the home and appropriate, we need to develop a little commonality. People buy from people they like and trust. You can find common ground with anyone, anytime, anywhere, if you look hard enough. Keep in mind, when you are building commonality, DO NOT ever try to talk about a subject you don't know anything about.

This is the quickest way to loose trust and become the, quote unquote, smooth talking insurance salesperson. If you see a bowling trophy but do not bowl, you may comment about it, but don't try to impress them with knowledge you don't have.

The easiest subject to create commonality, is always the weather. We all share the same weather where we are working. I can walk into any home, apartment complex or Walmart and talk with the first person I see about the weather.

Pets are great too, be careful, if you don't like dogs, don't pretend that you do, the dog can tell and so can the client. If you have dogs, ask about their dog and comment about yours. If they mention the dog's name, do not forget it, many of our client's pets are as important as their children, sometimes more important.

If they have family pictures on the walls or tables, ask about their family and talk about your family. Ask what nationality their parents or grandparents came from, many times, you may find something in common there.

If you see trophies from sports, ask about them and always compliment them on their achievements. Again, if you have common interests, expand on them, if not leave it at that. If you play golf and they do too, use that connection to the fullest.

If you notice collections or hobbies that you have in common, use that information to build trust and commonality. If you see a fishing pole in the corner and you fish, ask about it.

Many of our clients have old cars sitting in the driveway or out back. Ask about the car and admire it if they have been working on it.

Current events are like the weather. I work 200 miles from where I live, fortunately, we share all our news, weather, and sports broadcasting from the same source. I get to see all the crazy things that are happening in the area I work. I can use this information to create commonality.

Stay away from religion and politics unless they bring it up, then agree as best you can.

The point of all of this is to continue to build trust by finding things in common with your clients. Don't spend a lot of time doing this, maybe five minutes or less. Again, the main concern is to talk about what you know, do not BS anyone, it will destroy your ability to build and maintain trust.

If you spend a fair amount of time visiting with your client about them, they then should feel obligated to listen to you. Give them full attention when they are talking and **expect** the same from them.

Respect and interest earns respect and interest!

LISTEN AND FOCUS ON WHAT THEY ARE SAYING !!

NEVER FORGET:

Your prospects want to like you, they want to trust you. Do your part and they will do theirs to meet you half way.

As trust builds – sales resistance starts to come down. At this time you have built some trust and you have found a few things in common. You need to start showing your client that you know what you are talking about. Your client must be totally convinced of your competency before you can earn credibility and complete trust.

As you ask questions about their final expense concerns and what they have experienced, you can start to show your competency by helping them understand how our program will help with any, and all situations they are talking about. Be prepared to back this information up with facts and stories.

Know your products, companies and applications. Know which of your companies is the best for each situation you encounter. If your client has insulin dependent diabetes, know how each of your companies will treat that situation. Study your applications, you don't want to pull an application out, start reading the health questions then realize this company will not accept that condition and have to keep pulling out applications until you find the right one. Know it from the start!

Know your competition. Many times your client will already have a policy or have information from other companies and you are part of their shopping plan. Never talk bad about any company or their policy. Your client may have a very high opinion of the policy they own or are looking into. Rather than bad mouth anyone or any company, compliment them on what they have or are looking into then be ready and able to explain to them the differences between our program and what they have.

Know how to explain the difference between term life and whole life and why each type of insurance is great when used properly. Give your client all the information they need to make an educated decision. This shows your competency and starts to help build credibility.

An excellent way to grow your knowledge is to go spend a couple hours at your local funeral home and learn about what your client's family will be going through when they pass away. We have a list of questions on our website. This is vital in showing your competence and building credibility. When working through this process, you cannot back peddle. You are in the process of building trust and showing your client how competent you are.

You cannot sell them an immediate, day one benefit, then find out they have a health concern that puts them in a graded benefit policy. You have just lost all their trust. They may not blow up and throw you out of the house, but you will start to get some very lame objections and excuses. If this happens on very many of your appointments, realize you are not spending enough time building trust and showing competency and credibility, work on it!

Your body language will increase your image of competence and credibility. You must carry yourself with confidence. Not cockiness!!

Confidence. Your client wants to like you and trust you, you must give them that ability. How you walk, talk, sit and present will affect your success in selling as much as your knowledge of your program.

How important is body language?

A study done with people who had made a purchase from salespeople were asked what influenced them to make the purchase? 7% said it was something the salesperson said. 38% felt the salesperson exhibited confidence by their tone of voice – how they said what they said and that made a strong impact. The biggest news was that 55% of the purchasers said they felt confident in their purchase because of something visual. Specifically, they felt the salesperson displayed competence in their body language—their walk, their talk, their gestures.

Again, think about your new doctor we talked about earlier. Think about how the professional people in your life walk, how they talk and how they listen to you. How they help understand your concerns and create a solution to your problem. We must study and learn this art of body language. There are many great articles you can obtain on the internet about body language.

This all begins with your mindset when you pick up the phone to start your appointment process or knock on your client's door. Body language includes your voice. Do you feel you are contacting these people to help them or are you bothering them?

When we approach the home, have your head up, a smile on your face and a spring in your step. I always wave at the house as I get out of my car, you will be surprised how many people are watching you. When your client answers the door, eye contact, a smile and a firm handshake is very important, regardless of how your client greets you. Be careful on the handshake, I said firm not bone breaking. Many of our clients have arthritis and joint pain, be careful. Match their handshake pressure.

As your client welcomes you into their home you need to politely take control. What do I mean by this? If they ask you where you want to sit and present, take a quick look around the home. If a table is clear and has chairs in a situation that enables you to present comfortably, use it. Do not make your client clean off the table just for you. If they have been comfortably sitting in their easy chair, let them continue to do so and you sit as close as possible to them. If you have a husband and wife, if at all possible, get them to sit together or at least on the same side of the table or room.

This way you can watch their facial expressions and body language. Also, you don't have to look right and left like you are watching a tennis match. If the television is on, and usually is, ask your client to turn it off or at least mute it. I like it off so I can have their full attention. You need to be sitting on the edge of your seat, constantly maintaining eye contact. This is vital. Your client will look around then back to you. Every time this occurs, you must be there waiting for their eyes to meet yours, showing your client you are truly interested it what they have to say and you are extremely confident in what you have to say. Looking away or down shows a lack of self-esteem and a lack of confidence.

As you continue to build trust, sales resistance continues comes down. The time you spend on this first step of your process will vary by client. Never rush through any part of this process.

At this point, you should have your client's attention. You have been appropriate in your dress and behavior. You have proven you are competent and confident in what you are talking about, you are becoming a trusted advisor. But we are only half way to lowering sales resistance. On our next audio program we will start step two, finding the need. This next step is very important and you must do this every time. Even when your client has told you all about their concerns and worries at the beginning of your presentation!

So, keep listening and keep learning in all aspects of your business and your life.
Remember, our goal is to help you become, "Simply the Best!"
Thank you!