

Think as you Sell

Step Three – Creating the Solution

By Jim Mall

Welcome back. You have now started your transition into step three, creating the amazing solution to your client's needs, worries, wants and desires. Before we do that, lets review some of the information we talked about in the first and second audio before we start your transition.

Remember, 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 of money, and always the fear of the unknown. Lets continue to overcome these fears and answer the question, "What's in it for me?"

Now you start your transition into step three. As you do this, you will continue to build trust and re-enforce the need by repeating the concerns your client has.

Now you get to **solve their problem**.

This is when the fun begins, we get to solve our client's problem and explain what an amazing solution we have. This is show time!!

If you have done a good job of building trust, proving you are competent to solve their problem and exude the confidence that comes with this knowledge, you should now be viewed as a trusted advisor, a counselor or consultant. You have achieved the goal of being liked and being trusted. Better yet, your client has publicly recognized they have a specific need. By you doing your job they have admitted they have a problem and do not know how to solve it. Now you get to ride in on your white horse wearing your shining armor. Do not stop building trust, showing confidence and competence.

Sales resistance should now be very low. It is now time to start helping your client.

FILL THE NEED! & Solve their problem.

Since you have spent time listening to your client, they should be willing to listen to your presentation with curiosity and respect.

Remember back at the beginning of our presentation we talked about our clients asking themselves from the minute they mail the inquiry card, to picking up the phone call from you to set the appointment, to this part of your interview, they keep asking themselves, "what is in it for me." Now, we answer the dominant question, "WHAT IS IN IT FOR ME?"

We have to answer this question by quietly, logically, courteously, and **relentlessly** explaining the **facts** and **benefits** of our program.

What is a FACT: is something that is real. It has a provable existence. It can be backed up with some sort of proof.

Here is an example: Our program offers benefits going as high as \$35,000. We offer an immediate, 100% day one, guaranteed, cash benefit.

These are facts and we can prove it.

What is a BENEFIT: Is what the fact will do for our client. It answers the nagging question; “**What is in it for me?**”

We must have, and use a fact statement. The one I have developed gives me the ability to do what we were just talking about. To answer this question by quietly, logically, courteously, and **relentlessly** explaining the **facts** and **benefits** of our program.

Here is my **fact statement** and I always go into my problem solving part of my presentation by using this statement. Right after I have made my intention statement I say, let me explain to you how this all works.

“The benefits we provide are an immediate, 100%, guaranteed, cash benefit.” Now, lets break this statement down to explain how amazing this program is.

Immediate benefits are important for two reasons. First of all, when are you going to die? I think we can agree no one knows. It is a guaranteed event that comes at an uncertain time. The great benefit of our program is, it pays when you die, regardless of how long you have had the program or how many premiums you have paid. I have had clients buy my program on Tuesday and die on Wednesday, we paid the benefits.

Again, we are stating facts and backing up the facts with benefits.

The second reason immediate benefits are important, how are you going to die? What is going to be the cause of your death? You can only die one of three ways, natural causes, accidental causes or suicide. There is no other way to die. Now, you can die many different natural ways. Heart attack, stroke, diabetes, cancer, old age, call it what you want, if you die naturally I will write your beneficiary a check for the benefit of your policy. If you get killed accidentally, and there are many ways to get killed accidentally. Car accident, fire, tornado, fall, shooting, drowning, electrocution, earthquake or hurricane. If you get killed accidentally, I will write your beneficiary a check. If you decide to take your own life, we will not pay any benefits the first two policy years, we will give all your money back. After two years, we will even pay for suicide. This is how amazing our program is! That covers immediate. I said this is an immediate, **100%**, guaranteed cash benefit. I continue to make the same statement through out this part of my presentation. Remember, I said we need to explain this relentlessly. 100% means just that. We pay 100% of the benefits you ask us to pay your beneficiary. Here is why. This is not a funeral plan, it is not a burial plan, it is not a cremation plan. It is a final expense plan. What are your final expenses going to be? We have no idea. We know the funeral will be a large part of it, but we may have medical bills, credit card bills, property taxes, on going living expenses. Point being, it doesn't matter. Your beneficiary doesn't need to prove to me or my company how they are going to spend the money, they just needs to prove to us that you have died by providing a death certificate, we pay. Again, facts back up with benefits.

That covers the immediate, 100%.

I said this is an immediate, 100%, **guaranteed**, cash benefit.

How can I say this is a guaranteed benefit? There is only one thing in life that is guaranteed and that is, we are all dying. I have no idea who is going to get there first, but we are all dying. When you die, we pay.

Being an, immediate, 100%, guarantee, **cash benefit** means I pay your beneficiary the benefits of your program. I don't pay the funeral home, I don't pay the cemetery, I don't pay your property taxes, I don't pay your cable TV bill. I PAY YOUR BENEFICIARY!! They can use the money however they feels it is needed. Any monies left over are theirs to keep.

One more amazing aspect of our program, all monies we pay are tax free, regardless of who we pay them to. There are no income taxes, inheritance taxes, or estate taxes on this money. Your beneficiary receives 100% of the benefits you ask us to pay.

These are all benefits that back up the facts and answer the nagging question, **“What’s in it for me?”**

When you are in the problem solving part of your presentation, the only statements you should make, regarding your program, should be facts backed up by benefits. Anything else will only distract your customer away from your presentation. Make sure you get in the habit of looking at every sale from your customer’s point of view. This is why it is so important to spend adequate time building and verifying the client’s need and concerns!

Lets talk about objections. For everyone in sales, this is a huge fear.

I want you to learn to embrace objections, do not fear them, for several reasons. You must learn to treat an objection as nothing more than a question, feed it back to your client and then answer it. It gives you an indication that your client is actually engaged and paying attention. It gives you an indication that you have not fully answered all their questions or fulfilled your obligation to answer the nagging question, “what’s in it for me.”

As you explain your program, different questions and objections will come up. Always handle them with this in mind: State the fact – Follow the fact with benefits. Keep in mind your clients original concerns and needs and re-enforce it with benefits.

I have developed an awesome, universal statement that will give you the ability to handle any and all objections and helps you state a fact and back it up with a benefit. It goes like this:

“That is exactly what this program will allow you to do.”

For example, Mrs. Smith says, “I need to talk to Joey about this.”

I say, “Mrs. Smith, that is exactly what this program will allow you to do. The first step in the process is to see if you qualify. This will not cost you anything and will take about 20-30 days. While we are in that process, you can be visiting with Joey about our program.”

Mrs. Smith says, "I'm not sure I can afford this." I say, "that is exactly what this program will allow you to do. The first step in the process is to see if you qualify. This will not cost you anything and will take about 20-30 days. In the mean time, you can put this into your budget and make sure it fits, if not we can always adjust it."

As with every part of your presentation, practice this statement until it becomes a natural reaction to any and all objections.

This gives you the opportunity to "sell the sizzle."

Live by these words: For every fact I provide, there must also be a benefit given, if **I'M** going to be the one to help them!

You need to understand that presenting facts backed by benefits will help your client make a decision because if your presentation is done correctly it will cover both the logical and emotional aspects of your program. No one else is doing this.

So, we have spent time building trust, finding our clients needs and concerns and have developed an amazing solution to their problem.

A problem that your client has openly admitted they have and cannot solve without your help.

You will now start to transition into closing the sale. You will continue to build trust by talking about your solution to their problem.

If all this is done correctly, sales resistance will be at or near zero and you should have very few objections. Get ready though, you are about to start creating pressure back into the sales process and dealing with your client's objections and questions as you close the sale.

On our next audio we will close the sale by giving your client the opportunity to take the next step to create the full solution to their problem.

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!