

JOB SECURITY

Script

Most of us came into this business looking for an opportunity to better our lives. Most people are entrepreneurs but can't find the right opportunity. Most of us are in this business by default. I did not grow up with the dream of selling insurance, and I doubt many of you had the same dreams or desires. I actually grew up with the dream to be a professional baseball player. Only one problem, no one thought I was as good as I thought I was. I have met and trained people from all walks of life and for many different reasons. So, I want you to understand what an amazing opportunity you have when you master the profession of selling. So let's talk about what this great business offers and why you want to become a professional salesperson.

First and foremost, you get to own your business, be your own boss and create the lifestyle you have always dreamed of having. Everyone has different reasons for wanting to own their own business and be the boss. Let's discuss several.

Job Security, no one can fire you from your own company, unless you are Steve Jobs.

You call the shots, you create your work week and the hours you work, you write your own paycheck. You can create a more satisfying lifestyle, a lifestyle of your choosing. Where you live, what schools your children attend, and where you vacation. We have been blessed with a lifestyle that allowed us to be involved in every aspect and event of our children's lives.

You can create a greater financial opportunity. As I said earlier, you get to write the paycheck.

The joy of selling and being self-employed is that there are no limits. This is also a very difficult, but rewarding way to make a living. You have no one to blame or thank. If you aren't making enough money it is no one's fault but your own.

Finally, owning your own business allows you the opportunity to have a life of greater impact for others. As you become a trusted advisor and problem solver for your clients to an employer or manager of agents, your leadership and success will affect many people, if you choose. Lets talk about each of these attributes of self-employment through the profession of selling.

Job security something we are all looking for:

I am a “Baby Boomer” and in my parents generation it was risky to start and own your own business. Security was in finding a good job with a good company and stay there 40 years. Since then, everyone has been encouraged to get a good education, then find a good company. Problem with this system, we have many educated individuals that cannot find a job. Corporate jobs and the 40 year plan are relics. Now working for a traditional corporation has become the risky option. Working for yourself has become the new job security. As an entrepreneur you are the master of your own destiny.

You get to Create a Better Lifestyle:

You will learn to love the benefits of working for yourself in the profession of selling as you enjoy the freedom and prosperity you gain. You get to choose when you work and with whom your work. Best of all you don’t have to make the agonizing choice between time for family and time for business.

It really is a quality of life issue. It was for us anyway!

The profession of selling creates greater financial opportunity:

In the old 40 year plan and most all jobs, there is a huge trade-off. Trading time for money and a ceiling to how much you could earn. I was always told, you will never make more than your boss. Not true in this business. In all the jobs I have had, in order to receive a paycheck, you had to show up and do your job. Most jobs require 40 hours per week, many jobs will consume 60 or more hours of your life every week.

Robert Kiyosaki says, “Many people fail to become rich because they value a steady paycheck rather than going through the learning process of becoming financially smart.”

Don’t depend on anyone but yourself for providing financial security.

When you are in business for yourself you write your own success story and your own history.

You write your own legacy and most important, **YOU WRITE YOUR OWN PAYCHECK!!**

Being in business gives you the opportunity to work your heart out for something you love.

You can set and attain goals for yourself and your family, giving you the joy and fulfillment of accomplishing something in life.

You will create a life of greater impact:

We are realizing that our most valuable commodity is our time and we want to spend it on what really matters. Being your own boss in the profession of selling means stretching yourself to newer heights and the desire to create something bigger than yourself. You become driven to push yourself to see how far you can go. We will see more people look for ways to share their knowledge and growth, rather than work for 40 years, retire and become a hermit.

As you master the profession of selling, our business opens another opportunity to create a life of greater impact by helping you help others grow and prosper in the business of selling final expense life insurance. Our system teaches you to recruit and train agents, if you choose to, which allows you to share your knowledge, wisdom and leadership. You receive an over-ride compensation to reward you for investing your time and knowledge into these agents, giving you addition income.

You don't have to quit being who you are.

Jim Rohn says, "You can lease and loan your life or you can buy and own your life."

This is truly a unique aspect of our business. I have school teachers, ministers, and stay home moms that have been able to continue what they love doing and also create an amazing income. All of us now have the opportunity to change our attitudes, values and beliefs. We can become more caring about having an impact on people's lives while still creating an amazing income and lifestyle.

We can choose to lead life, rather than simply live it. We can develop a vision for a great life, devise a plan to attain it and go for it.

I am so strong on all of you not just getting **A** life, I want you to get **YOUR** life.

You need to determine where you are going, what you will be doing and how you will live!

So realize the major investment in being your own boss is the investment in yourself in the form of time, focus and persistence. You need a burning desire and determination fueled by a strong dose of passion. Without passion, great success is hard to come by.

Being an entrepreneur is not only about financial freedom, but having the freedom to call your own shots, to make some mistakes and have to deal with those mistakes, learn through them, grow through them and the freedom to enjoy success.

I made a comment to a business associate that was a professional sales person, that I was concerned with the future of our business. His comment was, you have nothing to worry about, you're a great salesperson, you will always have a job. Think about it. I can go to any business, anywhere I want to live, contact the owner of the business and offer my services with no risk to him or his company. I can take his product to the masses asking only for a percentage of what I sell and nothing more. Who wouldn't hire me? They have nothing to lose. So master the profession of selling, learn to love it, your job is secure and your life is yours.

Let's look at our business of professional sales.

In America, 85% of all the money is controlled by 15% of all the people.

85% of all sales people are chasing that 15%.

- financial planners
- car sales people
- siding-windows-home improvement
- real estate sales
- investment opportunities
- Furniture
- Jewelry
- travel agents
- etc...

Very few sales people see the wealth in our business of providing life insurance to low income families for final expenses. 85% of America is our client base

My brother is a financial planner. He told me if they can create two new cases each week they are on fire. The financial planning type of business creates large commissions with few sales.

The work is easier but you spend more time on customer service.

In our business we need to create eight to twelve new sales every week.

By selling small policies with small premiums we create more work but we also create stability in the large numbers of applications. If I loose one or two sales in a week my income is not affected much. If my brother loses one sale his income is cut in half.

Think about McDonalds, their average sale per person is 3-5 dollars and they are making billions.

Lets take a closer look at our clientele. They do not have very much education, usually a high school diploma, if even that. Their income is less than \$20,000 per year. They have very little savings or investments, usually none. They may own their home but it is in great need of many repairs. They have always had a job and live paycheck to paycheck. Many of our clients have bad, money wasting habits. Tobacco use, fast food, lottery tickets, strange collections like, Beanie Babies, DVDs spoons & plates, ect... They are good, hard working people with a HUGE need for our product. These people cannot afford to die!

Many of our clients are hoping the government will provide some type of final expense benefits. At the time of this writing, other than the \$255.00 that social security pays to a limited group of people, our governments, federal, state, county, and city, do not pay anything to help these families at time of death.

Their children usually duplicate their parent's behavior. They also have low paying jobs, living paycheck to paycheck. They have the same money wasting habits, in fact, many of these children still live with their parents. They cannot afford for their parents to die.

Our market is huge and will get larger by the minute. 85% of all America is in our market but only 15% or less salespeople are selling in our market. The main reason, it is not easy - most salespeople are looking for easy sales. An easy way to make a living, this is not it. This is simple, not easy. This is a very secure, rewarding and interesting way to make a living.

Many sales people will blame their frustrations on many things. One is usually the economy. A great aspect of the final expense life insurance market is, the tougher the economy, the better the business. Everyone can and will use a final expense policy. When I was selling in the early 90's the economy was doing well. Investments were paying so well some of my prospects claimed they were making money with their money and didn't need our product. Several years later, when the economy tanked they had to use much of their savings and investments just to maintain their lifestyle. So we not only had our usual paycheck to paycheck clients, we now had the clients that thought they had enough money to get it done.

They now realize their savings and investments are a “non renewable” resource. Their household expenses continue to go up, taxes, insurance, food, medications, ect. The tighter their money becomes, the more they need us.

The great thing about insurance is the immediate benefits provide an immediate boost to the client’s net worth. We can actually accelerate their dollars.

Lets look down the road - This is when it gets exciting. One of the largest, most influential group of people to ever populate the earth are called the Baby Boomers. Baby Boomers are anyone born between the years of 1946 and 1964. January 1, 2011 the first Baby Boomer turned 65, this continues to happen at the rate of one every 7.5 seconds and will continue until 2031. After that, we have the children of the Baby Boomers who did not learn from their parents how to save and invest, so the future is very bright. Lets look at more facts.

As of 2015 we have over 40 Million Americans over the age of 65, that number will continue to increase.

One study shows 3/5 of all people between the ages of 21 - 64 do not have a 401(k) or an IRA Which also means they probably don’t have any savings or other investments LIMRA, The Life Insurance Marketing and Research Association, did a study. They contacted several thousand people by phone and found that 90% admitted they need some or more life insurance. 75% stated their main concern is final expenses. 65% don’t know what to do.

The Baby Boomers are the generation of Buy Term insurance and invest the difference, problem is, most spent the difference. Don't worry about running out of customers.

The main thing to remember is, get really good at the profession of selling, master it and you will master your life. Look forward to a great and profitable future in this business.

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.

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