

For advisers only. Not for use with customers.

Enhance your sales process to become powerful in protection

Does your current sales process enable you to exceed your targets?

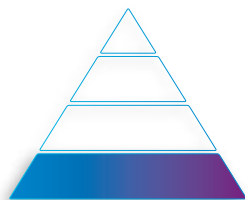
If the answer is no, then Friends Life could help.

Our suggested selling techniques can ensure you:

- Sell protection more effectively
- Secure profitable sales at every meeting
- Minimise and overcome objections
- Generate multi-sales
- Maximise the value of each of your clients

4 steps to success

Improve your sales process now with our 4 simple steps...



Step 1: Build trust

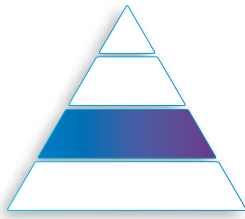
The first step is to work on building trust. Focus on the bottom of the pyramid and put in the time to build trust with your client. This will reduce the possibility of objections that could hold you up at the final recommendation stage. If you don't, it may be more difficult to close the sale.

Sound relationship building at your first contact is really important in developing an ongoing business relationship with your client. Look for valuable clues in your initial discussions by exploring the following:

- Are facts and statistics important to them?
- Are they family orientated?
- Do they appear sociable or cold when you first meet?

Developing interpersonal skills is an art to learn and it comes with practice. The more people you see, the more you learn!

Your client isn't just buying a protection plan from you – they are buying into the quality of service you provide.



Step 2: Establish needs

This step is all about finding out what cover your client already has in place and whether this is adequate.

- Establish this early on in the process to avoid objections.
- Probe to understand what your client's situation is and what gaps may exist. Your understanding of these gaps enables you to make motivational presentations to match the product recommendation to the detailed need.

Ways to establish your client's needs

- Find out what their views and opinions are.

Discuss with your client what their ideal situation is. Ask them what level of financial support they would need for themselves and their family if they were burdened by illness? What would they need to maintain their current standard of living?

- Complete a budget planner with your client to help paint their financial picture. See our [example](#) which you can download and use.

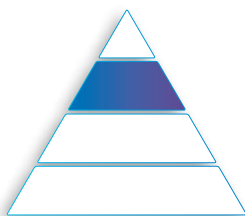
This can help you gain a better understanding of your client's lifestyle. It's also an opportunity to identify their monthly outgoings and financial responsibilities, which in turn, can help to highlight how their lifestyle would suffer without adequate protection or if they had to rely on State benefits alone. This will make it easier for you to justify the need for protection and help you to overcome any financial objections, because you can clearly demonstrate that protection is affordable in your client's budget.

If you're worried about the time it takes to do a good budget planner during a client meeting, why not send an appointment confirmation letter and include the planner to be pre-completed?

- Find out what benefits they already have.

By identifying your client's existing benefits you can see what benefits they already have in place. For example, do they have employee benefits, like company sick pay?

Ask whether, in reality, these benefits are adequate and refer them to the budget planner to remind them of their financial responsibilities.



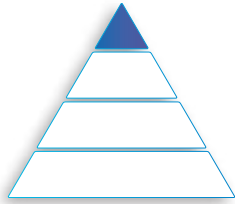
Step 3: Propose a solution

Step 3 provides you with an ideal opportunity to present a tailored solution to meet your client's needs. Here, it's important that you:

- Focus on the main features of the products you have selected.
- Explain the benefits of the product's features and how they will match your client's requirements.

It's vital that your client is focussed at this point. You could start with a question such as:

“We've talked about protecting your income in the event of illness and you said that this was important. Can you remember why you felt that way?”



Step 4: Close

This is the all important bit! If you've done all of the investigative work we've suggested up front, this step is easily achievable. You should have overcome any objections by now. But, if you do encounter an objection, remember to repeat the benefits of taking action and the importance of the recommendation.

The benefits of our 4 simple steps

- Our process encourages your clients to imagine the reality and possible implications of having no protection in place.
- It gives you the opportunity to highlight that there is a real need for financial cover, and a chance to offer your clients a number of protection solutions.
- By presenting your clients with the products available, and the premiums they can expect to pay, they may begin to realise that protection could be affordable for them.
- You can use them as a valuable knowledge refresher.

For more information on our suggested selling techniques or to access some useful sales support material which includes a ready made budget planner and a dedicated online seminar, visit our adviser website www.friendslife.co.uk/protection or speak to your Friends Life representative today.

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