



## **Elite Reservicing vs Standard Reservicing**

### **1. Strategy:**

- a. Elite agents treat reservicing as a strategic priority and intentionally build it into their weekly planning. They understand that they are 60 to 70 percent more likely to sell to an existing client than a new prospect, making reservicing not only a powerful way to serve, but also a smart, results-driven business move. They are proactive and schedule follow-up appointments immediately after protecting a family, ensuring that clients are consistently rescheduled every six months to a year. Each Sunday they review their schedule and block out a dedicated time to reschedule. Some choose to dedicate one day to reservicing, while others reschedule two businesses per day alongside visiting new businesses. Regardless of the method, elite agents commit to a clear, repeatable strategy and execute it consistently. In addition, elite agents focus on live, face-to-face reservicing. They only call to schedule Zoom appointments with clients they protected in other states while on a trainmore.
- b. Standard agents take a reactive approach to reservicing. They reschedule when they feel like it, rather than following a consistent, strategic plan. As a result, clients may get rescheduled at the six-month mark, a year later, or not at all. It's sporadic and disorganized, making reservicing feel like an afterthought rather than the intentional, relationship-building opportunity it should be. Standard agents also spend time calling and trying to schedule appointments because they are afraid to show up live and reschedule on the spot. They may even resort to scheduling Zoom appointments with local clients, unintentionally missing out on valuable in-person opportunities that only arise when they take the time to reschedule on-site.

### **2. Mindset:**

- a. Elite agents operate from a place of abundance and service. They look forward to reconnecting with their clients because their focus is on giving, not taking. They also understand that if they are not in front of their clients, someone else will be. Other companies are not reminding clients of valuable benefits like our return of premium; they are trying to replace coverage entirely. Elite agents care that their clients stay protected, have the best coverage for their needs, and do not end up canceling or switching simply because they have not heard from their agent since they initially got

protected. They also understand that the way they do anything is the way they do everything, so when they show up as great agents during reserving, it strengthens their confidence and conviction when they are prospecting new businesses.

- b. Standard agents, on the other hand, often avoid reserving out of fear. Operating from a scarcity mindset, they worry that revisiting clients might lead to cancellations or tough conversations. Instead of leaning in and trusting themselves to handle any situation, they hold back and miss valuable opportunities to strengthen trust, grow their business, operate with integrity, and truly serve. When standard agents do finally go to reservice, they are often nervous and unsure of themselves. Their insecurities show, because deep down, they know they have not been the agent they claim to be. Their words say one thing, but their actions say another.

### 3. Process:

- a. Elite agents operate with precision and intention. Before ever walking into a business, they know exactly who they're going to reservice, what coverage their clients currently have, and which new policies they are going to introduce. They start the reserving conversation by saying: "I wanted to stop by for a couple of reasons. First, most people remember that they bought something, but not what it covers. Second, to see if we owe you any money. And third, to show you what's new. Got a place we can sit down?" From there, they walk the client through their current coverage using either a digital or physical brochure. Once that's done, they naturally transition into introducing new policies by saying: "Now that you've got the best accident and injury policy out there that covers all the day-to-day stuff like broken bones and injuries, most of my clients are like *'Gosh, I'd hate for something major or critical to happen and I wasn't covered.'* And when they say major or critical, two things always come to mind: cancer, and heart attacks or strokes. Almost everyone knows someone who's battled cancer. And heart issues just seem to run in families. Who's the closest person to you who's been through one of those?" Next, they give a full demo and sprinkle in phrases like: "Some of my clients like to round out their coverage" and "A lot of my clients say, *'It's kind of like a flip of a coin. I'd hate for something to happen, and I had any gaps in my coverage.'* So, we just want to make sure that you aren't under insured and missing out on any coverage because the saddest thing for me is when I go back to see someone and they say, *'Gosh, I wish I would have seen this sooner.'*"
- b. Standard agents don't follow a clear process. They often walk into a business without knowing exactly who they're going to see or what coverage their clients have. Instead of being prepared, they pull up client information on the spot, sometimes struggling to find it due to slow service, user error, or even realizing that the client isn't theirs and belongs to another agent on their team. Rather than confidently following the reserving sales conversation, they ask, "Do we owe you any money?" and wing it from there, skipping around in the process. Standard agents are often uncomfortable being assumptive, so they're quick to schedule a future appointment instead of simply reserving on the spot.

### 4. Notes in MSA:

- a. Elite agents consistently create pins for each business, add employees, and document short, clear, and meaningful notes. These notes go beyond just what coverage the client chose and why. They include key details that stood out during their conversation, such as their career, business, family, community involvement, or personal interests. They take short, detailed notes on all the prospects they spoke with, even those they didn't get protected the first time because they know how valuable that information is when it's time to reservice. Before revisiting a business, they review their notes so they can reservice with confidence, recall exactly who they spoke with and what was discussed, and either seamlessly pick up the conversation where it left off or ask a thoughtful question about an event or milestone that was coming up the last time they visited. This shows every client and prospect that they were heard, remembered, and valued. This often leads to building trust and turning prospects to clients over time. They also update their notes in MSA every time they connect with a client, starting with the date followed by any new updates or insights. This creates a clear, chronological history of the relationship and ensures every follow-up feels intentional, personal, and professional.
- b. Standard agents often tell themselves they don't have time to take notes, or they do it inconsistently. As a result, when they return to reservice, they can't remember key details about the client or their previous conversations. They find themselves awkwardly asking employees who aren't their clients if they've spoken before, which instantly shows a lack of professionalism and care. These agents treat people like short-term customers rather than long-term clients because they're not thinking like business owners. They miss opportunities, break trust, and fail to build lasting relationships because they didn't take a few extra minutes to take notes.

## **5. T-Approach:**

- a. Elite agents work their territory strategically when they are reservicing by following the T-Approach – visiting the businesses to the right and left of their client, then visiting the businesses across the street. Elite agents understand the power of leveraging a nearby client's name to build credibility and create new opportunities. Elite agents know that even if a prospect declined in the past, their situation may have changed, and seeing you reservicing their neighbor may influence them to take another look. Elite agents also recognize the value of consistently exercising their cold-calling muscle to stay sharp and effective in the field.
- b. Standard agents often lack a strategic approach to working their territory when reservicing. They may drive long distances to reservice a single client without taking the opportunity to visit neighboring businesses. Instead of working their territory tightly and efficiently, they waste time and fuel jumping between scattered businesses with no clear plan. When clients are located an hour or so away, they may even avoid reservicing altogether, assuming it's not worth the trip because they're not leveraging the power of the T-Approach. They often miss out on potential leads, referrals, and opportunities that are right next door.

## **6. Handling Objections:**

- a. Elite agents are not afraid to face objections head-on. They know that if a client is thinking about canceling, the worst thing they can do is avoid the conversation. Instead, they lean in and remind the client why their policy is so valuable. Because if they don't, cancellation is almost guaranteed. When a client says they're thinking of canceling, an elite agent calmly responds, "I know, that's why I'm here. You probably forgot what you have. Let me give you a quick refresher." Elite agents also don't hesitate to protect their clients with additional policies. They understand that while offering multiple policies upfront can sometimes feel like a lot, returning for a second visit is a strategic advantage. By then, clients have already adjusted their budgets, and adding an additional \$80 to \$100 policy is not a big deal. Plus, according to Globe Life studies, households with multiple policies tend to keep their coverage longer, making it not just good for protection, but a smart retention strategy. They also understand the responsibility that comes with the role. Elite agents never want to get the call that a client had two out of the four policies, but the two they truly needed were ones that were never shown. That kind of regret is preventable.
- b. Standard agents are often afraid to handle objections, so they avoid them altogether. Rather than working smart by strengthening existing relationships, they stay stuck in the cycle of constantly chasing new business. Avoidance might feel easier in the moment, but it leads to missed sales, lower retention, and more effort for fewer results. Standard agents confuse motion with progress, and over time, it costs them.

## **7. Referrals:**

- a. Elite agents make the most of every reservicing visit by asking for referrals – especially if they missed the opportunity the first time. They understand that returning to reservice a client builds trust and credibility, making clients more open and willing to refer others. Elite agents know that when they consistently provide value, people naturally want to help them in return. A second visit is often the perfect moment to strengthen the relationship and ask to be connected with their family, friends, and contacts in the community who would appreciate the same opportunity to protect themselves.
- b. Standard agents often miss out on valuable referrals simply because they are not intentional. They may often forget to ask during the initial visit and never circle back, either because they aren't reservicing at all or they don't recognize the opportunity a second visit presents. Without that follow-up and relationship-building, clients are far less likely to think of connecting them with others.

## **8. Business Testimonial Letters:**

- a. Elite agents consistently ask for business testimonial letters from the business owners they serve because they understand the power of social proof. They know that people only believe about 50% of what they say, but around 75% of what others say. That's why a testimonial letter from a respected business owner in the community carries so much weight. It builds trust, reinforces credibility, and opens doors with future clients. They're also intentional about getting testimonial letters from influential community members – especially those who are trusted and admired, like local fire and police departments.

Elite agents aren't afraid to ask because they stand behind the value they deliver. They give to get by sharing examples of existing testimonial letters, and they make it easy by offering to draft the letters themselves. When doing so, they make sure it highlights that they're a local agent who's there to serve both during and after they get protected. They ensure it also reflects how laid-back and easy the process is, how we don't go through payroll or charge business fees, and how the return of premium benefit makes it a win-win. They then ensure it's printed on company letterhead and signed by the person writing the testimonial.

- b. Standard agents often miss out on powerful testimonial letters because they're either too hesitant to ask or lack a clear strategy when they do. If they do ask, they often hope the business owner will take the initiative to write it without offering any guidance or examples. As a result, they end up waiting weeks or months, or never receiving the letter at all.

#### **9. Connecting with New Employees:**

- a. Elite agents understand that reserving isn't just about existing clients, it's also a key opportunity to connect with new employees who have joined the business since their last visit, and to re-approach individuals who may have declined coverage the first time. They know that people's circumstances change, and timing is everything. They show up confident and enthusiastic, not timid or hesitant, because they believe in the value of what they offer. If someone said no before, they assume the answer could be different now. With each return visit, their credibility grows, and they have more stories to share. And when a client has a claim, elite agents are right there to help them through it, often sparking credibility and fresh interest as others see their coworker receive a real payout and support.
- b. Standard agents often miss the chance to connect with new employees because they are not consistently reserving their clients. Over time, their lack of presence can erode credibility. When a client needs to file a claim, they're often nowhere to be found, leaving clients to navigate the process alone. Meanwhile, potential prospects around them notice the absence. Instead of seeing a trusted agent show up with support and results, they see inconsistency, which leads to lost trust and missed opportunities to grow their book of business.

#### **10. Goals and Stats:**

- a. Elite agents set clear reserving goals for the year and strategically break them down into quarterly, monthly, and weekly targets. They understand that consistent reserving isn't just about maintaining integrity, it's a key driver in reaching their annual NAP goals. With one-third of Globe Life's sales coming from existing business, they know that staying engaged with current clients is a vital part of sustained success. Elite agents also track their stats consistently because they know what gets measured grows. They properly report and monitor their R-GAP using the stats site, which allows them to identify trends, stay accountable, and continuously improve their performance.
- b. Standard agents don't set clear reserving goals. Without intention or strategy, they overlook opportunities sitting right in front of them, losing out on easy, existing

business. They also lack discipline when it comes to tracking their stats. Instead of accurately reporting their R-GAP, they often combine it with their GAP, blurring the lines and missing the insights that come from intentional tracking and review.