When Teaching Sales School…

Always remember that every class is different, and every student is different! Do the best you can with what you’ve got where you are. When things get crazy just focus on the daily objectives and make sure those get done. Teach to the sharp students and HAVE FUN!

**ANYTHING IN BOLD AND UNDERLINED HAS A SLIDE ON THE POWER POINT! (Except this…Duh)**

Day One (Monday)

Supplies Needed

* Get Coffee Ready
* Presentation Binder
* Accident and Heart Brochure (for Presentation Book)
* Cancer App
* Presentation Pages
* Paper Clip Insert Pages
* Goal Cards
* Green Binders
* Sticky Notes

Objectives for the Day

* Know what a 2 out of 3 Day is and accomplish it (25 Calls & Hours)
* Have Approaches 1 & 2 Down
* Buying Atmosphere Memorized (but introduced the whole intro)

Things to Get Through

* Expectations and Ground Rules
* First and Second Approach
* Buying Atmosphere
* Whole Intro
* Teach Rough Overview of Cycle of Sale
* Goal Card and How to Use it (2 out of 3 Day)

**Welcome**

* Congrats! One of the Greatest Opportunities in America!
* Getting Licensed isn’t easy and just acknowledge the process of getting here takes work!
* Takes Spirit of an Entrepreneur, taking ownership of your future.

**Who are you?**

* I go first to set the tone
* Name?
* Where are you from?
* What did you do before Family Heritage?
* Why did you choose Family Heritage? (Point is to get them talking and resell them on the idea of working here)

**Who are we?**

* Started by Howard Lewis in 1989 in Located in Cleveland, Ohio
* Executive at another insurance company (Capitol, privately held) but hated how the agents were treated and compensated
* He had a vision of agents being owners of their own business and being able to earn like it!
* He sold the first policy himself at 9pm at night knocking on doors, he still goes out and works with agents in the field
* Howard reversed the common idea in insurance of being a Jack of all trades, He wanted to be the master of ONE
* We Specialize in Cancer, Heart, Accident and ICU supplemental insurance. (click to show posters)

**What We Do**

* Why do people have these benefits? Not for fun!
  + If you’re in the Hospital…where are you not? WORK! But bills still come, and you can’t use your health insurance to pay the mortgage!
* We protect families from the unexpected costs of getting sick!

**Class Objective** – To acquire a foundational understanding of our proven sales system.

*Acquire*- Something you don’t have now

*Foundational Understanding*-This is the bare bones, becoming an expert takes time, this is the crash course to help you become field ready

*Of our Proven Sales System*- This isn’t a test run, you guys aren’t guinea pigs

**Schedule this week:**

12:00 pm - 9:00 pm Monday

9:00 am - 9:00 pm Tuesday - Wednesday

9:00 am - 2:00 pm Friday

**(If the room is Warm SKIP) Three Kinds of People**

* 1st Serious about their Career - Working Hard, Studying Hard and their Coachable
* 2nd Serious, but "have not bought in yet" Testing the Water". By Wednesday they're on board
* 3rd Not Serious, on Vacation, staying out late and drinking, not completing assignments

"This is not a Vacation" If it becomes evident that you are in group 3, you will be asked to leave.

This week is a big investment for you and your families - Time, Money and many of you have left your jobs. I'm going to give you my best this week! I expect your best in return. Is that Fair Enough?

**Student Conduct**

Great Buying Atmosphere on this… we only have so much time and

* Be on Time
* Be Coachable: Ask what does that mean to you?
* Have a Good Attitude
* Respect each other
* Address specific questions one-on-one outside of class time (with your instructor or field trainer)

Let them know what kind of questions to ask: Use house analogy building a foundation we won’t get a good foundation to build a successful career if all we talk about is the paint. It’s my job to make sure you have a good foundation but in order to do that I’m going to need your help. There will be times where you will have some questions that are more paint color than studs and beams I’m going to ask you to write those down for your sake and for the class.. Is that ok? Not trying to be rude or short but I want you to get the most out of this class! Using a notebook as a training tool to take outside the classroom, this is a tool for this week but as a tool for you and your trainer as well. Just like there will be questions that come up this week we cant address right away there will be questions you have in the field that come up that you can ask your trainer on your stat call. *(Have them make questions page in their notebook)*

**(An Hour into Class you NEED to be Approaching)**

**Approaching (First Approach)**

* Watch It (Video of First Approach)
* **What** is the point of the Approach? NOT TO SELL just to GET IN THE DOOR
* **Why** we do what we do (show with video and explain)
* **How** Show how to practice, standing up with a door, doing the body language given on sheet. (Practice like you play)
* **NEED TO SAY: I know everyone here is in different situations some of you have had these approaches for weeks and you have them completely memorized, and some of you just passed your test Saturday and have never even seen these and that’s ok! No matter where you are at right now it is very important to push yourself at whatever level you are at and realize when working with each other that you all are starting from different places!**

**Have them Practice**

**Effective Practice Idea**

* Practice 5 approaches and then have them approach the door so YOU can give feedback for them to work on for the next 5 and see where everyone is at to judge if you need to spend more time practicing, and to see who may need extra help

**Teach Key to Effective Approaching**

* 1. Low and Slow
  2. Smile
  3. Break eye contact and point

*(Reinforce these ideas with the feedback you give when they approach at the door, concentrate on low and slow first, then smiling, then breaking eye contact and pointing)*

Do we have to do it word for word? Yes! Why????? *(This question will likely come up naturally when practicing either the 1st or 2nd approach)*

**Memorize, Internalize, Personalize**

Read Chef Analogy

**Show Second Approach Go through same What, Why, How**

(PRACTICE until they have words somewhat down)

**What kind of Learner are You?**

* Take the test and give some ideas on how to study best
  + Note what type of learner students are so you can suggest ways to study or different methods the rest of the week
  + HAVE EVERYONE WRITE OUT THE FIRST AND SECOND APPROACH ON A PICE OF PAPER (doing this is good for every learning type and you’ll be asking them to do it a ton)
  + Go Practice MORE

**Introduce Goal Card and Keeping track of Stats**

Keep checking in on stats tracking explain the importance of it (Sports Coaching analogy)

**Cycle of Selling**

* Introduce this Flow

**Put Together Books**

**Establishing Rapport**

**What** it is it? (have them get to know another person in the class by asking questions on the front cover of the presentation book) Show video and show it’s the same thing we do this naturally!

Trust

Credibility

**Why** we do it (explanation behind it)

People buy from people they like and trust

Give Example of annoying sales person

**How** we do it (watch video w/ Pauses and sticky notes, highlight body language)

**Building a Need**

**What** it is (show video)

Something could happen to them (Cancer Stories)

If it did they would be screwed! (Directed/Indirect Costs)

**Why** we do it (explanation behind it)

Won’t buy if they don’t think they need it (saves time for both)

**How** we do it (watch video w/ Pauses and sticky notes, highlight body language)

**Concept of a 2 out of 3 Day**

What it is-A Foundational Habit Key to Success in the Business

8 hours

25 calls / 6 Demos

1 Family Protected

Success = Activity NOT RESULTS

**Buying Atmosphere**

**What** it is (show video)

It doesn’t matter if they buy

You just need a yes or no

**Why** we do it (explanation behind it)

**How** we do it (watch video w/ Pauses and sticky notes, highlight body language)

**Have them rewrite it on a piece of paper**

Practice Like Crazy!

Check in Stats for 2 out of 3 Day

**Homework**

* 2 Out of 3 Day
* 1st and 2nd Approaches Memorized
* Buying Atmosphere Memorized (Intro Comfortable Have them get in 3 full intros)
  + - Make sure to text your stats to you manager

Day Two (Tuesday)

Objectives for the Day

* 2 Out of 3 day (25 approaches & 6 full intros 1 full demo)
* Transition to Close, Close, and 1st Rebuttal Memorized
* Approaches need to be solid gold and a shaky run through the whole demo

Things to Get Through

* Make Sure Approaches are GOLD and show them get out of Jail Free Card
* Practice Objections in the Approach
* Price Build Up
* Transition to Close and Close
* 1st Rebuttal
* Play Habits Skills Attitude
* Presentation of Benefits
* Explain Buying Line

**Mock Stat Call**

* Get all stats and write on white board
* Praise 2 out of 3 day

**Approach Test**

* Have them Approach at the door and they need to know it word-for word before they get to go inside the classroom
* While they are waiting encourage them to use their time and get in approaches

**Objections in the Approach & Get out of Jail Free Card**

* Practice approaches with Approach Masters Sheet (ONLY IF THEIR APPROACHES ARE SOLID GOLD!)
* Listen to students approaches every 5 times to check for improvement and to give feedback (10)
* Interrupt them enough to make them use the “Get out of Jail Free Card”

**Re-watch and Practice Full Intro**

* Then check in 2 out of 3 day

**Goal for Today**

* They need to mentally prepared that today is a LOT of memorizing!
* They have a TON to do so USE time wisely (we wont have much in class time to practice approaching so use your breaks WISELY

**The Close** (Introduce Price Buildup First)

What

Why

How

Transition to Close & Close (Show these together)

What

Why

How

Practice

Practice Both all together

**Introduce 1st Rebuttal –**This can be hard for people who are worried about being pushy and needs to be explained VERY well or they wont use it in the field! USE THE GREEN BINDER

What- This is simply a request for more information

Why

How

Practice

Practice from Price Build up to First Rebuttal

**Show presentation of benefits**

Practice (Once)

**Show Buying line and how that works**

Practice presentation again with close

**Reintroduce Cycle of Sales** go through Justin whole video

Have them practice full demo (JUST GET THROUGH IT)

**Common Denominator of Success** (If you have time, you can chunk pt 1 & 2 tomorrow if you don’t, the most important part is them getting in AT LEAST ONE FULL DEMO we want to give them time to record one on their own as well!)

* Read this until the end of page 2 where it says “….things failures don’t like to do.”
* Have them make a list of things failures don’t like to do

**Homework**

* 2 out of 3 day
* Record a full demo w/ video
* Know your schedule for the week! (Any commitments you have for the next week/month…where you are going to be and apts, trips etc.)

**By Tomorrow You Should…**

* Get through the entire demo and First rebuttal

**Day 3 (Wednesday)**

Supplies

* Product Guide
* Black Binder
* Brochures Apps and Underwriting Supplies
* Weekly Calendars and WGP’s for Everyone
* Referral Sheets

Objectives

* 2 out of 3 day (6 FULL DEMOS)
* Appointments scheduled with friends and family
* First 2 Weekly Game Plans Decks Cleared and Apt Set

Things to get in

* 2nd (possibly 1st as well if you didn’t have time) Part of Common Denominator of Success
* Underwriting and how that works
* Set Up Black Binders
* Full Demo w/ Paper Work…App Filled out
* Schedule Planned for next 3 Weeks
  + Texted to Manager
* Weekly Game Plan
* Family and Friends
* Getting Referrals/Solidifying the sale

Day 4 (Thursday)

Supplies

* PreApproach Pad to Show
* Race to 100 demos sheets
* Graduation Certificates
* Copy of Gold Standard Sales Talk for Each (emails to email link)

**Objectives**

* Each Student knows their schedule for the next week (At the very least ideally they know for the next 3 weeks)
* Understand that this will be very difficult but they are committed to doing it anyway. They will go to work weather they feel like it or not, have tools to combat emotions
* Activity = Success! Understand that this is the foundation laying part of their career

Things to get In

* PreApproach
* Canvassing Charts (Importance of 2 out of 3 and work stats!)
* What if’s
* Selling is Just Flipping Cards
* Incentives
* End of Common Dominator of Success and Purposes
* Graduation (Comments on what they Learned)

Cards

Ace’s work the same way THERE ARE NO TRENDS

Tattoed guy in boxers I woke up offered coffee bought because he is an Ace because that what happens when you talk to Aces they just buy because they are Aces. Same thing would have happened if I talked to this guy at midnight

#cards say this is family time, Ace says I cant believe you caught me I’m never home! Why did they buy…..they are an Ace

People who are already outside that a weird one!

If they are all outside (25) lined up statistically how many are # cards….whats an easy excuse for them???? I’m outside, I’m busy ….easy for your brain to think trend (Go through outside situations… wave you away,

Aces say I need a break! Great excuse for a break

We just flip cards over! The only way you can find out what they are is just going over and talking to them.

Income level nice areas isn’t it ture that some of these people are up to their eyes in debt and are inches away from bankruptcy, and the same thing if you go to a very blue collar part of town where there are lots of construction and factory workers who live below their means and have a net worth of over a million but just live modestly….yet NO TRENDS

Low income…you’re you runing to run into mostly # cards, so they are going to say what, (no) why? Cuz they are number cards, and their excuse is cant afford it

Rich cant use the cant afford it so they have to use we have all these investments bla bla… why? THEY ARE # CARDS

Excuses are different FLIPPING CARDS IS THE SAME!

There are no predictors about who is what! You can’t tell who is an ace and who is a number card (give examples) THE ONLY WAY TO TELL IS GO FLIP A CARD OVER!

How do you win, how do you out preform…you just flip the most cards over! So the person who won, the person who got the most yesses, also won in what category (most no’s!)

Boom!

**Teachable Moments**

***These are natural opportunities where you can give students tools to cope in this business. Hopefully you can push them hard enough so these things happen naturally. If they don’t fail at something they are not being pushed out of their comfort zone enough. It is your job to simulate and teach them to cope with the hardships they will be facing on the field. These are a collection of things that can happen in class with the corresponding tools you can give them to cope with the situation in class and then transfer that to situations in the field, so they know how the skills are transferable.***

**When a Student Did NOT Get a 2 out of 3 Day**

**What was your Goal?**

**What was your outcome?**

**What is missing?**

**What are 3 things that you could do to make sure that doesn’t happen again**

**1.**

**2.**

**3.**

**Can you go back and change what happened yesterday? (No of course not) Ok so let that go.**

**What are 3 things you did well or are proud of yesterday?**

**1.**

**2.**

**3.**

**Now using what you already did well, and what you learned yesterday, let’s attack this day and make sure we hit our goal today! (Show goal for the day, begin class)**

**Someone Has a Question You Don’t Know the Answer To**

**This is a great opportunity to have them call customer service! Have them call and ask the question and save the number in your phone. Explain how this is a great tool and they can start the habit of using this right away!**

**Someone is Over Confident and Not Taking Training Seriously but is Very Sharp**

***The 35 Boxes Exercise***

(Accompanying slides at the end of the Power Point)

**Objective:** The goal of this meeting is to emotionally prepare students for the challenges of experiencing the amount of rejection we all deal with on a daily basis. Most students do not understand how challenging this can be. When managers explain it to them they usually say something like, “Yeah, it’s gonna be tough, but I’m gonna keep goin’ no matter what!” even though they have no idea how tough it is. This exercise is designed to open their eyes to what rejection REALLY feels like. The second goal of this meeting is to give them a chance to practice their approach A LOT and improve, so it is really an emotional exercise.

Another message that this meeting will allow you to deliver is that with practice, they will improve quickly. By the end of this meeting both of you will notice a difference in their approaching ability. This will give them confidence so that when the summer begins, they will be able to figure it out quickly.

**Mindset:** In order to be effective while running this meeting you need to be tough but realistic. What you are working towards is a transformation of attitude. At the beginning of the meeting, they will say that they understand how hard it will be; by the end of the meeting, you want them to have experienced how hard it will be. DO NOT BE AFRAID TO SCARE KIDS! THEY WILL APPRECIATE YOU AND RESPECT YOU MORE IF YOU ARE REALISTIC AND HONEST WITH THEM!

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**Meeting:**

1. Show them the 35 small boxes that you have drawn on your page. With no explanation, have them do the following:
   1. Put small dots in the center of 25 of the boxes at random
   2. Of those 30 boxes, draw large X’s over 6 of the dotted boxes
   3. Of those 6 boxes, completely fill in one of the X’ed boxes
2. Grab the paper from them so they can no longer see it and then explain the directions:
   1. “We are going to go through a day on the field. When I hold up my folder it is a new door that you can knock on. I am going to use the boxes you just drew to determine what I do. You should practice your 1st approach, 2nd approach, 3rd approach and door demo every time that you can. We are going to work on your approaching skills A LOT today”
   2. “Since this is a simulation of a real day on the field, I will offer almost no coaching during the exercise, but we will talk about it when we are done, sound okay?”
   3. “Every time you are done talking to a certain person, regardless of what happened, say something positive and wait for me to hold up the next door.”
3. Start exercise. Move in sequential order top to bottom completing 1 row at a time.

Technical thoughts to remember:

* Try not to coach or critique at all. If you HAVE to it should only be to get them doing the exercise right.
* Move sequentially through ALL 35 boxes, and move very fast, this will take at least an hour! Be careful to use realistic objections, nothing crazy.
  + Blank boxes: **LOTS** of empty doors, a couple rude or “short” people, kids answer the door, one real blow off, people on phone, etc.
  + Dots: 1st approach, 2nd approach, 3rd approach, door demo, not interested.
  + X boxes: sit downs! Some should be cool and easy, others are harder. (After they get in the door, just move on to the next door, do not do a whole sit down.)
  + Solid boxes: customers! One super cool, pure-bred BUYER!
* Did you notice after the course of an hour you Attitude started to suck and you stopped caring about doing your best and you started thinking “whats the point?”

1. After the exercise, ask them how they felt. They will likely say something like “I suck.” This is good; it sets up your main point, which is that they don’t suck: they had a 2 out of 3 day and they protected a family, and that is what a good day feels like, only with 12 more hours of driving, pre-approaching and being alone. This opens up a discussion about how tough it’s going to be. Let them share how it felt for a while.
2. Discuss what parts they think will be hard for them and make sure they have tool to help with that (SELF TALK AND ATTITUDE HELP)
3. Then give them confidence by helping them realize that from the beginning of the exercise to the end, they improved dramatically, and if they can improve that quickly in one hour, they can become great by the end of the shit sandwich picnic! The important thing is that they persist through the hard times. Then you can give them plenty of technical praising, point out all the good things they did.

Discuss what parts they think will be the hardest for them. Make sure they have tools to handle what they think is going to be hard