

# Schedule Meetings



*Use the Scheduling Conversation*

## Scheduling Conversation

### General

*Hello, (Prospect's name). This is (Your name). Did I catch you at a good time?*

- Prospect reply: "Yes" – You have permission to talk
- Prospect reply: "What's this about?" – You have permission to talk
- Prospect reply: "No" – Your reply: "I'm sorry. Should I call you back in an hour or would tomorrow at this time be better?"
- Prospect 2<sup>nd</sup> reply: "What's this about?" – You have permission to talk
- Prospect reply: (They hang up) – You go on to the next one! And SMILE!

*(Prospect's name), I'm with Modern Woodmen here in (Your city). You know how most people are concerned about saving enough for long-term goals while providing for the needs of their family today?*

*What I do is help people create a written plan to achieve their financial goals.*

*(Prospect's name), everyone we work with has a unique situation. Let's get together to see how our process could benefit you. Are mornings or afternoons better for you?*

### Favorable Introduction

*Hello, (Prospect's name). This is (Your name). Did I catch you at a good time?*

- Prospect reply: "Yes" – You have permission to talk
- Prospect reply: "What's this about?" – You have permission to talk
- Prospect reply: "No" – Your reply: "I'm sorry. Should I call you back in an hour or would tomorrow at this time be better?"
- Prospect 2<sup>nd</sup> reply: "What's this about?" – You have permission to talk
- Prospect reply: (They hang up) – You go on to the next one! And SMILE!

*(Prospect's name), I'm with Modern Woodmen here in (Your city). I'm calling because your name came up in a conversation with (member's name). Did she/he tell you that I'd be calling? She/He had a lot of good things to say about you. I understand that you (work together, go fishing together, etc.). (Talk about this to continue the conversation).*

*(Prospect's name), what we do is help people create a written plan to achieve their financial goals. (Member's name) was pleased with our process and recommended we get together so you can see if it could benefit you too. When would be a good time for us to meet? Are mornings or afternoons better for you?*

## **Fraternal**

*Hello, (Prospect's name). This is (Your name). Did I catch you at a good time?*

- **Prospect reply: "Yes" – You have permission to talk**
- **Prospect reply: "What's this about?" – You have permission to talk**
- **Prospect reply: "No" – Your reply: "I'm sorry. Should I call you back in an hour or would tomorrow at this time be better?"**
- **Prospect 2<sup>nd</sup> reply: "What's this about?" – You have permission to talk**
- **Prospect reply: (They hang up) – You go on to the next one! And SMILE!**

*(Prospect's name), I'm with Modern Woodmen here in (Your city). You and I met recently at the (type of fraternal event and location). (Talk about the activity to continue the conversation.)*

*We're an organization built for our members. Our unique business model allows us to give back to the community, but it also helps members achieve their financial goals.*

*Now that you've experienced one of the ways we give back, when can we get together so I can share with you how we help people financially? Are mornings or afternoons better for you?*

## **Unassigned Member**

*Hello, (Prospect's name). This is (Your name). Did I catch you at a good time?*

- **Prospect reply: "Yes" – You have permission to talk**
- **Prospect reply: "What's this about?" – You have permission to talk**
- **Prospect reply: "No" – Your reply: "I'm sorry. Should I call you back in an hour or would tomorrow at this time be better?"**
- **Prospect 2<sup>nd</sup> reply: "What's this about?" – You have permission to talk**
- **Prospect reply: (They hang up) – You go on to the next one! And SMILE!**

*(Prospect's name), I'm with Modern Woodmen here in (Your city). First, I'd like to thank you for being a member of Modern Woodmen. I've been assigned as your servicing agent and I'd like to get together and introduce myself. We can verify that our records are correct and your plan(s) are still current. It's also a way I can update you on the many benefits you receive as a Modern Woodmen member. When would be a good time for us to meet? Are mornings or afternoons better for you?*

## Answers to Objections

<u>Type of Objection</u>	<u>Objection from Prospect</u>	<u>Response to Objection</u>
No Money	<p>"I can't afford it."</p> <p>"It costs too much."</p> <p>"We have too many bills right now."</p> <p>"I don't want to put money toward life insurance."</p> <p>"I'm paying too much for insurance right now."</p>	<p><i>I'm not surprised to hear you say that, (Prospect's name). Many people I speak with say the same thing. However, the work I do helps families just like yours, regardless of their current budget situation. And, most people in your situation want to be financially independent, which requires a plan. With that said, let's get together to review your current plan and look at some affordable options.</i></p> <p><i>I'm not surprised to hear you say that, (Prospect's name). Many people I speak with say the same thing. It is true that some people do have too much insurance or the wrong kinds of coverage. It's important to get the most out of your financial plan. That being said, let's get together to review your current plan and look at some affordable options.</i></p>
No Need	<p>"I have plenty of life insurance."</p> <p>"I have too much life insurance already."</p> <p>"I already have a plan in place."</p> <p>"I'm already working with someone."</p> <p>"I have a family member/ friend in the business."</p>	<p><i>That's great, (Prospect's name). I wish more people could say that. Sounds like you are concerned about your family's financial security and you should be commended for that. The amount of life insurance you own isn't right or wrong until you compare it to what your family would need if something were to happen to you. So, let's get together to review your current plan, and we can compare it to your current needs.</i></p> <p><i>That's great, (Prospect's name). I wish I heard that from more people. Sounds like you are concerned about your family's financial security and you should be commended for that. Let me ask you, how confident are you with your plan? I've found that most people tend to put a plan in place and forget about it. As we know, life situations change and in most cases, the coverage is neglected. Let's get together to review your current plan and we can compare it to your current needs.</i></p> <p><i>That's great, (Prospect's name). Let me ask you, when was the last time they reviewed your plan with you? How confident are you with your current plan? I've found that most people tend to put a plan in place and forget about it. As we know, life situations change and in most cases, the coverage is neglected. Just to be sure, let's get together to review your current plan and we can compare it to your current needs.</i></p>

<p>No Need (cont'd)</p>	<p>"I don't want/need life insurance." "I don't believe in life insurance."</p> <p>"I have coverage at work." "I have 2 ½ times my salary at work. That's more than enough."</p>	<p><i>I'm not surprised to hear you say that, (Prospect's name). Many people I speak with say the same thing. In fact, many of my clients don't want/need life insurance either, but they do want it for what it can do for them – creating cash when it's needed the most. This is when it becomes important to them. Let's get together to review your current needs and see how life insurance can help reach your goals.</i></p> <p><i>That's a great benefit, (Prospect's name). Many people I speak with have some amount of coverage through work. However, most employers offer this as a condition of employment only. Plus, most companies don't review your current needs to determine if that amount is adequate. Owning personal life insurance keeps you in control. We should meet to review your current situation and compare it to your current needs.</i></p>
<p>No Hurry</p>	<p>"I'm not interested."  "I'm too busy." "I don't have the time."  "I'll think it over and call you back."</p>	<p><i>I'm not surprised to hear you say that, (Prospect's name). Most people are not interested in a concept they haven't had a chance to see. However, when they see how we can help provide a financial plan for their family, they're pretty excited. So, let's get together to review your current situation and compare it to your current needs. I know you'll be pleased with the outcome.</i></p> <p><i>I understand that, (Prospect's name), most people are very busy these days. That's why I'd like to schedule a time for us to meet for just 30 minutes. When people see the type of planning I can do for them, they're pretty excited they made the time. So, when would be a good time for you?</i></p> <p><i>I'm not surprised to hear you say that, (Prospect's name). Many people I speak with say the same thing; however, when they see the type of planning I can do for them, they're pretty excited about their decision to meet. Keep in mind, the only thing more costly than making a bad decision is not making one at all. So, when would be a good time for us to meet?</i></p>

<p>No Hurry (cont'd)</p>	<p>"Just send me some information."</p> <p>"I'd like to talk it over with my spouse."</p> <p>"My spouse makes all those decisions."</p>	<p><i>I would love to send you some information, (Prospect's name), but without knowing more about your situation, I wouldn't even know what to send you. That's why I wanted to schedule some brief time to learn more about you and your needs. When people see the type of planning I can do for them, they're pretty excited about their decision to meet with me. So, when would be a good time for us to meet?</i></p> <p><i>That makes sense, (Prospect's name). It's always a good idea to get all decision makers involved, and I would prefer to meet with both of you. When couples see the type of planning I can do for them and their families, they're pretty excited about their decision to meet with me. So, when would be a good time for all of us to get together?</i></p>
<p>Persistent Objection</p>		<p><i>(Prospect's name), life situations do change from time to time. Would it be alright if I called you back in 6 months?</i></p>