



7 STEPS TO CREATING A POWERFUL APPOINTMENT PROCESS

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3. PREPARE, PREPARE, PREPARE

Breaking down the file is most often the most important thing you can do to increase your sales and retain great clients.

Doing this truly becomes an art over time because you will see opportunities in ways that you never saw them before.



1. Breaking down the file

Find the money that could possibly be used for an annuity. This should be relatively easy and you simply point this out to your staff that the client wants to protect his IRA that has \$375,000 and they want to keep her IRA where it is or they have a CD that is maturing for \$50,000 that they want to reposition*.

*Please note that in order to provide a recommendation to a client about the liquidation of a securities product, including those within a IRA, 401(k) or other retirement plan, to purchase an insurance product, you must hold the proper securities registration. If you are unsure where or not the information you are providing to a client represents general guidance or a specific recommendation, please contact the individual state securities department in the states in which you conduct business.

2. Uncovering the opportunity

Uncovering the opportunity gets substantially easier over time as you do 50, 100 or 200 appointments like this. It will jump out of the page to you.

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(PREPARE PREPARE PREPARE continued)

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3. Discussing their needs

I discuss any identified income need 100% of the time. That is what most people that do business with our firm are concerned with, so why not meet it head on.

Trust me, many retirees are interested in developing a retirement income strategy that addresses their concerns, for example running out of income, and when you can meet their needs with the products you offer, all the better.

We run the software illustration to show the potential income drops that they may face and ask if they are still as concerned about those possibilities as they had expressed in their first meeting. Often times, they are even more interested in addressing this possibility.

4. Satisfying the concern

There may and will be questions they have around annuities and which type and how long and how safe,...

But when you demonstrate that this is A WAY to address their concerns from a different point of view it is generally very well received. This is not to say that if you are a registered rep that you can show them other ways, not guaranteed, of course you can. Trust me, most retirees want a PORTION of their retirement or more protected from the market.

(PREPARE PREPARE PREPARE continued)

5. Staying on point

Don't get in to a sideways discussion about insurance companies not being able to meet their guarantees or that AIG went out of business or that Aunt Sally was ripped off by an insurance company. While all of those statements have a time and a place you must stay on point.

6. Having a logical approach that works every single time.

Something happens when you use logic and reason to solve a problem. People either get it (and become clients) or they don't get it (and they don't become clients). That is generally what happens.

On occasion someone will agree that it makes sense but they don't like your way of handling the situation so you may be able to decide to take them on as a client anyway if you can offer other products or financial vehicles to help meet their needs.