

NYL South Florida PHONE BOOK



South Florida

The PHONE BOOK is a tactical component of South Florida's SUCCESS PROGRAM, it is designed to support the most important Strategic area of your business:

"PROSPECTING."

Remember the promise we make you... if you will set 12 new appointments each week and follow our Success Program, you will WIN!

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IMPORTANT: All calls must be dialed through "Click to Call" in Sales Central to comply with the Federal Do-Not-Call laws and NYL's Do-Not-Call policy.

Helpful Hints

- 1) It is necessary to schedule 10 to 12 hours per week for appointment setting activities. (Ideally 2 to 3 hours per session). Establish a specific goal for each prospecting session, including dials, contacts, new appointments set and new call backs. Keep your Weekly MINIMUM OF 12 NEW appointments always SET in your sights at all times..

Remember: THIS IS YOUR MOST IMPORTANT JOB!

- 2) Take the time to organize your prospects and call them in the following order:

1st Referrals, 2nd call backs, 3rd RMS / Personal Observation, 4th social media or Event leads and 5th Cold with an emphasis on businesses

Begin each week with a nurture list created in Sales Central. This list should have enough names to get you through the week. Have this list ready and in front of you to complete a successful call session.

Remember: the need to Cold Call is the consequence of not having an effective and well-executed referral gathering strategy.

If you run out of warm names, you will need to cold call to reach your 12 new appointments set, giving you the opportunity to ask for referrals and nurture the maybes. With enough Referrals and call backs, you will find no time and no need to cold call.

- 3) Schedule your prospecting sessions during market appropriate times i.e.
Small Business Market 8:30am-11:30am Tue Wed Thurs
Middle Market: 6:00pm-8:30pm Mon Tue Wed and Sat 10 am – 1pm
- 4) The following 6 pages should be in front of you for easy reference while on the phone. The Script you are using / handling responses / no time / no need – no money / play your ace / appt set now qualify
- 5) Block time in your schedule for your daily prospecting sessions. These are the most important appointments set in your day. Carve them in! DO NOT cancel them or reschedule them. "Protect your prospecting time"
- 6) Keep your gears well-oiled by prospecting every day. You cannot have too many appointments in your calendar. A good Daily GOAL: 20 contacts and/or 3 new appointments set.
- 7) You are encouraged to Double book appointments; it is an effective time management strategy. It will help to keep green time Green and set appointments sooner in your calendar.
- 8) Schedule desired times for appointments in your calendar and then fill them. Do your best not to deviate from your selected times.
- 9) Keep your goals "*Pleasing Results*" in front of you during phone sessions. Business Plan / vacation desires / contest announcements / council destination etc. Fight the temptation of "*Pleasing Methods*" and focus instead on "*Pleasing Results*"
- 10) NOTHING HAPPENS UNLESS YOU PROSPECT. IT ALL BEGINS WITH:
Dials = Contacts = Appointments = Fact Finders = Applications = FYC!

While on the phone...

- 1) ALWAYS display enthusiasm when you are on the phone. Smile and dial.
It has a positive impact on how the prospect receives your call. Sound happy and fun to be with, pleasant – not dry and listless.
- 2) Use the prospects FIRST name where possible.
- 3) Make sure to use the name of the person who referred you throughout the conversation.
- 4) Operate with a sense of urgency. Fill the next possible opening in your calendar.
- 5) It is recommended that you either refrain from leaving messages or if compelled to do so, maintain control
i.e., "... I will be tough to track down the next few days, I will try you again on Friday."
- 6) Confirm your activity numbers in Sales Central DAILY. Track Dials, Contacts, Call Backs and Appointments set.

WINNERS KEEP SCORE!

- 7) When asking for the appointment, avoid yes/no questions...instead, you should use:
"I have an opening on Tue @ 2 or Thur @ 4 which would work better for you?"
"Are mornings or afternoons better for you?"
"What does your calendar look like over the next week or so?"
"When is the least hectic part of the week for you?"
- 8) Do not sell PRODUCT over the phone.
- 9) Do not let the prospect draw you into a product discussion.

REMEMBER YOUR OBJECTIVE IS TO SET AN APPOINTMENT

STRUCTURE OF A PHONE SCRIPT

- A. Greeting: **Hello** _____
(First name with a hint of familiarity – then pause for acknowledgement)
- B. Introduce Yourself: _____ **calling** (first and last name)
- C. The Connector: **you may not be familiar with me... or ... I'm not sure if you remember me...** (*tell the prospect what common ground you share and what your motivation is for calling them now*)
- 1. Memory Jog** – *someone you have met, neighbors, networking, seminars, trade shows/expos, former co-workers, canvassed business leads*
 - 2. Referral/Orphan** – *both leads have a third party who told you to call; for referrals it is a client, etc.; for orphans, it is NYL*
 - 3. Credential/Market you Specialize in** – *for a credential, it's following a mailing, for a target market; you are cold calling*
- D. Company – *I am an agent with New York Life here in* _____.
[Always provide phone number and address (i.e., town and state)]
- E. Offering – *here is where you mention wanting an appointment to share information*
- F. Benefit – *what is the reason the PROSPECT wants the appointment?*
- G. Alternative Choice Close - *“Are mornings or afternoons better for you?”*

NATURAL MARKET

Target 1:1

Hello _____, It's _____. How are you? / The family etc.

I'm calling to follow up on a letter you should have received recently announcing that I have accepted a new position with New York Life

Or

I'm not sure if you've heard but you should be receiving a letter soon announcing that I have accepted a new position with New York Life

_____, I wanted to reach out to you right away and try to get some time in your calendar, now, please keep in mind I'm not calling because I believe you're *currently* in the market for any insurance or financial products, but I do believe that at some point in the future you may find yourself needing some help in these areas.

_____, What I'm hoping to do is position myself and New York Life as a resource for you when that time comes.

Besides, whether you need our help or not, you may be able to help me in meeting some people who would benefit from the work that we do.

So, would a morning or afternoon work better for us to get together?

YOU MUST ALWAYS GIVE THE PROSPECT YOUR PHONE NUMBER

If they will not grant the appointment: In case, you would like to contact me in the future my phone number is _____.

Market Questionnaires

Target 1:1

Hello _____, It's _____. How are you? / The family etc.

I'm calling as a follow up to the Market Questionnaire you helped me with recently.

You may recall I was exploring a possible career opportunity with New York Life.

Well it's official, I am now a New York Life Agent.

You had indicated that you would be willing to visit and discuss your current situation.

_____ I wanted to connect with you right away and try to get some time in your calendar.

I'm calling because I'd like to get some time in your calendar.

So, would a morning or afternoon work better for us to get together?

YOU MUST ALWAYS GIVE THE PROSPECT YOUR PHONE NUMBER

If they grant the appointment: Let me give you my phone number in case, you need to contact me. My number is _____.

If they will not grant the appointment: In case, you would like to contact me in the future my phone number is _____.

REFERRAL

Target 3:1



Hello _____, *(pause for acknowledgement)* this is _____ calling.

You may not be familiar with me, but I believe we have a mutual acquaintance in _____ . *(Pause for recognition)*

Did _____ mention I would be calling?

NO: I was hoping he/she had a chance; in any event, I am an Agent / Financial Professional with the New York Life here in _____.

YES: Good. Then you know that I am a Agent / Financial Professional with New York Life here in _____

I had recently done a **LITTLE** work with, _____ and things turned out **PRETTY WELL**.

They were **PLEASED** with the help I was able to offer through the Financial GPS we provide at New York Life.

They **ENCOURAGED** me to give you a call, thinking **MAYBE** I could be of some help to you as well.

Please keep in mind that _____ had no way of knowing whether you would need my products or services and of course, neither do I.

But I did **PROMISE** them that I would do my best to get together with you. This week is a **LITTLE TIGHT** but if you could spare some time next week, I would be more than happy to arrange a meeting.

How does your schedule look next week?

YOU MUST ALWAYS GIVE THE PROSPECT YOUR PHONE NUMBER

If they grant the appointment: Let me give you my phone number in case you need to contact me. My number is _____.

If they will not grant the appointment: In case you would like to contact me in the future my phone number is _____.

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SCRIPT

Event

Target 5:1



Hello _____, *(pause for acknowledgement)* _____ calling from New York Life here in _____ (city name).

We recently met at the _____ (Event Name), last _____ (day/date).
I wanted to thank you for stopping by our table.

CHILD ID

I'm glad we could play a part in protecting your child(ren),
_____ the reason for my call today...

(If they checked a box) I see that you indicated some interest in ...college funding / retirement funding / life insurance etc.

With RAFFLE

Unfortunately, I'm calling to let you know you did not win the raffle,

(If they checked a box) I do see however, that you indicated some interest in ...college funding / retirement funding / life insurance etc.

(If they did not check a box) The reason for my call is to formally introduce myself and my company New York Life and see if I can be of further assistance to you in achieving one or more of your financial goals with insurance and other financial products I offer.

This week is a **LITTLE TIGHT** but if you could spare some time next week, I would be more than happy to arrange a meeting.

How does your schedule look next week? Would a morning or an afternoon work better for you?

YOU MUST ALWAYS GIVE THE PROSPECT YOUR PHONE NUMBER

If they grant the appointment: Let me give you my phone number in case, you need to contact me. My number is _____.

If they will not grant the appointment: In case, you would like to contact me in the future my phone number is _____.

COLD CALL

Target 20:1



Hello _____. _____ Calling, I am an agent with New York Life here in _____.

Do you have a minute?

NO: When would be a more convenient time?

YES: The reason I'm calling is, (about a month ago I sent you a letter regarding the work that I do.) I'm in the insurance and financial services business. The people I've been best able to help are... (those who have recently bought a home, started a business, had a baby, etc.).

I have scheduled your particular area for late this week and or early next.

What I would like to do is schedule some time to stop by and introduce myself and share Financial GPS process we provide at New York Life.

How does your calendar look next week?

YOU MUST ALWAYS GIVE THE PROSPECT YOUR PHONE NUMBER

If they grant the appointment: Let me give you my phone number in case, you need to contact me. My number is _____.

If they will not grant the appointment: In case, you would like to contact me in the future my phone number is _____.

Appointment is SET ...NOW QUALIFY

Ok, _____ I have you in my calendar ____@ ____.

For convenience, most of my clients prefer that I meet them at their home / business -does that work for you? Or would you prefer to come to my office?

Great! (provide our address or secure theirs)

I would like to get a reminder out to you. What's a good email?

Perfect. As soon as we hang up, I'll send you an e-mail confirmation and a calendar invite. You will then have my email and phone number in case you need to reach me sooner.

Also, I'm going to send you a quick text message to your phone through our secure texting app called Hearsay. You can still call me anytime at this number — this is just for texting if that's how you prefer to communicate.

I'm sending it now... Did you get it? Great. Go ahead and reply 'YES' for me so we know it's working.

Perfect, thank you."

Before I let you go, can I take just another minute of your time-I'd like to ask you a quick question to help me better prepare for our meeting.

- _____, tell me a little bit about your family? (married, children etc)
- What do you do for a living?
- ... and how old are you (prospect's name)?
- Is there anything specific that you would like to cover during our first meeting?

Great, I'll make a note of that and be sure to touch on that topic during our first appointment. I am looking forward to meeting you...

CALL BACKS / NURTURE LIST

Hello _____ *(pause for acknowledgement)*. _____, from New York Life. How have you been? *(Listen for recognition or lack of.)*

if not familiar...

_____ *(prospect)* this is _____ from New York Life
_____ *(referrer)* HAD ME CALL YOU... *(Pause for recognition and acknowledgement)*

If or when familiar...

_____, Last time we spoke you indicated that timing was a little off, I believe you ...

-WERE LEAVING FOR VACATION to ... HOW WAS YOUR TRIP?

-HAD VISITORS IN TOWN... HOW DID THAT TURN OUT?

-CLOSING UP THE QUARTER... HOW DID IT GO?

-ETC.

You asked me to follow up ... in the beginning of _____ ... (this week) ...etc.

I NOTED THAT YOUR SCHEDULE MIGHT BE A LITTLE MORE OPEN...

This week is a **LITTLE TIGHT** but if you could spare some time next week, I would be more than happy to arrange a meeting.

How does your schedule look next week? Would a morning or an afternoon work better for you?

HANDLING RESPONSES

At the end of your phone approach...

(let them respond and LISTEN intently)

Responses (remember these are not objections)

"I AM NOT INTERESTED"

_____ IF YOU DON'T MIND ME ASKING, IS THERE ANYTHING IN PARTICULAR THAT YOU'RE NOT INTERESTED IN? (deliver gently)

"Is this about LIFE insurance?"

IT COULD BE, ARE YOU IN THE MARKET FOR LIFE INSURANCE?

YES: WE CAN CERTAINLY DISCUSS THAT WHEN WE GET TOGETHER, this week is a ~~LITTLE~~ TIGHT but if you could spare some time next week, I would be more than happy to arrange a meeting. How does your schedule look next week? Would a morning or an afternoon work better for you?

NO: USE RESPONSE BELOW FOR "WHAT EXACTLY DO YOU DO"?

"WHAT EXACTLY DO YOU DO?"

MY ROLE WOULD BE TO HELP YOU ANALYZE YOUR CURRENT FINANCIAL SITUATION, DISCUSS YOUR FINANCIAL GOALS WITH YOU, AND THEN DETERMINE HOW OUR INSURANCE AND FINANCIAL PRODUCTS MAY BE OF BENEFIT TO YOU...

With that in mind how does your calendar look... (always close for the appointment)

"I WILL CALL YOU..."

THAT WOULD BE GREAT, LET ME GIVE YOU MY DIRECT LINE, DO YOU HAVE A PEN HANDY?

MY NUMBER IS 610-555-5555, ...WHEN SHOULD I EXPECT TO HEAR FROM YOU?

PERFECT, IF IT'S OK WITH YOU IM GOING TO NOTE MY CALENDAR ON THIS END, IF I HAVENT HEARD FROM YOU BY _____ (GIVE THEM A BUFFER) I WILL REACH BACK OUT.

I KNOW SOMETHING LIKE THIS COULD EASILY FALL THROUGH THE CRACKS, WOULD THAT BE, OK? (Secure email to send information)

HANDLING OBJECTIONS

At the end of your phone approach...

NO TIME

Would there be a more convenient time in the future?

(make sure to obtain the CALL BACK date FROM the PROSPECT. Do not force it.)

That would be great. I'll schedule you for a call _____. In the meantime why don't I send you some information so that you can familiarize yourself with the work that we do and you will have my number if you need to get a hold of me any sooner. Would an email work? *(Secure email address)*

I have you down for a call _____ & I should get that email out to you by tomorrow

(if they did not identify a reason to delay meeting)

if you don't mind me asking, why isn't now a great time for us to get together?

(Comment with interest and remember to make notes in Sales Central for future reference ex: having baby / father is sick / going on vacation etc.)

Of course your objective is **AN APPOINTMENT**. Next best would be secure a **SCHEDULED** and **AGREED UPON CALL BACK**. GET THEM IN YOUR SALES CENTRAL **with dates of birth**.

You should send correspondence to follow up in either case. A REMINDER of the scheduled appointment or A "it was nice speaking with you... I will be in touch..." see below,

Dear Jack:

It was nice speaking with you yesterday. As we discussed I will be in touch in April. In the meantime I have attached a link

[CLICK HERE](#)

I thought you might find it interesting. Also my number is below if you need to reach out to me any sooner.

I look forward to our meeting.

This is easy to do, professional, effective, and takes very little time!

HANDLING OBJECTIONS

At the end of your phone approach...

NO NEED **NO MONEY**

A variation of FEEL / FELT / FOUND

**(name), I certainly appreciate that you (THE OBJECTION RAISED),
some of my own clients were in the same situation (THE OBJECTION
RAISED), however, what they discovered after sitting with me was that ...**

Example: I have an agent already.

If the prospect's agent is a NYL Agent, please ask for the name and do not pursue.

...I could bring a different opinion to the table, sometimes new ideas which my clients weren't even aware of, and in all cases where good work was done, it would never be undone by me.

With that in mind how does your calendar look...*(always close for the appointment)*

Example: I have plenty of insurance.

...If they did have enough insurance we were able to move onto other issues. and in some cases the insurance they thought they had wasn't quite what they understood it to be.

With that in mind how does your calendar look...*(always close for the appointment)*

Example: I can't afford any other bills.

...the work that we do does not necessarily require any additional outlay of funds. As a matter of fact, in some cases the only recommendation made was to leave everything in place for now and we would visit again in the future for another review.

With that in mind how does your calendar look...*(always close for the appointment)*

-----OR-----

A.I.M (acknowledge, ignore, move on)

example: ***I understand, and we can discuss that when we get together...***

when the prospect responds with an objection of time,

return to the **NO TIME** handling. Or "PLAY YOUR ACE"

PLAY YOUR ACE



_____ I hear what you are saying, but I would really love the opportunity to meet with you.

If you would be willing to set time in your calendar for us, I would be willing to make you a few promises.

I won't ask you to buy anything during this meeting.

I won't take any more than _____ of your time.

AND LASTLY, if you don't see any reason for us to get together again, this will be our last meeting.

Do you see any reason not to meet under those conditions?

(If unsuccessful, explore tickler opportunity)

_____ ***would it be ok to check back sometime in the future?***

Back to the **NO TIME** handling