

# **The Science of Winning Seminars**



**Larry Klein, CPA/PFS, MBA, CSA**  
**[www.nfcom.com](http://www.nfcom.com) • 800-980-0192**

## **The Science of Winning Seminars**

**The ONLY Reason to do  
Seminars...**

**Close appointments right at the  
seminar with 50% or more of  
attendees**

# **The Science of Winning Seminars**

in order of importance

**Fill the Room**                    **60%**

**Close appointments at seminar** **30%**

**Presentation Content**            **10%**

# **The Science of Winning Seminars**

**Fill the Room**

**Invite the right people**

**Make it easy for them to attend**

**Use the right invitation message**

# **The Science of Winning Seminars**

**Fill the Room**

**Invite the right people**



# **The Science of Winning Seminars**

**Fill the Room**

**Make it easy for them to attend**

**Time, Location, Distance**



# **The Science of Winning Seminars**

**Fill the Room**

**Use the right invitation message  
and delivery system**



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**Fill the Room**

**Use the right invitation message  
and delivery system**



# Use a Compelling Invitation

**Why Your Neighbors Kids Can Go to Harvard and Yours Can't**

For parents who want their children to have every education advantage in life  
A Free presentation of Wausauge Parents

**TOPICS**

- How Even Middle Income Families Can Get the Finances to Send Their Children to the Best Schools (Harvard, Stanford, Yale, etc)
- The Plans you need to make at least 5 years before your child turns 18
- How the wrong savings plan can keep your child from receiving financial aid
- How it's one better than a 529 plan for college funding
- The two services that really do help your children get financial aid—regardless of family financial status
- How three middle income families sent their daughters to top notch schools without financial hardship

**TIME**  
Saturday, October 13, 2001  
9:30 am to 11:00 am  
Free Continental Breakfast

**LOCATION**  
Meeting Room  
1684 Larchmont West, Costa Mesa  
Validation for Parking at Regional Center Provided  
Seats are FREE but limited  
Call 510-xxx-xxxx TODAY to insure Seating

**YOUR PRESENTER**



Joe Jones is a well known financial educator and author of *College Funding—Anyone Can Attend the Best Schools*. He has taught College Funding at the Piedmont, Berkeley, Alameda and Richmond Adult schools as well as the Institute for College Counseling at the University of California at Berkeley. Over 15,000 parents have attended his classes. For fifteen years, Mr. Jones has been teaching parents how to establish college funding plans that are easy to fund, help children qualify for aid and allow children of any means to attend the school of their choice. Joe has held senior positions with Presidential Securities and Great Western Financial. His articles have appeared in the San Francisco Examiner, the Tribune, Contra Costa Times and Hayward Daily Review. If you attend one talk this year, do not miss this opportunity to learn how your child can go to the very best schools regardless of your finances.  
For Free Seats, reserve today 510-xxx-xxxx (24 hours)



Larry Klein  
1700 North Broadway #405  
Walnut Creek, CA 94596



Mr. & Mrs. Smith  
123 Main Street  
Townsville, CA 99999



ma 34

• Get it opened (for mail) or seen (for ad)

## The Presentation

- Get seminar attendees to like you
- Be Marcus Welby!



## A Closer Look At Seminars

- Don't Educate!
- Seniors do not absorb content
- They listen to who you are



# The Presentation



**At The Seminar  
HOT!**



**The Day After  
Cold**

SEMINAR EVALUATION	
Today's Date: March, 2000 Musumino Restaurant	
What topic discussed did you most enjoy or get value from today? _____	
What is your greatest financial concern? _____	
AN OPPORTUNITY TO TAKE ACTION	
I want to insure that I have sufficient assets and making them last. I want to protect the assets I have accumulated.	
<input type="checkbox"/> I would like a <u>free</u> consultation at your office to have a personal review	
Select a day:	
<input checked="" type="checkbox"/> Wednesday, March 15 <input type="checkbox"/> Thursday, March 23 <input checked="" type="checkbox"/> Thursday, March 16 <input type="checkbox"/> Friday, March 24 <input checked="" type="checkbox"/> Friday, March 17 <input type="checkbox"/> Saturday, March 25 <input checked="" type="checkbox"/> Monday, March 20 <input type="checkbox"/> Tuesday, March 26 <input checked="" type="checkbox"/> Tuesday, March 21 <input type="checkbox"/> Wednesday, March 27 <input checked="" type="checkbox"/> Wednesday, March 22 <input type="checkbox"/> Thursday, March 28 <input checked="" type="checkbox"/> Friday, March 23 <input type="checkbox"/> Friday, March 29 <input checked="" type="checkbox"/> Friday, March 24 <input type="checkbox"/> Saturday, March 30 <input checked="" type="checkbox"/> Friday, March 25 <input type="checkbox"/> Sunday, March 31	
Circle a time:      1pm      2:15pm      3:30pm      5pm	
Phone (day) _____ (eve) _____	
PRINT Your Name _____ Age _____	
Spouse's Name _____ Age _____	
Address _____	
City, State, Zip _____	

**Set Firm  
Appoint-  
ments**

# **TAKING THE PH OF SEMINAR MARKETING**

Presented by Marilee Driscoll, CLU  
*President*  
*The Long Term Care Learning Institute, Plymouth, MA*

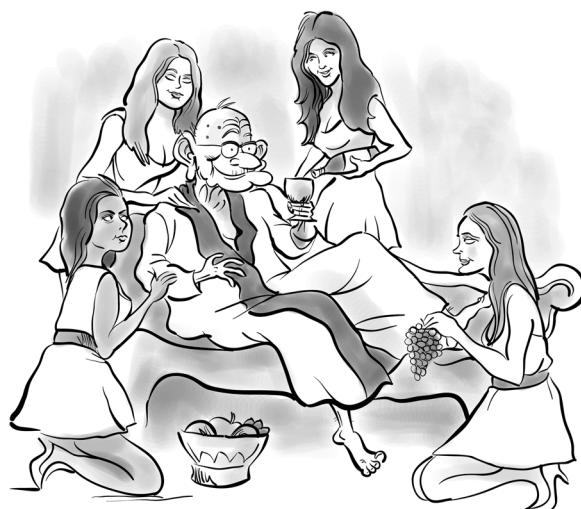
2004 SOA Intercompany LTC  
Insurance Conference

February 2004  
Houston TX



## **Seminar pH: What does the p stand for?**

- 1) Positioning - the producer
- 2) Practice - makes perfect
- 3) Prospects – who flock to the seminar
- 4) Probing in Public with Permission – disturb the prospects, things that you can ONLY say in a seminar
- 5) Passion – tell your story
- 6) (Phiscal) Fiscal discernment – in ways to fill the seminar room
- 7) Play – think TV/Theatre, not seminar. It's an EVENT.
- 8) PR/Press
- 9) Presentation skills
- 10) Pressure – as is none perceived
- 11) Pictures – on a screen beat text every time



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An Example of a Really Good Visual...Much better impact than words alone can deliver.



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Seminar pH: What does the H stand for?

## HUMOR





**I'm pHinished.  
Any Questions?**

# LTCI Sales Made Simple

Sandi Miley, LTCP

National Sales Agent and Trainer

(Taken from the “Art of Selling LTCI 2004 )

## #1 Understand the role of “Risk” Manager



KNOW THE CLIENT'S NEEDS!

**Sandi Miley:**  
We are “risk”  
managers and as  
such our job is to  
help our clients  
assess the areas  
of risk they may  
face.

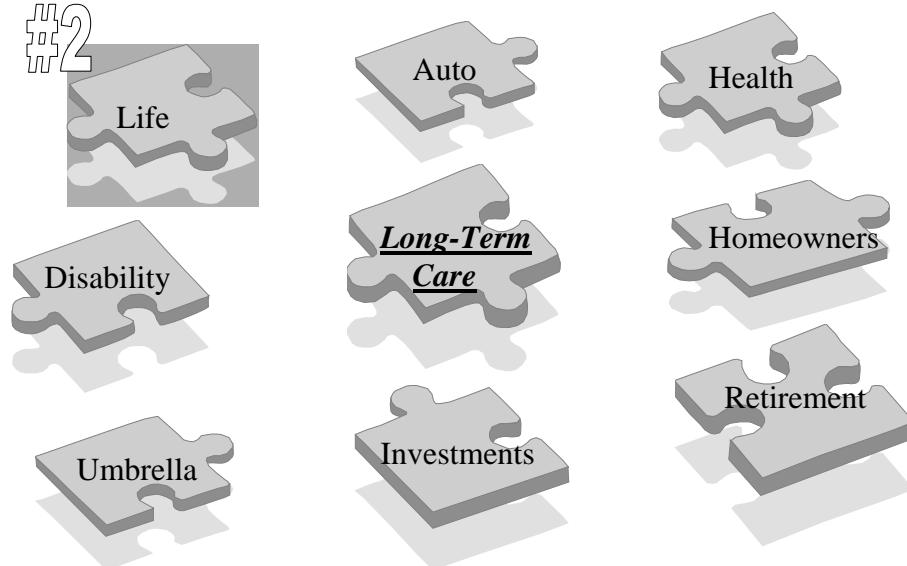
If the loss has the  
potential to be  
catastrophic – the  
risk should be  
insured!

(simple)

## **KNOW WHY LTCI IS THE CRUCIAL PIECE**

Do you have the most ***important piece*** of the Estate Planning Puzzle?

**#2**



**#3**

## **Get the Client in Front of YOU**

- Ask the client if they have heard about Long-term Care Insurance..
- Tell the client your reason for buying LTC
- “In light of the financial climate of the last 2 to 3 years, I am making it a priority to get in front of my at risk clients and discuss LTC to see if it makes sense for them to “consider” this type of risk protection. (it might not be appropriate, but unless you understand the product and financial risks of LTC you won’t know if you need it or not)!

## #4 Qualify – Before the Appointment

- Correct qualification prepares you for objections, health options & additional prospects!
- Qualify your clients by age.. Late 30's on up
- Do you have children? If older couple, do your children live near you?
- Are your parents still living? What are their ages? Would you like me to have an information packet for them as well?
- Will anyone else be involved in your decision making process regarding asset protection?

## Qualify - before the appointment!

- Have you or your wife (parent, etc) been hospitalized in the last 5 years? ( If so, when, for what? Get birth dates.)
- Are either of you taking medication?( If so, what is the medication; and why are you taking it?)
- Do either of you have any chronic health conditions that I should be aware of that might help me in my discussions with the underwriters?(IE, CA, Diabetes etc.)
- Have you met with, or gotten information from any other LTC agents. (Please have that information when we meet, we can compare the benefits and costs.)

#5

## Prepare!

- Of course, you (or your staff) took notes on the first conversation - consult your notes to prepare for your meeting!
- Have a low to high figure written in your client's file, based on the correct age.
- Be prepared to discuss existing policies already in force with your company.

(**Always have least and most expensive premiums accessible**)

#6

## Know your role!

- Provide information, so the client can make an educated decision!
- Prospects (who is appropriate?)
  - Anybody who loves somebody, owes somebody or is somebody!!
- Take the time to see if it makes sense for your client to “consider” this type of protection! (It might not be appropriate, but unless your client understands the product and financial risks of LTC he/she won’t know if they need it or not!)

## Initial appointment (both spouses)

#7

### Keep it simple.....

- Be prepared with the lowest and highest price instantly available to you at **ALL TIMES!**

A. Review Phone conversation & reason for appt.	B. Discuss <b>financial challenges</b>	C. Explore and discuss indiv. & group insurance!
D. Warm interview with review and <b>fact finder!</b> <b>(Suitability!)</b>	E. Illustrate product , explain benefits - make recommendation	F. A MUST DISCUSS - MEDICAID
G. Show client <b>funding</b> source and need for protection	H. Allow Carrier to make offer based on app.	I. Collect 1 mo. Prem. Bal. of Ann. Due at delivery.

#8

## POLICY PLACEMENT (in person – face to face)

- Be excited about the offer (policy) received!
- Review Initial protection concerns
- Review each policy benefit and why it was selected.(Suitability!)
- Reiterate your comfort level with your policy, and compare his concerns/needs with the delivered product.
- Collect balance of Annual Premium.

Reviewing and addressing the above points solidifies the sale!

## #9

- BEFORE YOU LEAVE
- FOLLOW UP ON THE PROSPECTS THAT WERE UNCOVERED ON THE QUALIFYNG QUESTIONS, SUCH AS PARENTS, GROWN CHILDREN ETC.

## #10

### EIGHT MONTHS LATER...

- Call to set annual review appointment
- Refer to your LTCI fact finder regarding other financial, insurance or planning the fact finder indicated a need to service.