

Here are 5 different proven methods to obtain appointments with prospects in the Mortgage Protection and Final Expense markets.

- 1) **A Leads** These are "fresh" leads. This represents about 1% of your target market and is the most expensive lead out there. For example, if 1000 people in your county close loans this week and we direct mail them all at an average cost of \$625 per thousand mailers, the return will yield 10 respondents at a cost of \$62.50 per Mortgage Protection lead.

The same goes for Final Expense "A" leads. "A" leads tend to be the easiest method of prospecting. An agent depending solely on "A" leads can expect to make somewhere in the neighborhood of \$75,000 BEFORE "client acquisition" costs (lead costs) which would be around \$25,000 per year (10 leads per week @ \$50 a piece.) So you would net around \$50,000 per year.

- 2) **B Leads** These are available in various areas. Many agents (new and veterans alike) purchase these in bulk to add to their "prospecting" opportunities. A "B" lead is a once distributed lead that, to our knowledge, was not sold by one of our agents. "B" leads are a great way to add to your prospecting opportunities and reach out to more people in your target market WITHOUT breaking the bank. Agents incorporating "B" leads into their prospecting plan can expect to increase their income by an additional \$35,000-\$50,000 per year. Of course, "B" leads take more effort and skill than "A" leads, but many agents have great success with "B" leads and love working them as their primary means of "client acquisition."

CHECK POINT: Do the math and it will show you that an agent who only works (PROSPECTS) using these two methods of "client acquisition" will consistently earn well over \$100,000-\$250,000 per year (depending on how many leads you get each week). Incorporating other prospecting methods will increase that income to over \$250,000 per year! Why? Simple. Because the more you prospect within your target market, the more appointments you set, and the more you set, the more you see, and the more you see, the more you sell, and the more often you do each of these things, (set, see, sell) the better you become at each and the easier and more profitable the whole thing becomes!

- 3) **Warm Market Leads** Homeowners & Seniors You Know. Think about it, how many people do you know that would benefit from the information you have for them? You have a great story to tell and 90% of these people care, and 90% of those that care are either misinformed or uninformed! What an opportunity for you to help!

The Dilemma: There seems to be a stigma attached to reaching out to friends, family, neighbors, co-workers, former co-workers, etc. and ultimately having them listen to your story and understand what you do. Believe me, they will ALL buy from you... they are the ones who already know and like you. It's not like you're going over there to try and sell them encyclopedias they will never read or an outrageously overpriced vacuum they don't need!! Understand what it is you really do, and know how important it really, REALLY is! Besides, I'm sure you realize that ALL the strangers you see are somebody's family, neighbor, co-worker, friend, etc.

They just don't happen to be yours...yet! If you became friends or neighbors with them, would you have them cancel the policy you wrote on them??? Of course not, you would be proud of the great service and education AND protection you had provided them. Don't you think your "warm market" deserves some time with you too?