

# How to Sell Life Insurance... In The Current Recession



A year ago, in anticipation of the current meltdown of the economy, I wrote a series of articles about how you can make your life insurance sales career **'Recession Proof'**! I think many of the ideas, tips and strategies in those articles need repeating today in view of what's happening.

**Important Message...** Unfortunately, most agents are looking for a quick fix, something new and exciting that requires very little time or effort on their part. If that's what you are looking for don't bother reading any further.

**What most agents feel to realize is that in a good economy almost anything you do will produce some results, but in a bad economy you must get back to the real marketing and sales basics and you must be actually helping people!**

We are receiving hundreds of phone calls and emails every week from insurance agents, financial advisors and financial planners who are having a very tough time selling life insurance, (and their other insurance products, investments and services) during this recession, because most people are not willing to add to their monthly expenses. In fact, most people are looking for places and ways to cut their expenses. They are worried about what might happen if prices continue to rise, mortgage interest rates increase, real estate values drop, the stock market continues to collapse and they lose their job.

However, if you think about it, peoples' overall financial concerns aren't much different than at any other time in their lives. They are still concerned about meeting their financial obligations each month; making their mortgage payment; saving for their children's education; and saving for retirement. The only real difference is that during a recession, like this one, people are forced to focus their attention and deal with their financial problems right now. They are looking for real help and immediate solutions to their financial problems! They want to reduce or eliminate their debt, cut unnecessary expenses, reduce income taxes, revise their investment strategies, and more! And, the great part for you is they are much more willing to sit down and talk with a financial advisor, if that advisor is adept at, and focused on, helping them to solve their immediate financial problems.

Many of the insurance agents who are using the life insurance sales systems like Money for Life, Missed Fortune, Infinite Banking, LEAP, College Funding, Money Merge Accounts and others are having significant problems attracting prospects, setting appointments and closing sales in this declining economy.

While those are all good, and maybe even great sales ideas, in a good economy, they have two basic flaws in a struggling economy...

1. They are selling a product or service that requires people to spend additional money.
2. They are weak in delivering a unique message that attracts the right prospects.

If you want to sell your products and services when money is tight, then you must focus on addressing and solving peoples' immediate financial problems. You must deliver a special marketing message to become the financial advisor people want to see. And, you must help people to '**Find the Money**'.



The '**Found Money Management**' marketing message is...  
“We help people to get what they need and want... **without them taking any additional money out of their pockets!** It's about helping people to wisely reposition their spending and assets to eliminate debts, improve their cash flow, and reduce income taxes. And, we'll show you how you can do it all, without changing your current lifestyle!” The main theme of **Found Money Management** is, “**Helping People To Live Debt Free and Truly Wealthy.**”

Here are just a few ideas we use to help prospects to reduce or eliminate debt, reduce income taxes, improve their cash flow, and get all the life insurance they need and want... **Without them taking any additional money out of their pockets, or changing their current lifestyle!**

- **Can you help them to reduce or eliminate debts to improve their cash flow?**
- **Can they refinance their mortgage, to lower their monthly payments to improve their cash flow?**
- **Can they reduce the premiums on their existing insurance policies to improve their cash flow?**
- **Do they have low deductibles on their health, auto or homeowners insurance?** If they increase their deductibles, how much money will they save?
- **Do they qualify for health insurance through their employer at a reduced cost?** Can they cut benefits to reduce their costs?
- **Do they have a Critical Illness policy, DI policy, or Long Term Care Insurance policy with long-term benefits?**
- **Do they have low priority riders on the above policies?** Could you free up money by removing these riders?
- **Are they putting money into a Roth IRA?** Doesn't a cash value life insurance policy build tax-deferred and generate tax-free income just like the Roth IRA?
- **Are they putting more money into a 401k, than is matched by their company?**
- **Can you help them to reduce their income taxes?**

These are just a few of the ways we explain in great detail in our system, so you can help your prospects to '**Find The Money.**'

By following these **Found Money Management** strategies and learning how to deliver your special marketing message, you'll attract a steady stream of the right prospects to you, set more appointments and close more sales. You'll really be helping people to improve their current financial situation, without asking them to spend more money or change their current lifestyle. You'll become the advisor people want to see!!!

Using these '**Found Money Management**' strategies, with our help, you can...

## **Make Your Life Insurance Sales Career... 'Recession Proof'**

**By Lew and Jeremy Nason**  
Marketing and Sales Coaches  
'The 9 Out Of 10 Guys'

**P.S.** We've been helping agents for over two decades. And, our systems have a documented 80% success rate, compared to the industries 90% failure rate! For more information about our *Found Money Management™ Advanced Life Insurance Sales System* please visit...

<http://www.insuranceproshop.com/lifeinsurancemarketing/lifeinsurancesales.html>

**Or, Download Our Free E-book Today...**

### *Fast Track Advisors' Guide To:* **'Found Money Management™'**

<http://www.insuranceproshop.com/FMMBOOK.html>



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**Lew Nason, with his sons Jeremy Nason, RFC, and Will Nason, RFA,** are the founders of the *Insurance Pro Shop* and the creators of the... *Found Money Management™ Advanced Life Insurance Sales System...* The most endorsed and successful Life Insurance prospecting and sales system available for today's insurance professional! Lew has been helping agents and advisors to achieve long-term success in financial services industry for over two decades.

Their unique perspective, on how to truly help clients, has enabled scores of agents and advisors reach the top levels of their profession. Visit their web site at [www.insuranceproshop.com](http://www.insuranceproshop.com) or call them toll free @ 877-297-4608.

***Helping Insurance Agents and Financial Advisors create endless streams of new, repeat and referral business...***



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