



Seminars

An effective sale seminar can not only bring you more prospects but if done successfully, will enable you over time, to establish yourself in the community as an expert. Seminars will help you to develop key communication and presentation skills and of course, when done correctly and consistently, will allow you the opportunity to get in front of many potentially qualified prospects. Seminars are not a new sales approach but they are an art, and if you take the time to master the art, have the right intentions and attitude, presentation materials and skills, you will be able to close the gap on your competition to your favor. However due to today's competitive landscape, you *must be* more prepared and you *must be* more confident (regardless of how you *feel* that day) and your words and body language *must* come across better than that of your competition.

Here are some fun and effective tips to help you make your seminar efforts more successful:

Don't turn your insurance seminar into a product seminar

Don't focus on the entire list of products available *to* clients but instead focus on what the products will *do for* the people. For example, you can construct an annuity seminar and not mention the word "annuity" in the title. Instead you could position this type of seminar to point out the different ways that retirees can reduce taxes to include:

How immediate annuities can deliver a source of tax-sheltered income

How annuities can help you grow your nest egg without exposing it to market swings

How annuities will allow you to collect interest while protecting your original investment

Illustrations of how tax deferrals can make you richer during your lifetime

How an immediate annuity can be used to fund long-term care premiums

How annuities can reduce or eliminate the taxes on social security income

These are the type of solutions that many people today will want to hear more about. You could also turn this talk into a product presentation by focusing on the products and how they work and maybe also get few appointments, but you should focus and stress the benefits. You can use your insurance seminar to gain credibility by giving attendees a useful education or you can lose your credibility by giving a sales pitch.



Don't talk about insurance as an investment

At your insurance seminars, always be aware that most people are at least as smart as you are so then you will not alienate the people who are experienced in insurance and investments if you make statements that are not accurate. For example, many insurance agents have lost credibility when they have talked about insurance as an investment. Insurance agents know that insurance is not an investment and will always lose ground to any investment minded person sitting in your audience because there is a charge for the insurance benefit. That charge will reduce the returns but there is nothing wrong with that, because insurance is NOT an investment. **Position the insurance products and highlight the need and benefits correctly.** At your insurance seminars, you will gain credibility when you talk about insurance for what it is—a way to protect assets. Every financially savvy person is interested in protecting assets.

Think about it – do you know anyone who would not be interested in these benefits:

- Income protection if they become disabled
- Income to replace the life of a wage earner
- Money to pay for potential Long Term Care needs
- Money to pay medical bills

Since insurance will naturally provide the benefits that most people will want again do not focus on stressing that insurance as an investment. Instead focus on the benefits that everyone will want to buy, and the tools that will make the above benefits a reality.

Always be the people's Advocate

Be an advocate. When you present an idea show your audience who should consider it and who should not. In other words, demonstrate to them that you are an impartial advisor and are willing to show them how to make the best decisions for their situations. Consider using phrases at your seminars like: "Most people in our industry say "this is great—everybody should do it" or "You have to get this insurance, it's a must for everybody", but that simply isn't true." "One of the reasons I am here today is to help educate you on - - - and show you how it can benefit you if you decide you are interested in this type of protection". Now, instead of pushing



product or a sale, you have positioned yourself as an impartial advocate and gained credibility. The sale will naturally flow from your clear demonstration of the benefits highlighted during the seminar and you earned credibility.

Seminar Invitations and Some Fun Facts

There are a number of factors that can have an impact on your response rate. These factors include the location of your event, day and time, market segment, mailing list criteria, topic, and the quality of your invitation.

Some tips for before your seminar

- Market, market, market – your event. Give yourself about 6 weeks to accomplish a good advertising campaign. Many free publications require about a 2 to 3 months of advance copy for advertising. If you advertise in a monthly magazine, you may want to announce your event for 2 to 3 months in advance. In a weekly publication, you should start advertising about 4 weeks in advance. Check your topic for other similar events in your area. Make sure your content is different and “better” than all the “other” seminars out there.
- A few words about food - don't go overboard and don't spend money that you may not have to. People should be coming to hear you and learn something. Food that either enhances the event or is a distraction is a waste of money.
- Create your promotional materials ahead of time and decide what will be a part of the presentation event and stick with it. Get printed material to the printer early. These could be brochures, product samples, business cards and any other materials you may want for during your workshop.

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