

Finding The Best Sales Leads For FREE

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One of the first things I talk to agents about, is developing a niche market. A Bread n' Butter that will generate consistent leads and consistent sales, such as the supplemental retirement planning market. Then we talk about making sure they spend their time calling the people who are the **best prospects** for that market. There is nothing more frustrating than making a 100 phone calls and not getting a single appointment. This can, and does happen, when agents think they can call just anyone, because they think everyone needs to be concerned about whatever they are offering.

But, just because someone should to be concerned about something, doesn't mean they are. It doesn't mean they will see you or buy whatever your offering.

Don't they have to **have a need - the ability to pay - and be able to be seen on a favorable basis.**

So the questions are: Who are the **Best Prospects** to be contacting for whatever you are offering? Who do you have the best chance of setting an appointment with? Who has the need, the ability to pay and can be seen on a favorable basis?

As you read the following, remember I'm not saying the other people aren't good prospects. I'm saying you want to be contacting the people who you have the **best chance** of setting an appointment with and making a sale.

Let's use Supplemental Retirement Planning, using life insurance, as an example?

Is your best prospect someone who owns a home? Probably, Yes. Doesn't it tell us they have been able to save in the past, and probably have the money to put away for retirement, if they can see a need to do it now. Plus, doesn't it tell us they are willing to look long term. **Our best prospects are people who own a home.**

Is someone who owns a \$300,000 or larger home our best prospects? Probably No. Aren't these the people who are have family incomes of over \$125,000 and are inundated with calls from financial planners, advisors etc?. Aren't these people going to be harder to see? **Our best prospects are probably people who have homes worth \$300,000 or less, and income of less than \$125,000.**

Is there a minimum income requirement? A minimum family income of around \$30,000.

What else makes someone our best prospect for a supplemental retirement plan, involving life insurance? If we are going to use life insurance, then don't they need to have someone to protect, a family that is dependent on their income? **Our best prospects are people who are married and have children living at home.**

Cash value life insurance builds best when you have 20 years or longer to contribute. So our best prospects are people who are under age 40.

Now that we have identified the best prospects to contact for retirement planning, with life insurance, where do we find them? Where can we get a list for free?

Would you agree that families, with young children, tend to live in the same neighborhoods? Can you locate these neighborhoods by contacting your local real-estate broker or by just driving around?

All you need to do, is find the streets they live on and then go to your local library.

In the library look for the 'Criss Cross' directories. Two common ones are the Hill Donnelly and Polk Directories. They have every street listed, with everyone on the street, and their telephone numbers. Plus, they provide lots of other good information.

Make a copy of those pages and you have a FREE LIST of your best prospects for a supplemental retirement plan, involving life insurance...

Lew Nason...
Marketing & Sales Coach

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Lew Nason has been helping agents to achieve long-term success in insurance sales for over two decades. His unique perspective, on how to truly help clients, has enabled scores of agents reach the top levels of their profession. Visit his web site at www.insuranceproshop.com or call him toll free @ 877-297-4608.