



THE ART OF

Conversation

UNITED LIFE
INSURANCE COMPANY

PRESENTED BY UNITED LIFE

FRANK RINAUDO

VICE PRESIDENT, CHANNEL DIRECTOR

AMANDA VOGEL

KEY ACCOUNTS DIRECTOR

UNITED LIFE
INSURANCE COMPANY

Agenda

Outcome of the Presentation

Agenda:

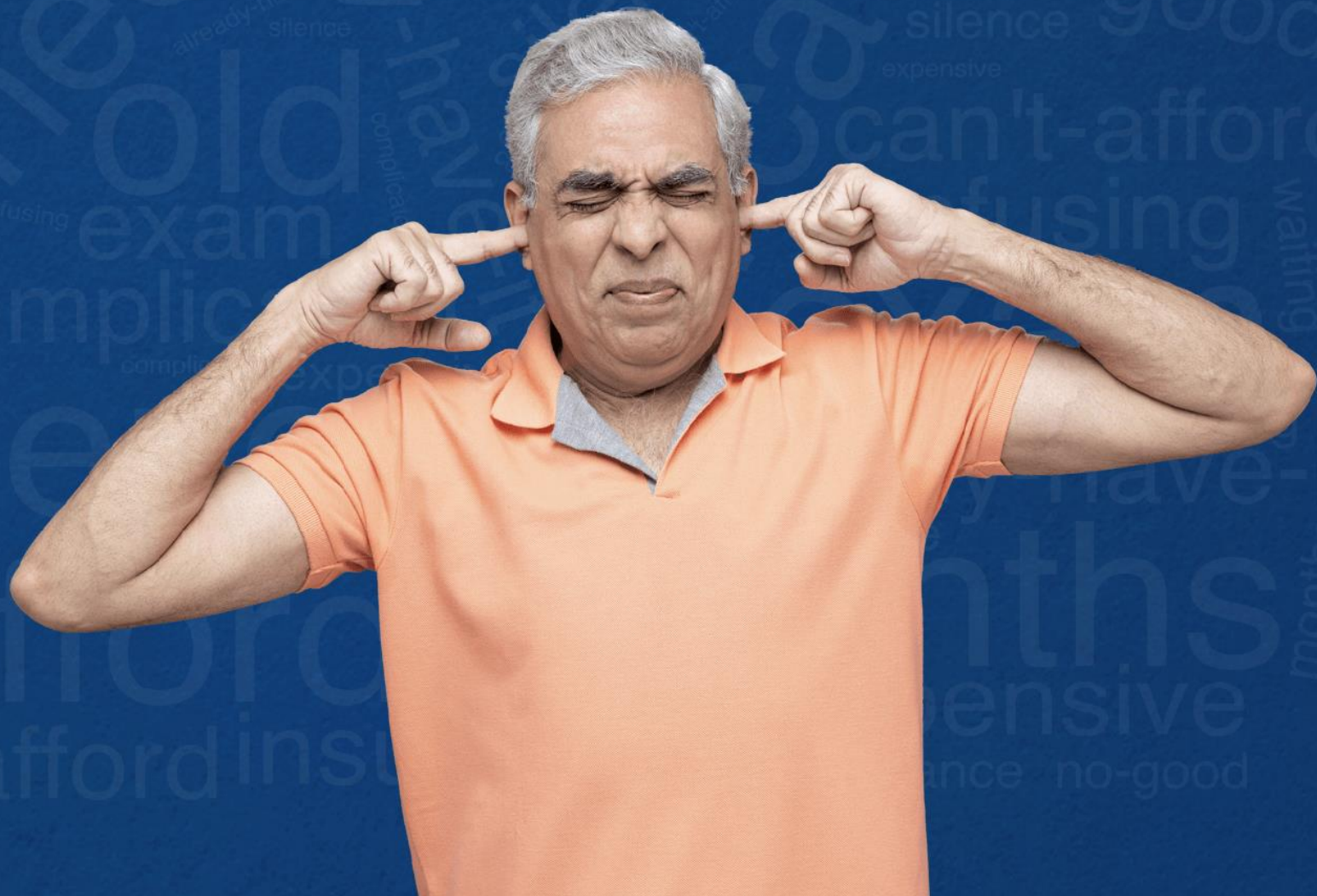
- When clients hear “life insurance”
- Socratic Selling
- Pairing the art of conversation with Socratic selling
- Product positioning scenarios
- Who's done it

Outcome:

- Understand how to gather information and position products with preconceived notions



What Happens When?

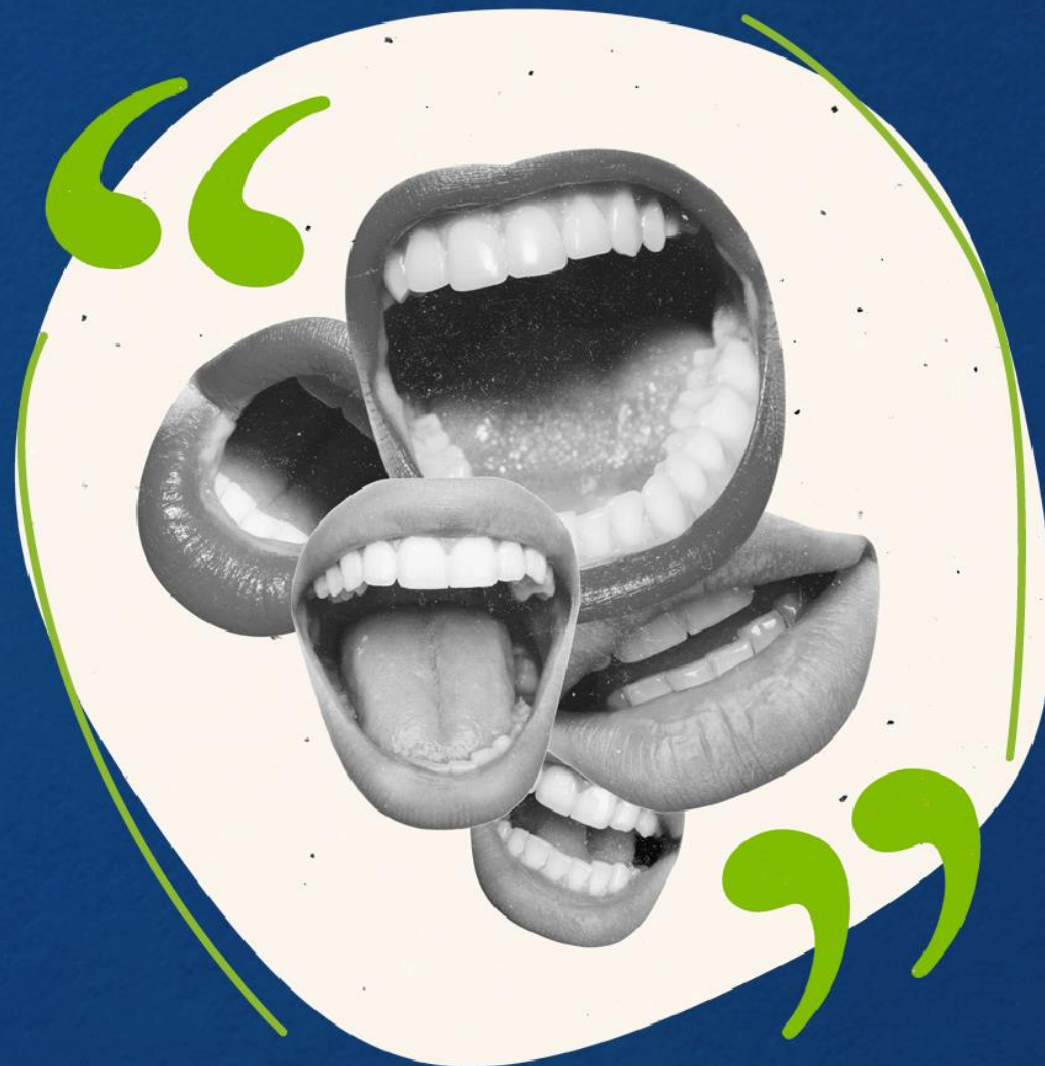


THE ART OF *Conversation*

What if you could get your point across before you tell them it's life insurance?

The art of the conversation is effectively positioning the right product for the right situation by leveraging the information the client gives you.

How do you make sure your client is giving you the right information?



How Do You Get Good Information?



Socratic Selling

- Socrates developed this method 2500 years ago in ancient Athens
- It is centered around creating a productive dialog
- Asking simple easy to answer questions
- Listening to understand

This strategy helps the salesperson and customer work together to create innovative ways to meet the customer's needs



What Should You Be Asking?

Simple questions to build a report and get information

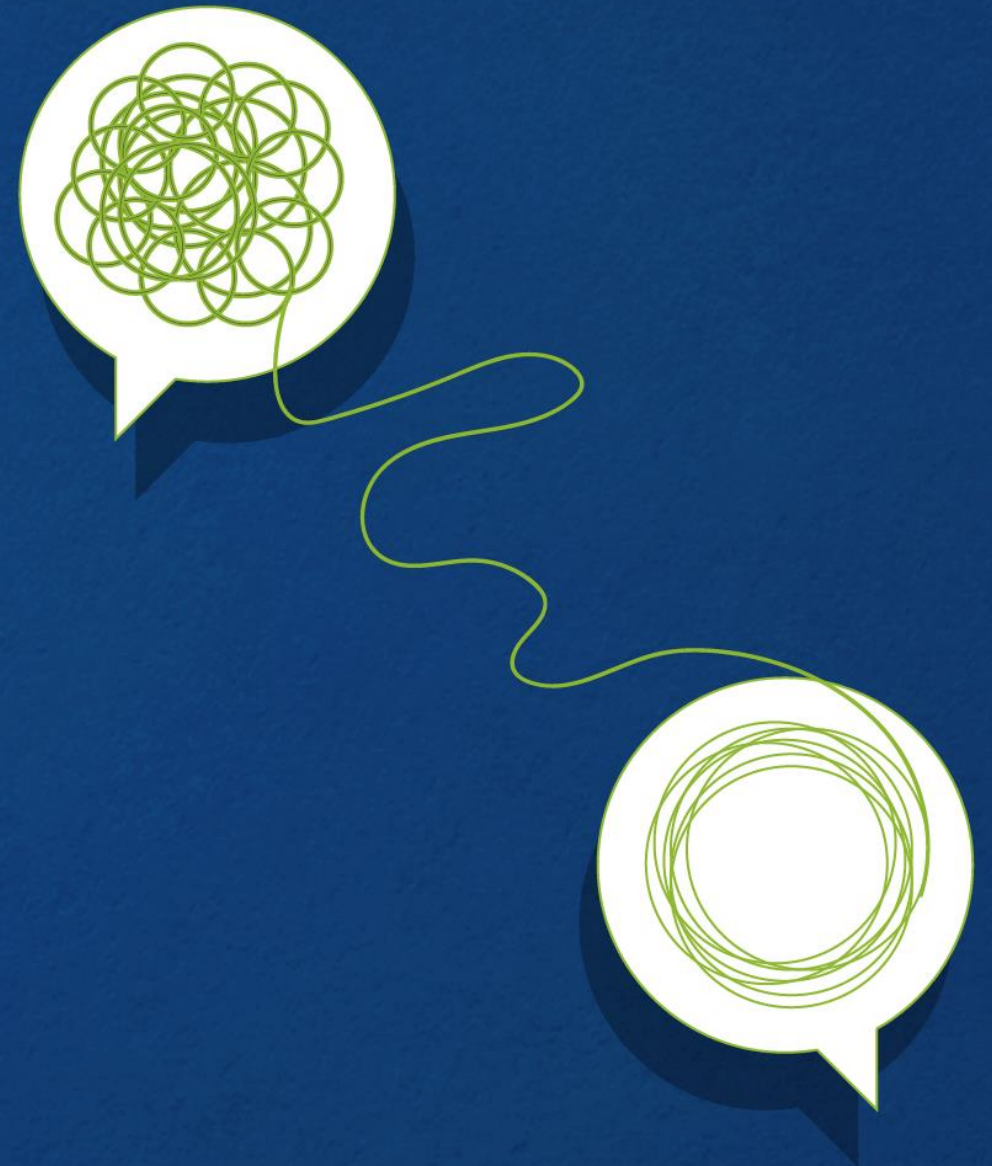
- Small talk— Questions about weather, sports, traffic
- Goals — What are your client's goals?
- Current situation — What does the client have to work with?
- Concerns — What keeps them up at night?

THE ART OF *Conversation* and Socratic Selling

Pairing the Art of the Conversation with
Socratic Selling you can:

Understand what a client really needs

Position products in a way that clients will be
receptive and eliminate objections.



SPWL Scenario

Client age 68
\$150,000 in CDs
Worried about transferring
wealth to loved ones



ANNUITY Scenario

Client age 55
with \$80,000 in savings
and low risk tolerance

Wants to earn more money,
worried about the market.

55

#####



Who's Done It?

Share examples of how you may have used this in the past.



Available Resources

- HII Life Sales Desk
- United Life Wholesaling Team
- Bank Referral document



Thank You!

For any help or questions contact

Your HII Life Sales Desk

Or

United Life Sales Desk

833-940-8542

UNITED LIFE
INSURANCE COMPANY

a KUVARE company