LIFE ASSURANCE CORPORATION

BPI-Philam Partnership Academy

DIGITAL SELLING:

SUCCESSFUL TIPS

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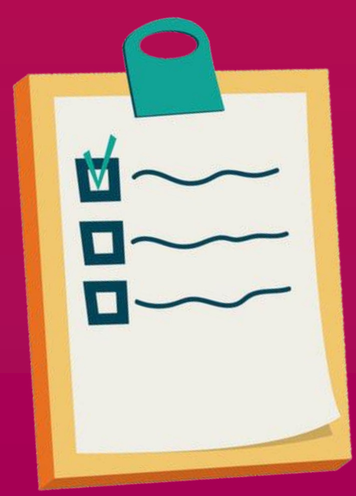
TIPS TO SUCCESSFUL DIGITAL SELLING WHILE ON ECQ

1 DO YOUR HOMEWORK

LIST DOWN YOUR LEADS AND SCHEDULE CALLOUTS FOR THE WEEK

Get the necessary information such as your client's name, contact number, email address

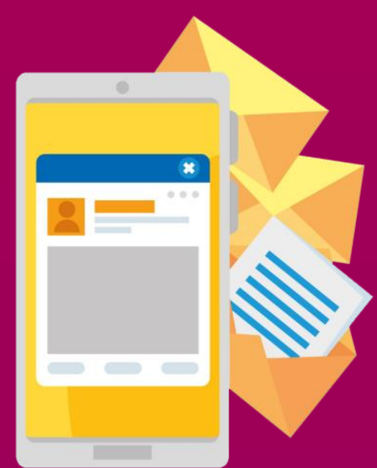


OUTLINE A FLOW OF DISCUSSION OVER THE PHONE

- Take note of the LDP Sales Process: introduction, leads reference number, FWNA, proposal, closing
- Be ready with your questions, script, or spiels

PREPARE ALL DOCUMENTS AND TOOLS NEEDED FOR THE CALL

- Make sure you have the latest version of LMS and iPos applications
- Have all the necessary email and document templates ready



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2 VIDEO CALL ETIQUETTE

MAKE SURE YOUR TECHNOLOGY WORKS PROPERLY

Test your microphone, camera and internet connection
to avoid delays and/or disruptions during the call

WEAR APPROPRIATE CLOTHING AND ENSURE YOUR ID IS VISIBLE

Continue looking professional even when
you're working from home

SETUP A CONDUCIVE WORKSTATION WITH A GOOD LIGHTING CONDITION

Find a quiet, private and well lit space/area
to avoid distractions while on call

FRAME THE VIDEO CALL CORRECTLY

Adjust your camera to eye level and make sure
you and the client are both visible in the screen

FOLLOW THE ACKNOWLEDGEMENT SCRIPT PROVIDED

Make sure your acknowledgement script and
the client's response are both clear and audible

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3 MAKE A PERSONAL CONNECTION

FIND THE RIGHT BALANCE BETWEEN BEING CASUAL AND BEING FORMAL ON A CALL

Use your script as a guide and take bullet points to make phrases that will be a reminder on what to say next

LEAD THE COVERSATION

Make sure that your intent to serve and protect the client is established throughout the conversation

PRACTICE ACTIVE LISTENING

- Emphasize information your client initially shared to make him/her feel at ease and understood
- Take down notes and itemize follow-up questions to clarify certain talking points
- User verbal cues like "I see" or "go on" that exhibit active listening

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4 CREATE MEANINGFUL CONVERSATIONS

MAKE A POSITIVE FIRST IMPRESSION

- In the middle of ECQ, we all want to hear that simple ***"Kamusta?"*** from someone who really cares for us. Consider starting with this pleasantry.
- Remember the first minutes of the call is always to get them interested to talk to you, not yet to buy a product.

ESTABLISH TRUST AND CREDIBILITY

Try to speak slower if you catch yourself saying ***"umm"*** or ***"ahh"*** a lot. This will help convince the client that you know what you're talking about.

BE AUTHENTIC

In order to get across as sincere during the conversation, try to speak in a calm and controlled manner. Vary the tone of your voice as appropriate.

BUILD RAPPORT BY ASKING APPROPRIATE QUESTIONS

Given that each person's protection needs are different, it's important to get to know your clients thoroughly so you can properly communicate why your solution fits their current needs.

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5 PROVIDE NEEDS-BASED SOLUTIONS

LIST DOWN THE MAIN BENEFITS OF THE SOLUTION

Review the features of the solution and highlight the Top 3 benefits your client will receive that will address their current needs.

PREPARE A FEW TESTIMONIALS AND FINANCIAL ARTICLES

- Share stories of other clients who had a similar situation and focus on how your solution solved their needs.
- Share articles and updates that are relevant to your conversation to help establish your credibility as an advisor.

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6

MAKE YOUR CLIENTS FEEL SAFE

- FOR FIRESTORM LEADS, MENTION THAT YOU GOT THEIR CONTACT DETAILS FROM BPI, FOLLOWING THEIR CONSENT PROVIDED VIA EMAIL.
- MENTION THE NAME OF BRANCH PERSONNEL, IF THE CLIENT WAS REFERRED TO YOU.
- DISCLOSE THAT THE CALL WILL BE RECORDED AND THAT ALL INFORMATION WILL BE TREATED WITH UTMOST CONFIDENTIALITY.
- EXPLAIN THAT THE INSURANCE COMMISSION HAS PROVIDED APPROVAL ACROSS THE INDUSTRY TO CONDUCT DIGITAL SELLING.
- INCLUDE ALL IMPORTANT INFORMATION IN THE MEETING INVITE.
- SET EXPECTATIONS WITH YOUR CLIENT BY SHARING THE AGENDA BEFORE THE START OF THE MEETING.

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7 ANTICIPATE OBJECTIONS

GET READY TO HANDLE POSSIBLE OBJECTIONS OR QUESTIONS

- A client asking questions is a good sign, it means they're interested and want to know more about your solution.
- List down the most common objections you've encountered and be prepared to handle them during the call.

UNDERSTAND WHERE THE OBJECTION IS COMING FROM

Ask if you can explore the concern further and help ease the potential doubts of your client.

TREAT EACH OBJECTION WITH RESPECT AND FORMALITY

Have a mindset that all objections are valid and acknowledge them professionally.

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8 DURING A VIDEO CALL

- BE PREPARED TO LOG-IN EARLIER THAN YOUR CLIENT
- PROVIDE YOUR FULL ATTENTION TO THE CLIENT AND WHAT HE/SHE IS SAYING
- LET THE CLIENT FINISH HIS/HER THOUGHTS BEFORE ASKING FOLLOW-UP QUESTIONS
- BE MINDFUL OF SIGNS THAT INDICATE THE CLIENT IS UNCOMFORTABLE
- MAINTAIN A POSITIVE FACIAL EXPRESSION
- REFRAIN FROM MAKING UNNECCESSARY MOVEMENTS

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9 ATTEND TO EXISTING CLIENTS

TRY TO ADDRESS EXISTING CONCERNS

Kickstart the conversation by asking for any aftersales concern that you can help address. This will make the client feel that you care for them despite the distance.

ACCOMMODATE AFTERSALES CONCERNS THAT ARE WITHIN YOUR SCOPE

- Support clients with aftersales policy inquiries that can be done via the Bancassurance Portal.
- For transactions that can be done via ePlan, assist your client on how to navigate based on his/her request.

ENDORSE AFTERSALES CONCERNS THAT ARE BEYOND YOUR SCOPE

You may contact your assigned BCA's or revert to this email: PHI.BPLAC-iPosTeam@aia.com.