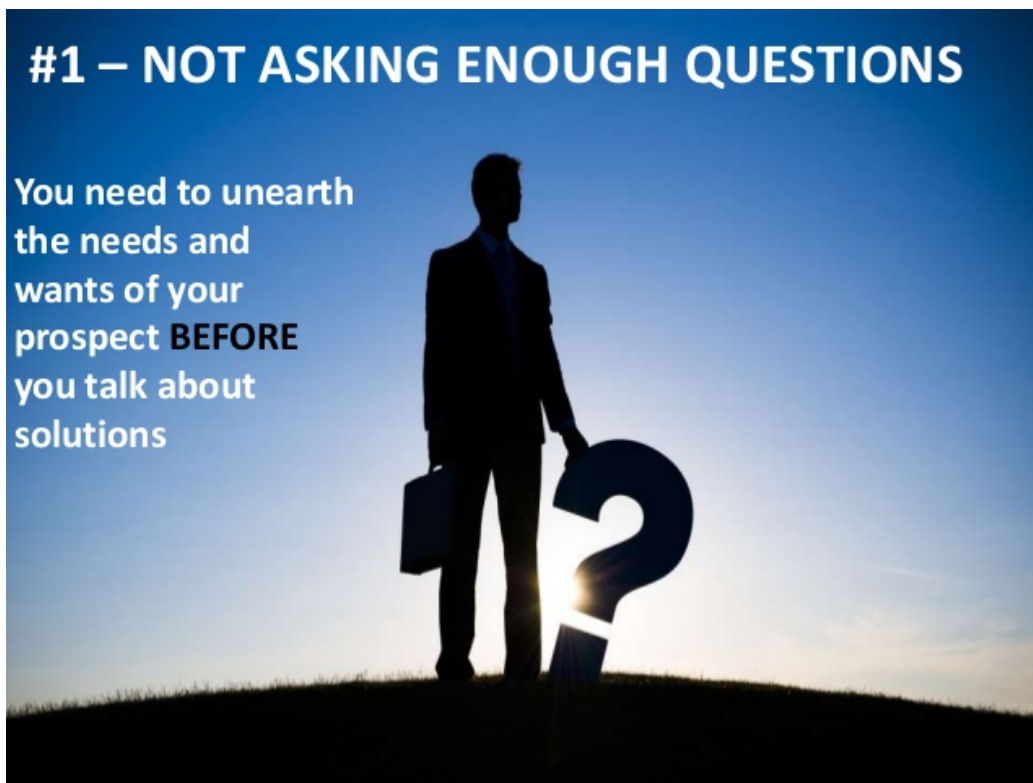


# Are You Asking Enough Questions?

By **Lew Nason and Jeremy Nason**  
*The '9 Out of 10 Guys'*



**"Success is simply a matter of luck. Ask any failure."**

Earl Nightingale

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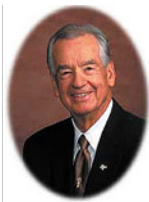
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***"If you can dream it, then you can achieve it.  
You will get all you want in life if you help  
enough other people get what they want."***

**Zig Ziglar**

## Are You Asking Enough Questions?

The sales process for selling life insurance and annuities is one that easily gets too complicated for your potential client, and they back out before you even get a chance to show them your ideas on how you can help them. This is mostly because there is a real lack of communication between you and your potential client and that creates a gap in knowledge for you both.

Most people who meet with you have a list of questions that they will throw at you, and that's to be expected. But, what should also be a part of your process is to ask them lots of questions, so you can understand their motivations and their situation better.

Prospects expect to be asked the basic questions. What they don't expect, and **what you need to ask**, are questions about their lifestyle and personal preferences. It's important for you, as their advisor, to find out enough information that tells you if they're qualified buyers and a bit about their expectations.

These questions can be broken into two types - emotional and fact gathering questions - both categories require having plenty of questions in each that can allow you to connect with your customer on a better level.

The objective of asking a question is to get them talking, to tell you how they feel and what they really want. Once they tell you these things, then it's simply a matter of giving them what they want.

You ask questions to show you are truly interested in finding out what they want and then you ask more questions to clarify what they told you.

There is a knack to asking questions. It takes practice.

You need to practice intently listening to their answers and show a real interest in their unique situation.



**“Telling is not selling; never make a statement if you can phrase it in the form of a question.”**

Brian Tracy

# **10 Major Blunders That Most Advisors Make**

#1. NOT ASKING ENOUGH QUESTIONS... You need to unearth the needs and wants of your prospect BEFORE you talk about solutions.

#2. MAKING ASSUMPTIONS... Don't assume anything. Ask and find out and make double sure. You know how that old saying that goes...

#3. POOR LISTENING... You're too busy thinking of what to say next, you don't listen.

#4. POOR TONALITY... It's not what you say; it's how you say it!

#5. TOO MUCH PRESSURE... No Hard Sales Tactics EVER!!!

#6. TALKING TOO MUCH... You've got 2 ears and 1 mouth, use them in that proportion!

#7. NOT BUILDING YOUR VALUE... Why do they need to work with you?

#8. CHEESY CLOSING LINES... You cannot use these with the today's modern buyer.

#9. WINGING IT... No Preparation and No planning beforehand!

#10. NEGATIVE MINDSET "If you think you can or cannot, you're probably right" Henry Ford.



***"People don't care how much you know,  
until they know how much you care!"***

John C. Maxwell

# The Power Of Emotional Based Questions?

One of the main reasons so many agents and advisors struggle with getting appointments and closing sales is they tend to lecture and tell prospects what they should do. They tell the prospect that they have a problem and then they try to provide the prospect with their solution to the prospect's problem. Doesn't a salesperson telling a prospect what they should do create an automatic response from that prospect... of immediate resistance?

Think about it. Do you like to be told you have a problem? Do you like to be told what you should do? Don't you automatically fight the idea? Aren't you immediately skeptical? Wouldn't you rather identify your own problems and come up with your own solutions?

For example, when most agents and advisors are talking to retirees they assume that if the prospect has a CD, then they are unhappy with the interest rate they are getting... So they might ask: "Do you have money in CD's?" If the client says yes, then the agent jumps in and says: "I can show you how you can get a much better return." The agent or advisor goes on to tell the prospect about a great new product or idea they have to make them more money. The prospect automatically says: "Let me think about it!"

Why? Because no one likes to be sold!

The Top Producers have learned how to get more appointments and close more sales by helping prospects identify their own problems and then helping them come up with their own solutions... They have learned how to help prospects to sell themselves. And that involves asking enough of the right questions...

**Agent:** "Mr. Prospect, if you don't mind me asking, do you have any of your money in CDs?"

Prospect: "Yes."

**Agent:** "Are you happy with the interest rate you're getting?"

Prospect: "It could be better. But it's Ok. I like the safety and guarantees. And I can get at the money when I need it."

**Agent:** “If you don’t mind me asking, are you using that money for an income?”

Prospect: “Yes.”

**Agent:** “Are you using any of the principal?”

Prospect: “Yes!”

**Agent:** “How do you feel about that?”

Prospect: “It’s a problem, we’re afraid we won’t have enough money.”

**Agent:** “Does your current income allow you to do everything you’d like to do?”

Prospect: “No, it would be better if I had more income?”

**Agent:** “If you had more income what would you like to do?”

Prospect: “I like to visit more with my grandchildren.”

**Agent:** “If we could come up with a way to get the income you need, so you can visit you’re grandchildren, without digging into the principal and have the same safety and guarantees as a CD, would that be better for you? ”

Prospect: “Can you do that?”

**Agent:** “From what I see here I think with you and I working together we can do it.”

Can you see the difference? We’ve helped the prospect to identify their problems and we are working with the prospect to help them come up with their own solutions.

Is there any question that you will have a much better chance of getting the prospect to move their money to you? Isn’t the prospect in fact selling them self?

**Remember, no one likes to be sold!** If you learn to help the prospect to identify their own problems and then help them find their own solutions, you’ll get more appointments and you’ll close more sales... And, in many cases it’ll be a much, much larger sale!

**“When was the last time you ‘Listened’ yourself out of a sale?”**

# Pre Qualifying Power Questions For Setting Appointments

One of the things that most advisors miss is the first sale they must make to their prospect! It's selling the need for an appointment!

You must ask questions to help them see they have a problem. Then you must help them see that you have the solution!

## Ask the following:

*If there were a way to increase the yield on the money you have in the bank by 40% or more, would you like to know how?*

*If I could show you how to recoup your stock market losses by participating in the upside of the stock market, without the risk of the downside, and both your principle and interest are 100% guaranteed, would it be worth 20 minutes of your time?*

*If there were a way to stop paying income taxes on your interest earnings, would you like to know how?*

*If there were a way to reduce or eliminate the income taxes on your social security income, would you like to know how?*

*If there were a way to guarantee a lifetime income for you and your spouse, would you like to know how?*

*If there were a way to protect your capital, for your spouse, children and grandchildren, would you like to know how?*

*If there were a way to avoid probate and court costs, would you like to know how?*

*Would you like more income, more growth, less taxes, more money for your spouse, children, and grandchildren?*

*If I could show you how to set up a savings plan that will provide significant additional wealth for you in retirement - tax free, would it be worth 20 minutes of your time?*



**"If You Want To Succeed In Insurance Sales,  
Then Stop Selling Products! Instead Help People  
To Find A Solution To Their Problems!"**

Lew Nason

# Sample Fact Finding Probing Questions

Here is a quick idea of the fact-finding questions I ask....

For example for seniors - in the 'employment area' of the fact finder I would put down they are retired, and then I would get a break down of their income. – Social Security, pensions, interest, IRA distributions, etc.

**Then depending what they have for income, I would ask –** *"How much of that income are you using each month?"*

**If they have excess income –** *"What are you doing with the excess? How do you feel about that? Why did you choose that particular investment? What kind of return are you getting on that investment?"*

*"How much are you paying in quarterly income taxes? How do you feel about paying income taxes on the income you're not using?"*

**If there isn't excess income –** *"Is that income comfortable? Does it allow you to do the things you'd like to do? What would you like to do? How much income would you need to do that?"*

**If they're digging into their principle –** *"How do they feel about that? Are you concerned you're going to run out of money?"*

**If they have a pension –** *"Does your spouse get your pension if you die?"*  
*"How do you feel about that?"*

The object is to get them talking to tell you how they feel and what they really want. Once they tell you these things, then it's simply a matter of giving them what they want.

Notice, **I'm not using my questions to try to lead them to my products.** I'm truly interested in finding out what they want and then asking clarifying questions.

There is a knack to asking questions, but all it takes is practice, intent listening to their answers and a real interest in their unique situation.

By the way I always try to include some simple free advice that is not related to anything I do. **Example:** I always ask if they have a will (or trust), a living will and a power of attorney. Why not? And, we briefly discuss their importance.

## **The Typical Questions... For Retirees**

“If you don’t mind me asking...”

“How much income are you currently living on?”

“How much are you getting from social security?”

“Do you get a pension?”

“What other income do you have... etc?”

### **The Consultative Selling Questions... For Retirees**

“How do you feel about your current income?”

“Are you able to do everything you’d like to do with your current income?”

“What would you like to do?”

“Where would you like to go?”

“When would you like to go?”

“Who would you like to see?”

“Why is that important to you?”

“Would you like to be able to visit your grandchildren more often?”

“Play more Golf?”

“Take more trips?”

“Buy a new car?”

“If I could show you how to increase your income with safety and guarantees is that what you want?”

“Are you concerned about outliving your current income?”

“Are you concerned about inflation?”

“Why do you say that?”

“How do you feel about that?”

“If there were a way to make your money last longer, without taking additional risks, would you like to know how?”

“If something were to happen to you and your spouse and lost your pension, and part of the social security, what would happen?”

“How would that make you feel?”

“Is that what you want to happen?”

“If I could show you how to replace that income without reducing your income is that something you would like to consider?”

“Are you paying income taxes on your social security income?”

“How do you feel about that?”

“If you didn’t have to pay quarterly income taxes how much longer would your money last?”

“If we could reduce your income taxes, would you like that?”



***When dealing with people, remember you  
are not dealing with creatures of logic, but  
creatures of emotion.***

*Dale Carnegie*

## **The Typical Questions... For Pre-Retirees**

“If you don’t mind me asking...”

“Have you thought about when you’d like to retire?”

“How much money are you currently putting away for retirement?”

“How much have you already saved for retirement... etc?”

### **The Consultative Selling Questions... For Pre-Retirees**

“How much income will you need in retirement?”

“How did you come up with that figure?”

“How much money would you need to have saved in order to generate that income?”

“What would you like to be able to do in retirement?”

“Where would you like to go?”

“When would you like to go?”

“Who would you like to see?”

“Why is that important to you?”

“How do you feel about what you’ve saved so far?”

“Has anyone taken the time to figure out exactly how much you’ll need when you retire?”

“What would you like to see happen?”

“How does that make you feel?”

“Would you like to know how much income you’ll need for retirement?”

“Would you like to know how much money you’ll need to have to generate that income?”

“When you retire, what’s more important the amount of money you’ve accumulated or the amount of money you get to spend?”

“Do you think social security will be there when you retire?”

“Even if it’s there, do you think it will provide as much for retirees as it provides today?”

“If Social Security isn’t there what will happen?”

“How do you feel about that?”

**Your prospect says: “I’ll never retire!”... “**

Why do you say that?” “Is that how you really feel?”

“Is that because you feel you’ll never save enough for retirement?”

“If I could show you how to have the retirement you want without sacrificing your current life style would you like to know how?”



**“Satisfy the deep subconscious needs of  
your customer - to feel important, to feel valued,  
respected and worthwhile.”** Brian Tracy

# Questions... Seminars, Setting Appointments and Fact-Finding

**If you want to get the prospect emotionally involved, you must ask questions...**

These are just some of the questions your associates are asking to get a 90% appointment rate from their seminars and a 90% closing rates for their sales appointments!

## **#1 CDs**

How many of you own CDs? PAUSE

How many of you are happy with the returns? PAUSE

If you have \$100,000 CD... and you're lucky to be getting 2% return, then you're making \$2,000 on that...RIGHT? PAUSE

If you're in a 25% tax bracket you are probably netting around 1.5%... PAUSE

If you could get a 4% return instead of a 2% return...in the same tax bracket you end up with 3% right? PAUSE

Which is double or 100% more income for you... right? PAUSE

What would an additional \$1,500 mean to you this year? PAUSE

What could you do with that money? PAUSE

For example, would like to visit your grandchildren? Take a cruise...? PAUSE

## **#2 Stocks & Mutual Funds**

How many of you have lost money in the market during the last 10 years? PAUSE

How many of you are back to where you were 10 years ago? PAUSE

Last year we had a pretty good year in the market. Hopefully it will keep going up. But what happens if it goes down...again? PAUSE

How much more money are you willing to lose? PAUSE

How is that going to affect your income? PAUSE

How much would it affect your income if the market dips for a couple of years? PAUSE

Let me ask you, if you could lock in current returns and position yourself so you could not lose any more money... but you could still reap the upside of the stock market... How much better off would you be? PAUSE

What would that mean to your income? PAUSE

If there were no possibility of losing, what would that mean to you? PAUSE

How much more comfortable would you feel? PAUSE

"Mr. Prospect, you told me you have lost money in the stock market, right? If you don't take action today and the market declines again, how much more are you willing to lose?" PAUSE

### **#3 Money Management**

How many of you would like to know how to make money in today's market? PAUSE

If you could position your money so you could minimize your losses would that appeal to you? PAUSE

If you have \$100,000 in Mutual Funds and you lose \$50,000 that's a 50% loss, right?

Think about it...what kind of return do you have to have to get back to the starting amount of \$100,000? PAUSE

You would have to make \$50,000 to get back to a \$100,000. That's a 100% return you would have to make almost 100%...right? PAUSE

And that's just to get back to even. If you are taking income from that money, it's even worst...isn't it? PAUSE

#### **#4 Income taxes**

How many of you are paying taxes on your social security? PAUSE

If you are being taxed on 85% of your social security...and you're making \$15,000 a year for both of you, then your being taxed on \$13,000 of your social security income!

Doesn't that mean that if you're in a 28% tax bracket... you're paying almost \$4,000 in unnecessary income taxes? PAUSE

What could you do with an extra \$4,000 a year? PAUSE

New car? Home Repairs? More travel? PAUSE

What if you could position your money so that you didn't have to pay taxes on your social security? PAUSE

How much better off would you be? PAUSE

How do you feel about that? PAUSE

#### **#5 Living Trust**

How many of you have gone through probate recently? PAUSE

How big a hassle was it? PAUSE

How many times did you have to visit the attorney? PAUSE

How much did you lose to the attorney? PAUSE

How long did it take to get your money? PAUSE

#### **#6 Mortgage Protection**

“By the way, if you don't mind me asking,”

“Do you currently have a mortgage on your home?”

“Do you have a mortgage life insurance policy to pay off your home for your family if something happens to you or your spouse?”

“Is there any particular reason why you don't have mortgage protection?”

“How do you feel about that?”

“If something happen to you or your spouse tomorrow would you or your spouse be able to keep the home?”

“How do you feel about that?”

“Do you feel that having a mortgage protection policy is important?”

“If I could show you how to get the insurance you need to pay off your mortgage and protect your family without taking any additional money out of your pocket or changing your life style would you like to know how?”

### **#7 Disability Income**

“Mr. Prospect if you fell off a ladder fixing your home, or got into a car accident and your family lost your income for six months or a year, what would happen?”

**“I’ve never thought about it, but we would probably have to dig into our saving.”**

“How do you feel about that?”

**“I wouldn’t be happy.”**

“How long would your savings last?”

**“Probably about 3 months.”**

“Then what would your family do?”

**“I don’t know.”**

“If I could show you how to get the insurance you need to replace your income for your family, without taking any additional money out of your pocket or changing your life style would you like to know how?”



***“Most agents are jumping in too soon with their products. If you want to close more sales, then ask questions and discuss the client’s problems in detail, before offering any solutions.”***

Lew Nason

# More Fact-finding Questions

**Use these questions to set appointments or when you meet people for the first appointment.**

**Ask questions to help prospects recognize a problem they have... And then you can help them find a solution.**

**Do you have a professional, that you trust, who assists in your financial matters and keeps you informed about new opportunities?**

**Yes!** If I may ask, when was the last time you met face to face with your advisor? How have you been faring with you investments in recent years? How do you feel about that?

Is your advisor just concerned with your investments?

Have they ever discussed how to reduce your taxes or how to eliminate your consumer debt? ...Protecting your family, cost savings ideas,

How much you need and want for retirement etc.? How do you feel about that? Discussion...

**No!** Would you agree there are a lot of changes happening everyday in the financial industry?

Are you like most of my clients and have trouble keeping abreast of all the changes?

How do you feel about that? As a professional in financial services, I try to keep up to date on these changes so I can help my clients make intelligent long range decisions. I am applying for the job as your personal financial professional. Discussion...

**Do you have a personal or company sponsored retirement plan...**

**Yes!** Great! I congratulate you. Too many of the people I see have not even started a plan.

What kind of retirement plan do you have? Do you have any investment options in the plan?

How have you been selecting which investments to use?

Have you looked at the new Roth IRA?

How have you been faring with your investments in recent years?  
Discussion...

**No!** Oh! Is there any particular reason why you haven't started an IRA or a non regulated private pension plan?

How do you feel about that? Discussion!

**“Are you maximizing your contributions to your 401k / IRA / Sep?”**

**Yes!** Great! How much are you currently putting away? How have they been doing? How do you feel about that? Discussion...

**No!** Is there any particular reason why you are not maximizing your contributions? How do you feel about that? Discussion...

**“Do you think Social Security will be there when you retire?”**

**Yes!** You may be right. However, I am not sure that it will be the same, as it is now.

Do you know what your normal retirement age is now under SS?

Most of my clients are unaware that they can't get full SS benefits at age 65.

They have already moved up the normal retirement to age 67, for some people, and they are talking about moving it up to age 70.

I'm concerned that the amount of benefits is going to be reduced for most people once the baby boomers start retiring.

How do you feel about that? Discussion...

**No!** You may be right.... They've already moved up the normal retirement to age 67, for some people, and they are talking about moving it up to age 70. I'm concerned that the amount of benefits is going to be reduced for most people once the baby boomers start retiring. How do you feel about that?  
Discussion...

**Are you concerned about having enough money for your retirement?**

**Yes!** Has anyone taken the time to help you calculate what you are going to need at retirement?

How do you feel about that? We can evaluate your current program and then calculate the additional amounts (if any) that you'll need to save each month, to have the income you'll need at retirement. Does that make sense? Discussion...

**No!** Why, do you say that? Has anyone taken the time to help you calculate what you are going to need at retirement? How do you feel about that? Discussion...

### **Do you plan on helping your children with college expenses?**

**Yes!** College is expensive, isn't it? And it's almost a necessity today, wouldn't you agree?

Discussion...

**No!** - Is there any particular reason why not? Discussion...

### **Are you currently saving for their college education?**

**Yes!** Great! I congratulate you on your foresight! What kind of plan do you have? Do you have any investment options in the plan? How have you been selecting which investments to use? Are you aware those plans may hurt you eligibility to qualify for college financial aid?

Discussion...

**No!** Oh! Is there any particular reason why you haven't started a Roth IRA or a non regulated private plan? How do you feel about that? Discussion...

### **Do you have a mortgage?**

**Yes!** How big a mortgage do you have? How long is the mortgage for? What is the interest rate? How much equity do you have in your home? (If they have equity in their home you might want to ask the questions in '**A Smart Money Move ...Wisely Using Your Home Equity!**' Discussion...)

**No!** Are you saving to buy a home? What kind of plan do you have? Do you have any investment options in the plan? How have you been selecting

which investments to use? How do you feel about that? Have you looked into the new Roth IRA or a non regulated private plan? Discussion...

## **A Smart Money Move**

### **...Wisely Using Your Home Equity!**

*“Yes, you can become a millionaire – even a multimillionaire - and the greatest catapult is probably sitting right under your own roof! ...the key to enhancing your net worth is managing the equity in your home...”*

**Douglass R. Andrew**, author of ‘Missed Fortune’

**Isn’t one of our jobs as advisors to help our prospects and clients to manage their assets better, to get the most benefits out of what they have?**

**One of the best ways, to help your prospects, is to show them the benefits they can enjoy through strategically managing the tax savings and equity growth of their home.**

**The quickest and easiest way for me to explain these concepts is to role-play it the exact way I do it with prospects...**

**Agent:** If you don’t mind me asking, about how much equity do you have in your home?

**Prospect:** \$40,000.

**Agent:** Let me ask you, if you leave the \$40,000 of equity in your home or take it out, will it change how much your home appreciates in value?

**Prospect:** No, it will appreciate the same.

**Agent:** If that’s the case, then what’s happening to that \$40,000 of equity?

**Prospect:** Nothing, it’s just sitting there.

**Agent:** From a financial or business perspective, does that make any sense?

**Prospect:** No, I guess it doesn’t.

**Agent:** Let me ask you, if you were to refinance your home today, to get that equity out, what could you get for a loan rate?

Prospect: Probably about 5%.

**Agent:** Would you agree that the interest on your home is tax deductible?

Prospect: Yes.

**Agent:** Then if you are in a 28% percent tax bracket, isn't your actual after tax cost about 3.5%?

Prospect: Yes.

**Agent:** If you had \$40,000 in you hands right now and you invested it, what do you think you could get for a rate of return?

Prospect: About 7% or 8%.

**Agent:** If that's the case. If you can borrow money at a net 3.5% and invest it and make 7%, does it make any sense to leave it there?

Prospect: No, it doesn't. I never thought about it like that.

**Agent:** Let's think for a minute. If you borrow out the \$40,000 and invest it at 7%. That means the \$40,000 would grow to \$80,000 in 10 years... \$160,000 in 20 years... and \$320,000 in 30 years... **How much better off are you!**

(Based on the rule of 72)

Prospect: A lot better off.

**Agent:** Let's go one step further. If I may ask, do you have any credit card debt?

Prospect: Yes.

**Agent:** If you don't mind me asking, what interest rate are you paying on those credit cards?

Prospect: About 18%.

**Agent:** If you can borrow money at 3.5%, does it make any sense to be paying 18%?

Prospect: No, it doesn't.

**Agent:** Do you have any other loans?

Prospect: Yes, a car loan.

**Agent:** What's the interest on that?

Prospect: I think it's about 8%.

**Agent:** Again, if you can borrow money at 3.5%, does it make any sense to be paying 8%?

Prospect: No, it doesn't.

**Agent:** If we borrowed the \$40,000 of equity from your home and paid off all your loans, what would that save you per month?

Prospect: It would save me about \$500 per month.

**Agent:** If you invested the \$500 per month for the next 10 years, wouldn't you have \$500 times

12 months, which is \$6,000, times 10 years which is over \$60,000 and that doesn't count the interest on that money. **How much better off would you be?** (In 10 years at 7% the prospect would actually have \$87,000)

Prospect: Much better off.

**Agent:** Imagine for a moment that you have \$60,000 sitting in an investment. Now you want to buy a car. Instead of borrowing from the bank, you borrow the money from yourself and you pay yourself back the same interest you would have paid the bank. **How much better off are you?**

Prospect: A lot better off.

**Agent:** Does this make sense to you? Would you like me workout the actual numbers for your situation?

Prospect: Yes....

**How much have you helped your prospect?**

**Important Note:** By law you cannot recommend putting the home equity at risk into the stock market – you can't put the home equity at risk into mutual funds or variable products....

## Asking Enough Questions Is The Key To Your Ultimate Success!

Unfortunately, one of the most important, least learned and least practiced insurance sales skills today, is asking questions. Yet it is the key to conducting a good, thorough fact-finding interview... and the key to your sale.

A good, thorough fact-find is much more than asking some simple questions to identify a few pertinent facts and concerns, so that you can make a quick sale. It's asking the tough emotional questions to guide your prospect to self-discovery of their own financial concerns and problems. It's helping your prospect to get emotionally involved in the entire sales process. It's helping them feel the real pain of their current situation, so they want to do something about it, right now, to alleviate that pain.

Consider people don't always do or buy what they need. Logically, we may know we need to lose weight, quit smoking, save for retirement or pay off our credit cards. But, do we do it? NO! We put it off until we have no other choice, because it's causing us unbearable pain. Only when the pain becomes too great to live with, will we decide to do something about it.

However, the art of **asking enough questions** goes far beyond asking questions to guide people to self-discovery of their own financial concerns, there's an even deeper reason. It is being genuinely engaged in asking - and listening beyond a sale motive - to take the conversation, and the relationship, to another place. You become their partner in solving their problems, because you cared enough to ask questions beyond the obvious. You cared enough to ask, and did not assume that financial security means the same for everyone. You cared enough to ask what's **r-e-a-l-l-y** important to them!

**Asking enough questions** helps build rapport and trust, which enables you to close more sales, larger sales, generate repeat sales and gather referrals.



***"The Only Way On Earth To Influence The  
Other Fellow Is To Talk About What he Wants  
And Show Him How To Get It"***

Dale Carnegie - *"How To Win Friends and Influence People."*



Low Nason presents the **Insurance Pro Shop's...**  
**Trusted Advisor Success Training!**

"Many of our industry super-achievers owe a large part of their success to **Low Nason.**"

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