



Bob Neumann, CLU. RHU
President & CEO

Professional Mass Marketing International, Inc.
Suite 603

3400 Coral Way, Miami FL 33185

Nat'l Toll Free: 800*881*7664

Local Tel.: 305*441*0033 / Fax: 305*441*6915

Founding Member

National Association of Insurance Marketers (NAIM)

The Professional

VOLUME 3932

JANUARY 2008

"Celebrating 50 Consecutive Years of Service To The Industry"

January 2008

Dear Friends:

I sincerely trust that you all enjoyed a happy and safe holiday. Now we must all get back to work to make ***2008 GREAT!*** It can be if you work at it and follow some of the advice and information we will be providing for you in our monthly newsletter.

Let's begin with why you should be working with PMMI. There are a number of sound business reasons and I just want to list a few of the more important and perhaps more obvious ones:

- ◆ PMMI enjoys direct, personal contact with most of the top management people in most of the major companies we do business with;
- ◆ The staff at PMMI are experienced, have extensive industry knowledge and can provide the producer with important sales/marketing support;
- ◆ We pride ourselves in delivering fast and accurate information, quotes and illustrations no matter how large or small the sale;
- ◆ PMMI offers both on-line and direct support as well as assistance in helping you to develop/enhance your website;
- ◆ We have access to products you probably won't find anywhere else;
- ◆ We have the widest and most complete selection of specialty niche products you probably won't find anywhere else either;
- ◆ We offer sales ideas, training and support on an on-going basis;
- ◆ We can help you get on the fast track in selling SPDA and SPIAs which are again gaining wide acceptance as a safe haven for funds.

As you all know by now, I have 50 years of successful marketing and management experience in the industry. PMMI is well known and respected because we have always managed our business with integrity and honesty and we've been successful in whatever we do!

Make 2008 GREAT! by joining with us to make it happen!

Cordially,

Bob Neumann, President & CEO

Sales Tips

By: Dorin Adika

You've probably heard this before but didn't pay much attention to the suggestion. However, I suggest that you reconsider, since using the latest and most successful psychological techniques in your sales presentations will pay big dividends for you!

What do successful sales people do that most of us don't do? They never stop searching for new and better ways to make a successful sales presentation. They are never satisfied regardless of how successful they may be! One of the more successful and better known techniques is "Framing". Framing is based on the fact that people tend to associate words with images. For example, if someone says the word "car" the average person pictures a car in its entirety; the wheels, color, curves and lines and body style; the whole car!

To use this technique in your sales presentation (some might use the word "pitch", but applying the framing technique to this word conjures up the image of a "con-man"!! which is negative) you must select your words carefully in order to evoke the correct image you are trying to convey.

For example, never use words like "expensive" or "not good." These words create the wrong image in the framing technique, and send the wrong signal to the person! If you frame an issue "...the reason I am showing you this policy is because the alternative is more expensive", you just sabotaged yourself because now the prospect has you associated with "expensive." Like the car example, the person only sees the entire image!

What's the lesson to be learned? Always select your words carefully such as "affordable", "trust", "security". Now your client automatically and subconsciously associates you with this "frame of reference" which is positive and supportive of your presentation! The close becomes much easier. Try it, you'll be surprised too!

Short Term Medical Plans...

Consider the following reasons why you should be offering these plans to just about every person you talk to:

- These plans lower the risk of lawsuits and E&O claims;
- Helps you earn more commissions while serving your clients interests much more professionally;
- Provides coverage to persons who might not otherwise qualify;
- Works well in divorce situations where the spouse loses the health coverage;
- Great for new employees in the "waiting period" or are part time;
- Waiting for approval on a permanent plan!

Don't neglect these issues.

Why Avalon Healthcare...

Because:

- ◆ When you call Avalon, a "person" not a machine always answers the phone within 3-4 rings;
- ◆ More business issued because of more liberal underwriting;
- ◆ No minimum residency requirements or SS # required;
- ◆ Certain conditions accepted such as Type 2 Diabetes;
- ◆ Fast, streamlined on-line application process;
- ◆ Competitive rates, especially in South Florida;
- ◆ Up to 160% advanced commissions available;
- ◆ Excellent provider network;
- ◆ A Florida domiciled company that better protects your clients from unfair and unexpected rate increases;
- ◆ **NEW!** 1st quarter 2008 \$50 agent bonus after 3 applications..

North American Co.

For Life and Health...

Why should you be selling NACOLAH

Because it is:

- *An industry leader in both Universal Life and Indexed Universal Life products;
 - *Most permanent life product illustrations simply blow the competition away;
 - *One of the few insurance companies that Guarantees Death Benefits to age 120;
 - *UL and IUL products from North American provide a very attractive tax sheltered retirement vehicle with very distinct advantages over other similar plans;
- These are just a few good reasons for you to be offering these products to your prospects. They will appreciate it and you'll earn more money!