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"Celebrating 50 Consecutive Years of Service To The Industry"

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Dear Friends:

Well the hazy, lazy days of summer are almost here! Don't get caught up in this syndrome because if you do, you'll probably be walking away from a lot of commissions!

Since we are in an election year, many people are wondering what the next president will do regardless of who is elected, that will affect our business. That is a reasonable question and the answer is that there will no doubt be changes in the coming years. What those might be is anyone's guess!

What will happen to commissions; what will happen if the industry goes to guaranteed issue; what will happen if there is some type of universal health plan and all the health agents migrate to life insurance to sell term policies!? These are only a sample of the many issues that will come up for consideration!! To succeed you've got to stay alert.

The future of the health business is dependent on a number of factors, but the key to being successful is to stay ahead of the curve! Those who do not adjust their thinking and their actions will not be around. PMMI gives you access and insight into the latest products, marketing strategies and industry changes. We do your home work for you, so take advantage of our investment. Working with PMMI gives you more than 50 years of successful industry experience and insight that will help you get through the changes that are coming.

The future of insurance does not have to be dark or grim; it can be bright and challenging. With PMMI as your mentor and support you will flourish whatever actually happens with respect to changes.

And keep in mind our 50 year celebration; you've still got plenty of time to qualify for a dream weekend vacation that is worth more than \$2500! All it takes is \$20,000 of annualized premium in any product PMMI offers (except annuities) to enjoy this all expense paid weekend.

Cordially,

Robert Neumann, President

The Top 10 Real Truth About Leads...

Everything you always wanted to know about "Leads" but were afraid to ask!

1. There is no such thing as an "exclusive" lead— because of the internet; even if you buy leads from one source that does not sell it to more than once, that person will hear from other agents who have purchased the same information through other channels.
2. Leads are not for everyone— leads work well only for the most aggressive and persistent agents! Consequently, you are competing with the "pros" when following up on leads. So be prepared!
3. People do not "window shop" for insurance— more than 50% of "leads" are potential buyers! Therefore, if you can't sell a "lead" don't blame the buyer, find out what you are doing wrong and fix it.
4. "Let me think about it", means they are not buying from you, but they will buy. So be sure that your "close" is focusing on the prospects real reason for wanting to buy.
5. Remember, this is a numbers game. A good ratio of leads to sales is about 1 in 10. That means that you have to call a lot of people to make it pay off.
6. "Belly-to-belly" is the only way to sell. Your mobility, experience, and the trust that you build with them gives you a great advantage over "call centers".
7. "Personality clashes" are not uncommon. So if you detect that situation, move on to another prospect, don't bother to argue, you'll always lose.
8. All leads will buy something, so be sure you have a well diversified product portfolio.
9. Leads have no loyalty, so just giving them a quote will get you nothing in most cases! If the lead won't let you make a complete presentation and just want to know the "cost", move on, it is a dead end situation.
10. Leads are not a great source of revenue, so if you break even you are probably doing better than most others. Be sure to treat them like family and ask for referrals!

LTCi Survivorship Could Mean "Paid Up"...

An often overlooked benefit option of LTC policies is the paid up policy for the surviving spouse under a joint plan. Although requirements vary among companies, the standard rule is that the policy must be in force for a minimum period of time, such as ten years. There may be other restrictions as well so you need to review this carefully so the client understands the benefit as well as the rules for its application.

Many policies have this as a "built in" feature of the policy designed to be attractive to a couple considering a LTC plan. Obviously, there is a higher cost for having this option available, but the increased cost is only about 10% of the basic premium and a very good investment for the buyer.

We recommend that you always offer the survivorship benefit option to couple when making your presentation as it will substantially favorably influence their buying decision!

Need help? Need ideas, suggestions to improve your closing ratio, call:

LTC Resource Center, Inc.
Kraig Coleson, Ph.D. 860-779-6250

Summertime Means Travel Time...

While the crystal ball gazers forecast that because of the weak economy, travelers will be fewer, that does not mean that there aren't going to be any!! So get a head start on this very strong niche market now, while people are still in the process of planning their vacations.

PMMI has one of the best and most flexible travel policies available from a world recognized underwriter that provides the traveler and family with many unique benefits tailored to the situation in the world today.

Some of the unique benefits included are:

- ◆ Claims incurred outside the U.S. have no co-insurance;
- ◆ Emergency Medical;
- ◆ Emergency Medical Reunion;
- ◆ Plus: an Optional Sports Hazard Rider

People are well aware of the many unexpected developments that can occur while traveling abroad and are quite receptive to protection.

DID YOU KNOW...?

PMMI has been continuously licensed for 50 years;
PMMI has a PEO program that can only be sold by
licensed life/health agents;

PMMI is in partnership with LTCi Resource Center, to
bring you the latest and best sales advice;
PMMI has been the leader in developing niche markets.