***The ideal facilitator for this module is an advisor with a strong belief in disability insurance and a different leader than you chose for Module 38.*

Overview

Jim walks you through how to fact find through the disability section of the fact finder with three key objectives: to understand their current coverage, to show them their current gap, and most importantly – to determine whether they are motivated to take action to address this need. He also shares a personal story that strengthened his conviction around talking to every client about their disability coverage.

This module is focused on Fact Finding.

Facilitator Pre-Work

Facilitator Pre-Work

It is critically important that you carve out 20-30 min. of time prior to leading a Launch session to do the following:

1) Review the Guide below.
2) Watch the videos from the PRIOR MODULE (so you are prepared to lead the Homework Debrief), as well as the videos from THIS MODULE.

Review

Review Homework from Previous Module

Using a flipchart or white board, capture each advisor's dial/reach and reach/made ratio. Engage the group in discussion/dialogue based on what you observe. Then, call forward two advisors of your choosing. Ask the first to role play their phoning language. Give them 3 objections to address. Provide feedback. Ask the second advisor to role play the nomination portion of their prospecting language. Again, provide feedback.

Watch

Watch the Module 39 Videos (approx. 7 min. total)

1) FF: Disability Insurance Beliefs
2) Why I Talked To Every Client About Disability

Discuss

Questions/Topics to Create Discussion/Dialogue

- Share a personal story about a client (or borrow one from another advisor you know) that demonstrates the importance of disability coverage.
- Ask the group how many, to this point in their career, can say they have talked to every single prospect about disability? What has gotten in the way? How can you overcome those challenges/perceptions?
- Review the 3 objectives Jim shared in the video for the disability section of the FF. Give real-life scenarios or role play language you use to assess their level of motivation to address this need.
- Jim has said that the role of the advisor isn't to make your clients rich, it's to make sure they are never poor. Ask the group to share their own beliefs and conviction about the role they play.

Role Play

Role Play

Put your advisors in pairs and have one play the role of advisor and one play the prospect. Have the advisor role play the Disability portion of the FF. Then have them switch roles. Debrief by asking for volunteers to share how comfortable they felt in asking these questions in the advisor role, and how "disturbed" they felt as a prospect around this need.

Assign

Assign Homework

1) Watch these videos again during the upcoming week.
2) Keep Jim's 3 primary objectives for the DI section in mind throughout your FFs this week. Commit to asking the DI ?s in every FF, and work to assess the level of motivation your prospect has to address this need. Be prepared to share your results next week.