

# MDRT MINUTE



## “Sales Sizzlers to Help You Sell More—More Easily”

**Howard Wight** offered a multitude of sales ideas with those attending the 2003 MDRT Annual Meeting.

### **Sell Yourself First**

The single most important factor in selling is conviction. Conviction convinces and uncertainty undermines. If you are not sold on what you're selling, you're not going to sell much of it.

### **Buy More Yourself**

Do you own a million dollars of insurance on yourself? A million dollars of cash value insurance on yourself? Do you have insurance on your spouse? On your children? If I had understood insurance thirty years ago the way I do today, I would have bought more.

### **Propose More and Close More**

Suppose you sold a hundred lives last year. What if you just recommend an extra \$100,000 in each case? I suggest that you would have sold fifty percent of them. That would mean an extra \$5 million of insurance. How much more time would it have taken? None.

That's why it's important you buy some more yourself because then you have to go through the thought process where you decide whether, in fact, it really is good stuff. More important, your spouse goes through that thought process and your spouse has more objections than any of your clients ever would.

### **The Goose and the Golden Eggs**

Everybody has the golden eggs insured for full value. Golden eggs include your income, home, car, furniture, and jewelry. If you had a choice to insure only one, which would you insure, the goose or the golden eggs? Insure the goose! Your job is to get out there and insure those geese.

### **The Two Percent Solution**

For disability income insurance, suppose somebody is making \$100,000 a year. Take two percent of the \$100,000 a year or \$2,000 and use that to purchase \$5,000 a month of disability income insurance. You're letting two percent help protect the other 98 percent. You're taking what appears on the surface to be a big number and shrinking it by comparison to the situation and making it easy.

### **“Better to be a good marketer of what you do than a good doer of what you do.”**

You can be the most confident person and if you've got nobody to do it with, you might as well not know anything. Isn't that so? And so it's important that you market yourself.

**Howard Wight, CLU, ChFC**, founder of Wight Financial Concepts Corporation, is the creator of two sales ideas newsletters, as well as the author of five books covering the topics of life insurance and business success. He has spoken at many MDRT Annual Meetings and presents about 50 seminars annually throughout the United States, Canada and Europe. Wight's entire presentation is available from the MDRT Power Center ([www.mdrtpowercenter.org](http://www.mdrtpowercenter.org)).