



Lenders Insurance Solutions Group LLC

Your Blueprint for a New Year

Well, here we go again; another year has passed and the hope of the coming year is ahead. As many of us do this time of year, it's a great opportunity to reflect upon the successes and challenges of 2017 and look ahead to the opportunities of 2018. It doesn't matter what your personal or professional accomplishments were this past year, it's a great time to reflect what you have gained and carry that with you to the coming year. This is the perfect time to start fresh; and to quote the jolly old man in the red suit, "*make a list and check it twice*", to ensure you have the blueprint for what you want to achieve. Obviously, to start, you have to have a destination, so here are some steps to get going. Use the following strategy; **Set Goals, Improve Actions and Change Behaviors!**

- **Goals**
 - ✓ It's the only place to begin
 - ✓ Without a goal you have no direction
- **Actions**
 - ✓ It's what you do, or not do, to reach success
 - ✓ Actions have to be measurable
- **Change behaviors**
 - ✓ Behaviors are "how" you completed the actions; such as, offer Payment Protection to EVERY customer; or, don't move past an objection, answer it; get the reason why your customer isn't interested in protection; or, ask more questions to build Payment Protection value
 - ✓ Behaviors can only be determined and accomplished by you

Now that we've begun; let's get some direction. When setting goals, follow two simple rules, (1) make them realistic and (2) break them down into bitesize pieces! No pun intended, but it's like starting a diet, if you want to lose 50 pounds in 30 days, that's not realistic (not to mention, it's not healthy); it's a quick fix to a problem and you haven't learned good eating habits through the process. What does this mean, you'll most likely get some temporary results; however, fall back into old habits. Be realistic, if you can't attain a positive outcome, you most likely won't continue with the actions that got you there. This is why many of us look at dieting as cruel and unusual punishment. We think of a diet as something we "need" to do not what we "want" to do and sabotage it. We set ourselves up for failure and give up. However, if you make it more realistic and attainable, you're more likely to be successful. Instead of thinking, I "**need to sell**" Payment Protection to at least 5 out of every 10 loan customers; why not consider, I "**want to help**" 5 out of every 10 loan customers by explaining how Payment Protection may improve their financial wellbeing.

Speaking of actions. This sounds more complicated than is actually is. Remember, an action has to be measurable. If you want to help more customers with Payment Protection, create your "actionable list" by asking yourself these questions, (1) what are the things I'm going to do to accomplish this and (2) do them! Ask, how can I help my customers identify with the value of Payment Protection and ensure they know how it may improve their financial wellbeing? The simple answer is, talk to every customer about how important Payment Protection is; how it may protect their credit, family, provide an asset, easy to qualify for, etc. These are the things you "do", which brings us up to "how" you do them. You do them by changing behaviors. This is where the work begins.

Behaviors are how we do things to get the results we're striving for. Consider the following: (1) what do I need to do more of; (2) what do I need to do different and (3) what do I need to do less? Some examples:

- ✓ Talk to more customers about Payment Protection
- ✓ Ask more "open-end" questions to engage the customer and get them talking
- ✓ Learn ways to handle their objections and address their concerns
- ✓ Reduce your talking and spend more time listening

Continue developing your list and commit time to changing behaviors. This is the crust of getting results and attaining success!

Now you have a new plan and direction for a productive new year. You hold the blueprint that may improve the lives of your customers and the opportunity to improve their financial wellbeing. With you, and your new perspective on a new year, it will lead to a positive outcome!

Good Luck and Happy New Year!

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