



PREMIUM FINANCING

SALES & MARKETING TOOLS

PREMIUM FINANCED LIFE INSURANCE

I am often asked by advisors...

- ✓ What should I say to bring up the topic of premium financing?
- ✓ What should I send a prospect to pique interest?
- ✓ How can I differentiate myself from other advisors?
- ✓ What does a prospect REALLY want? (versus what they say they want)

DARREN SUGIYAMA'S PROCESS

In this session, I will share with you...

- ✓ Verbal Prospecting Script (use in-person or over the phone)
- ✓ Email Script
- ✓ Two Marketing Videos (only 4-minutes long each)
- ✓ How to change a client's perception of you as a professional
- ✓ How to open a client meeting
- ✓ How to structure your presentation
- ✓ How to drive the next step
- ✓ How to close the deal

PROSPECTING QUESTIONS

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PROSPECTING QUESTION: EXAMPLE #1

Why do you still work?

- ✓ I mean, could you SOLELY live off your passive investment income and just work for fun... or does your family actually use your income to pay the bills?
- ✓ If you died today in a car accident, can your spouse/kids run your business and generate the same amount of personal income you're generating right now?
- ✓ If they CAN, then you probably don't even need life insurance... but if they CAN'T, I have the #1 guy in the country that specializes in financing the premiums... kind of like buying a house using a mortgage, so you can keep your money working for you in your business. You might want to meet this guy, I mean, **I don't want to put you on a call with this guy** if that's not something you'd want to explore...

*****(they will likely argue that they DO want to explore this)**

PROSPECTING QUESTION: EXAMPLE #2

Have you done any estate tax planning?

- ✓ Have you calculated how much your kids would owe in estate taxes if you died in a car accident today?
- ✓ Right now, you get about a \$24MM exemption between you and your spouse, but after that, your kids will owe 40% on the rest of your net worth. How much of your net worth is liquid, versus real estate and business valuation?
- ✓ So would the kids have to sell off the real estate and the business to pay the estate taxes?
- ✓ I work with the #1 guy in the country that specializes in saving families a ton of money on estate taxes... sometimes as high as 50%-70%. You want me to make that introduction for you?... I mean, **I don't want to put you on a call with this guy** if that's not something you'd want to explore...

*****(they will likely argue that they DO want to explore this)**

PROSPECTING QUESTION: EXAMPLE #3

Did you know you can finance your life insurance premiums?

- ✓ It may seem like a weird concept, but think about it... we finance real estate using a mortgage loan. We finance our cars, our education, the expansion of our businesses...
- ✓ So financing our life insurance premiums is just another way to use leverage to purchase a highly appreciable asset.
- ✓ You can have your money growing in your investments and in your business, and use the bank's money, having THEM pay the premiums for you.
- ✓ I work with the #1 firm in the country that specializes in doing this for \$50MM policies and up, but I got them to make an exception for you if you want to explore that... I mean, **I don't want to put you on a call with this guy** if that's not something you'd want to explore...

*****(they will likely argue that they DO want to explore this)**

PROSPECTING EMAILS

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PROSPECTING EMAIL: DEATH BENEFIT

I just watched a 4-minute video about estate taxes. It was very similar to your specific situation, and I thought you should take a look.

It showed three different estate planning scenarios, one of which produced a 66.91% better outcome than a conventional investment.

Here's the link to the 4-minute video. I'll give you a call tomorrow to discuss. <**insert link**>

PROSPECTING EMAIL: RETIREMENT

I just watched a 4-minute video about retirement planning. It was very similar to your specific situation, and I thought you should take a look.

It showed two different scenarios, one of which produced 38% more retirement income than doing what most people do.

It's a platform typically reserved for people with a \$25 million net worth and up, but I have a relationship that might let you into this platform.

Here's the link to the 4-minute video. I'll give you a call tomorrow to discuss. <**insert link**>

WHAT DO PROSPECTS REALLY WANT?

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WHAT DO YOUR PROSPECTS REALLY WANT?

Make a list.

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WHAT DO PEOPLE ACTUALLY RESPOND TO?

The **paradox** of *Frebze*.

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WHAT DO YOUR CLIENTS REALLY WANT?

WHAT YOU THINK:

✓ Better product

✓ Better service

✓ Cheaper price

✓ Faster turnaround time

✓ You are the star soldier

✓ Being sucked up to

WHAT THEY RESPOND TO:

✓ Awareness that **the alternative choice is worse**

✓ **Feeling** of getting away with murder (exclusivity)

✓ Best **return on investment** available

✓ **Understanding** the timeline process (expectation mgmt)

✓ You are the **General** of a team of soldiers

✓ Being **led**



DATES TBD

DARREN SUGIYAMA'S
**2-DAY
BOOT
CAMP**

