

# *How to fail*

# AT FINAL EXPENSE

- 1** Develop a negative attitude early in the game about the company, your manager, the presentation, lead system or all of the above.
- 2** Rush through your leads so that you can tell your manager one or all of the following: "I Can't catch anybody home" • "Nobody has a checking account" • "Everybody thought it was Social Security" • "I can't get into the houses" • "Nobody qualifies" • "They all told me they wanted to think about it" • "They had to talk to their kids" • "They said that they didn't mail the card in" • "They thought we would mail them the information" • "They wanted me to leave my card and said they would call me" • "All of these people said they had a prepaid funeral."
- 3** If you have eight or ten people whom you could contact, tell your manager not to order you any new leads.
- 4** Tell your manager that you can't work the area that your leads are in. The reason could be that it is too rural, too urban, too poor, too rich, or too risky.
- 5** When things get hard, try to get together for coffee and shoptalk with another agent who is having similar problems to yours so he or she can sympathize with you, or talk to your family members who advised you against sales in the first place
- 6** Take a lot of "Honey do's" from your spouse; this will break the monotony of having to face people who aren't interested anyway.
- 7** Don't ever bother your clients by asking for referrals. Nobody wants to sick an insurance agent on their friends.
- 8** Don't try to plan in advance or set goals. Everybody knows that this is an unpredictable business. Goals you didn't meet would just disappoint and embarrass you. Your work will go better if you just sort of "Let it happen."
- 9** If you should get lucky and make a sale, quit while you are ahead. If the next person said "No", it would just be damaging to your ego.
- 10** Finally, never let your work keep you from your rest. Stay in bed late. Older people don't like to be bugged early in the morning. Never work past 4:30 p.m. Your prospects need their evenings for family time, and so do you!