

SCRIPT MANUAL



THE INVITATION

To be successful in Titan Insurance & Financial Solutions, you have to become excellent at extending an effective invitation. You invite people to the Corporate Overview at the office; to a one-on-one opportunity presentation at their home; to review their financial situation and create a Financial Dream Map; etc.

In the invitation, your goal is not to present the opportunity and not to sell them anything. **Your goal is simply to secure a commitment and a definite time to meet.** You need to master the art of the invitation, to be able to extend an appropriate invitation at any given moment in any given situation.

However, enthusiasm and determination will only carry you so far. You also need to know what to say and how and why. You have to master the words of the business.

This mastery is a process. The more you practice and the more you invite, the better you will become.

Some Points to Remember:

1. You must practice the words until they are your own, so that you can deliver them smoothly and easily.
2. You must be familiar with the common objections people will offer and know how to respond.
3. You need to learn how to avoid the “Scenario of Disaster.”
4. You should learn to answer all questions with a statement followed by a closing question.
5. Don’t guess at the answer. If you don’t know the answer, write down the question and get back to them with the correct answer.
6. You must learn to stay in control of the conversation. Often the person asking the questions is controlling the conversation.
7. It is often advisable to “Clear the night before you invite.” Make sure to discover whether the person you’re inviting has scheduling conflicts before you invite them.
8. Whether the person accepts the invitation or not, always ask for referrals by posing the question, “Who do you know who . . . ?” If the timing or the opportunity are not right for them, perhaps they know someone for whom it is a good fit.

The scripts contained on the following pages have been proven effective, and contain the approved wording for your use. Only approved scripts may be used when making contact with a potential recruit. Once you have made the words your own, you will no longer need a written script. If you desire to use a script other than those already approved, you must submit it in written form for approval by the company’s Advertising and Compliance departments.

Top 25 Script for One-on-One presentations (Also known as the ETHOR script)

Once you develop your Top 25 list you want to quickly contact them and schedule a time to meet and share our message. The ETHOR script is a way of securing an appointment to meet them while taking any pressure off of them.

ETHOR stands for:

I'm **E**xcited

I'm in **T**raining

I need your **H**elp

I value your **O**pinion

Referrals

Hi, _____ (prospect name), this is _____ (your name). (Make small talk.) I don't know if you heard, but I recently started working part-time with a financial services company called Titan Insurance and Financial Solutions , and I need your help.

(Usually they will say, "How can I help?")

I'm really **excited** about the company and what we do for families. I'm going through a **training** program right now that includes classroom training, getting my licenses, and on-the-job field training. My goal is to get my ten field training presentations done in the next week, and I was hoping you would **help** me out. Since I really value your **opinion**, I'd like one of my field training presentations to be with you and _____ (spouse name). You'd be willing to help me out, wouldn't you?

(– usually, "Of course.")

That's great. I knew I could count on you. I'm working with a gentleman/woman who ... (edify Field Trainer/Marketing Director). We'd like to come by and share with you what we do. Basically your role would be to listen and ask questions. You won't be expected to buy anything. Then, if you like what you see, you could **refer** people to me who might have a need for or an interest in what we do. Sound good?

We could come by (give two optional times, e.g. Wednesday night at 6 or Thursday afternoon at 2). Which of those would be better for you, _____?

Great! Thanks for being willing to help me out. We'll see you then.

(They may ask, "What is it?" Study the Scenario of Disaster.)

Look, I just got started; I'm brand new. I am probably not the best person for you to ask these questions to. But my manager / trainer will be able to answer any questions you might have when we come by. So which is better for you, (e.g. Wednesday or Friday)?

Top 25 List Script (Inviting to Overview)

Hi_____, this is_____. How have you been? (Brief small talk)

The reason I'm calling is because I'm in the process of possibly making a career change into the financial services industry. As a result, I wanted to get some feedback from people that I know and respect (any adjectives will fit here) and you're one of those people. You might be able to refer people to me if you like what we do. You can also give me your opinion and ask a lot of questions. You'll help me out, won't you?

(WFA) "Sure."

This Tuesday at 7:30 pm and Saturday at 10:00 am we are having overviews that tell our company story and explain exactly what we do. I would like you to attend one of these overviews. Do you have your calendar in front of you? (WFA)

If you could dress sharp (suit & tie) I'd appreciate it. It is important to me that I impress my leader,_____. Sound good?

(WFA) "Sure."

_____, this will also give us a chance to get together, so as long as we are, let's use my gas. I'll pick you up and you can tell me what you think on the way home.

(SAY "THANK YOU" & HANG UP!!! YOU ARE DONE!)

Top 25 List Script (One-on-One appointment)

Hi_____, this is_____. How have you been? (Brief small talk)

The reason I'm calling is because I'm in the process of possibly making a career change into the financial services industry. As a result, I wanted to get some feedback from people that I know and respect (any adjectives will fit here) and you're one of those people. You might be able to refer people to me if you like what we do. You can also give me your opinion and ask a lot of questions. You'll help me out, won't you?

(WFA)

I'd love to tell you our company story and explain exactly what I'm doing. By the way, as part of my certification, the company suggests I bring along an experienced associate to answer questions. Don't worry, you' won't be expected to buy anything. So, can I pop by tonight or would tomorrow night be better? (WFA)

(SAY "THANK YOU" & HANG UP!!! YOU ARE DONE!)

Leader “Top 25 List” Call

Hello _____, this is _____ (Leader’s name) with Titan
Ins Financial Solns., _____ (Recruit’s name) had asked me to give you a call.

Did I catch you at a good time? (WFA)

Great. The reason I’m calling is because _____ (Recruit’s name) just started with us
recently and we were reviewing his / her business plan. He / she told me you are someone that
he / she knows and respects (any adjectives will fit here). _____ (Recruit’s name) also
mentioned that your opinion means a great deal to him / her. I wanted to give you the opportunity
to hear our company story and learn exactly what we do. This Wednesday at 7:30 pm and
Saturday at 10:00 am, we are having overviews that tell our company story and explain exactly
what _____ (Recruit’s name) is doing with us. You might be able to refer
some people to _____ if you like what we do.

Do you have a calendar in front of you? (WFA) Which
time slot would fit your schedule best? (WFA)

If you could dress business professional I’d appreciate it. Sound good?

Wonderful! I look forward to meeting you in person.

Leader Follow-Up Call: Referral Recruiting Call

Hello _____, this is _____ (Leader's name) with Titan Ins & Financial Solns., Inc. _____ had asked me to give you a call.

Did I catch you at a good time? (WFA)

Great. Let me tell you the reason I am calling. _____ (Recruit's name) started with us recently and while reviewing his / her business plan, he / she told me you were the best/most (Use the S.T.E.A.M. method here*) person he / she knows; and coming from _____ (new recruit's name) I think that is quite a compliment. Don't you agree? (WFA)

_____, we are in the financial services industry. Our firm is looking to open new offices in the area in the next few years. We are looking for new talent to train and develop into potential leadership to help us do that. Now I don't know whether there will be an interest on your part, or, for that matter, on our part. But from everything _____ (recruit's name) has told me about you, I think it makes sense that you and I meet, don't you agree?

Do you have a calendar in front of you? (WFA)

(Invite to the BPM)

This Wednesday at 6:30 pm and Saturday at 09:30 am, we are having overviews that tell our company story and explain exactly what we do. Which time slot would fit your schedule best? (WFA) If you could dress business professional I'd appreciate it. Sound good? (WFA)

Can I count on you being there or do you need a confirmation call? (WFA)

Great, I will see you then!

(Or invite for a one-on-one)

I'm available (give two optional times, e.g. Wednesday night at 6 or Thursday afternoon at 2).

Which of those would be better for you, _____? (WFA)

Great, I will see you then!

* The S.T.E.A.M. method is a means of generating referrals by prompting your prospect with key words. "Who do you now who . . ." The letters stand for Sales, Teacher, Enthusiastic, Ambitious, and Money Motivated.

Top 25 Pre-Contact Script

Once you develop your Top 25 list and discuss it with your leader, give all of your Top 25 prospects a call to let them know they may be contacted. The following script is a good example of how the conversation should go.

Hello, _____ (Top 25 name). (Make Small Talk)

I wanted to let you know that I just started working part-time with a financial services marketing Company, Titan Insurance & Financial Solutions, I'm really excited about the company and what we do to help people. I'm currently going through a training program, but I'm hoping to go full-time with the company in the next six months. I'm working with a gentleman/woman who ... (edify Field Trainer). "I was hoping you could help me out. I gave (Field Trainer) your name and number as a reference. Can you do me a favor? He/She will probably be calling you in the next few days, and when he/she does, please take a moment to take the call. And if you miss the call, please give them a call back. It's really important to me to impress them.

Thanks. I need to go. Let's be sure and get together soon. Talk to you then.

Character Reference Call (Done by Leader) (5 minutes)

Hello _____ (reference), this is _____ (Leader) with Titan Financial Solutions. I am calling because _____ (new recruit's name) has given me your name as a character reference. Do you have a few minutes to answer some questions? (WFA)

How long have you known _____ (recruit's name)? (WFA)

In what capacity have you known _____ (recruit's name)? (WFA)

If you owned your own business, would _____ (recruit's name) be someone that you would want to hire and why? (WFA)

Obviously from our name, we are in the financial services industry and _____ (new recruit's name) will be involved in helping people understand their financial situations and showing them how to manage debt and build assets for retirement. Is there any reason why you would not recommend _____ (new recruit's name)? (WFA)

Also, this position requires integrity and caring about people. Do you feel _____ (new recruit's name) has these traits? (WFA)

Lastly, I don't know if he / she will call you or not, but as part of obtaining his / her training, he / she will be involved in watching 5-10 "live" presentations. Our firm believes that an hour in the "real world" is worth 10 hours in the classroom. If he / she does call you, would he / she have enough credibility with you that you would help him / her complete his / her training? (WFA)

Is there anything else you would like to add about _____ (recruit's name)? (WFA)

Thank you. I feel very confident about _____ (recruit's name) because of your responses.

Help me with my TRAINING

Hi, _____. I wanted to let you know that I just started working part-time with a financial services marketing Company, Titan Insurance & Financial Solutions. I'm really excited about the company and what we do to help people. I'm in training and I am in the certification phase already! I have to watch at least five training presentations as part of my certification process. I'm trying to get it done this week. Would you help me out by being available in the next couple days for one of these sessions?

Thanks a lot! My field trainer and I look forward to seeing you _____ (date and time). Thanks again!

OR (if they hesitate)

I understand you are busy and that time is very valuable to you. The last thing I want to do is waste your time or mine. The worst thing that could happen from getting together is that you will learn financial concepts that will educate you so that you will never be taken advantage of regarding your finances. And, that could be worth a substantial amount to your family over the next 10 to 30 years. Don't you agree? (WFA)

Great! So would you help me out by being available in the next couple days for one of these sessions? (WFA)

Thanks a lot! My field trainer and I look forward to seeing you _____ (date and time). Thanks again!

FREQUENTLY ASKED QUESTIONS

WHAT IS IT ABOUT?

It will not take too much of your time, it's about 30 minutes and it would show you what we do. Maybe down the road, if you feel comfortable you can refer me to your family and friends. If nothing else, I just need to get my training out of the way. What is day is best for you?

WHAT IS IT? WHAT DO YOU DO AND WHAT'S THE COMPANY?

The name of the company is Titan Insurance & Financial Solutions. We are in the Financial field. We work with companies like Nationwide, Prudential, Vanguard, American Funds, Transamerica, One America, Allianz and Columbus Life.

We do a lot of the marketing for these companies. I'm sure you're familiar with companies like that right? I know you'll have some questions, so when we get together we will get into that.

So what works better for you _____ or _____?

You can also visit our site at tifinancials.com

YES, OF COURSE.

Great, we are an independent broker and we do a lot of marketing with those companies. I can tell you more when we sit down and talk more about it. What is your schedule like?

WHAT EXACTLY DO YOU DO?

*Basically we teach people how to save money, minimize taxes, and get in better financial shape, Everybody wants to do that right? So what works better for you _____ or _____?

*Are you familiar with Meryl Lynch Charles Schwab and Morgan Stanley? We are very similar. The primary difference between us is the people we serve. They talk primarily to upper income families, we serve all families , especially middle income, where the help is most needed. Do you see the value in that? Great! What works better for you? Tuesday or Thursday?

*We help families to be financially independent and debt free. We help them make informed financial decisions so they can save more money for their loved ones.

I ALREADY HEARD OF WFG, PFA and PRIMERICA

Ok, great. Have you sat down with anyone? We are a different company and are very hands on. All I need is help with my training and your opinion of how I am doing.

I HEARD NEGATIVE THINGS ABOUT THE COMPANIES AND INDUSTRY.

Oh really? What kind of things? (WFA)

Hey _____ I know how you FEEL, I FELT the same way when I heard some of those things, but what I FOUND out by doing my own research and there are many companies that are out there with different goals and business structures, what I like about **Titans** is that the company does great things to help people, and I'm learning a lot of advanced financial concepts and they have the most efficient tools and wide array of products and services to assist me and my clients with achieving their goals.

I'd really appreciate your help with my training to get checked off on some of my compliance and show you why I'm so excited. Could you help me out? *(I'd really appreciate it; it would mean a lot to me.)*

Great, what works better for you, _____ or _____?

IS THIS ONE OF THOSE PYRAMID/ SCAMS THINGS?

What do you mean? (WFA)

Do you think companies like Nationwide, Allianz, Vanguard, Prudential, Transamerica, T Rowe Price, Metlife, American Funds would be in business with us if we were "one of those things?"

- OR - Do you think the State and Dept of Insurance would give us a license if we were one of those? "No"

We are highly regulated by state and federal government agencies.

So then obviously we're not illegal. So what works better for you _____ or _____?

I'VE ALREADY SAT DOWN WITH SOMETHING SIMILAR TO YOUR COMPANY. I ALREADY KNOW WHAT YOU GUYS DO.

(a) Perfect! I'm not sure who you saw it from or how long ago it was, and I understand if it's not for you, but I was hoping you would help me out with my training anyway. Could you help me out? What works better for you? Tuesday or Thursday? *(I'd really appreciate it; it would mean a lot to me)*

(b) So are you a client or are you working with our company? (wait for answer) Perfect! Like I said all I really want to do is get your help with my training and your opinion on what I'm doing. So what works better for you?

(c) A lot of people we've been able to help out had seen other presentations from other companies before ours. Typically, what they find is that we share additional information that they hadn't seen before and in many cases we were able to help them out in a major way. We're all independent brokers; we all specialize in different areas, and have different areas of expertise. Based on the fact that you haven't seen our approach and perspective I still think we should get together, does that make sense?

What works best for you _____ or _____?

"I'M NOT INTERESTED".

I can understand that.

*Are you financially independent?

*Are you completely DEBT FREE?

*Do you know how to make your money make more money? Or do you always work hard for the money?

Why don't we get together over a cup of coffee and just explore this and from there we can determine if it even makes sense to get together again. Fair enough? Great! What's better for you.. Tuesday or Thursday?

*Oh, that's fine _____. I just want to sit down with you, show you what I'm doing, get your opinion and feedback and if it makes sense, you could send some people my way. It would really help me out, could you do that for me?

If they persist with questions: Those are all great questions! When we get together we'll answer all of these for you. What works better for you _____ or _____?

"I'M TOO BUSY..."

FEEL, FELT, FOUND..

I know exactly how you **FEEL**. I **FELT** the exact same way when I got started a year ago...But here's what I **FOUND** out that by just investing 5-6 hours a week to start in the business, it made a huge difference for me. Why don't we get together to explore it further? Sounds good? What's your schedule like this week? Tuesday or Thursday? Am? Or Pm? 10 am or 12 pm? Ok Ill see you on Thursday.

It will only take us 30-45 minutes, and I'd really appreciate your help. Would you mind doing that for me, would you help me out?

So what works better for you _____ or _____?

“I ALREADY HAVE A FINANCIAL ADVISOR..” OR “I’M GOOD..”

That’s great, I’m glad to hear that. All I want to do is get together with you (and _____), show you what I am doing, get your OPINION, and at the very least you could send some people my way. Could you help me out? So what works better for you _____ or _____?

That’s great. Then your questions then your questions will be even better. What works better for you? Tuesday or Thursday? 4 pm? Or 6 pm?

*Are you open to a complementary second opinion if we can put you in a better place than you are right now?

..IF THEY PERSIST WITH QUESTIONS

You know _____, I’m very new with the company, so I’m not the best person to answer those questions. But when we get together my trainer will be able to answer them. That will also be really good for my training. So what works better for you _____ Or _____?

“IS THIS PRIMERICA OR IS THIS WFG?”

No, it’s not. So when is a good time to get together for you? _____ Or _____?

“I NEED TO THINK IT OVER..”

I can appreciate that. What specific part of this do you need more clarity on?
I can appreciate that. What aren’t you comfortable with?

“I DON’T HAVE ANY EXPERIENCE IN FINANCIAL SERVICES”

That’s great! Neither did I. Are you open to learning a new trade if it could help you accomplish your financial goals? Great! What’s better for you? Tuesday or Thursday? 1030 am? Or 2 pm?

“I DON’T WANT TO BUY ANYTHING”

That’s great because I am not going to sell you anything that you don’t need or suitable for you. Are you open to learning more on how money works? Everyone needs that right? What works better for you? Tuesday ? or Thursday? 4pm or 6 pm?

*That’s great! I am not selling anything. Are you interested in increasing your financial education?

“I ALREADY HAVE A JOB..”

*That’s great! Are you open to a side project if the timing was right and won’t interfere in what you are currently doing? What’s better for your you? Tuesday or Thursday?

*That is great! Almost all of our partners have! How would you like to be your own boss? Have freedom of time and have a shot to an incredible business opportunity in the entire North America?

*That’s great! But do most of people’s dreams and goals get to be achieved in their jobs? Why don’t we get together over a cup of coffee and just explore this and from there we can determine if it even makes sense to get together again. Fair enough? Great! What’s better for you.. Tuesday or Thursday?

“I NEED TO TALK TO MY SPOUSE”

Yes , I think that would be a good idea. What time generally works for both of you? Weeknights? Or weekends?

ANY OTHER QUESTIONS, ALWAYS SAY..

Like I said I’m new, all I really want to do is get your help with my training and your opinion on what I’m doing. Can you do that for me? What works better for you?

PROCESS

Acknowledge
Ask a Question
Message
Book the Appointment
(Alternative Choices)

WAYS TO COMMUNICATE—

Content
Tone of your Voice
(Be Passionate, Energetic
and Excited)
Body Language

TIPS

- a. **FEEL FELT FOUND**
- b. What if I can show you a way...
- c. **F.O.R.M.** them and identify what is important to them and their dissatisfactions
- d. **HIT THEIR HOT** Buttons (what is important to them (children, family time), know their dissatisfactions and speak to their heart.
- e. When you open your mouth: 3 messages and languages:
 - 1. Language of **HELPING PEOPLE**
 - 2. Language of **HAVING A BETTER LIFE**
 - 3. Language of **BUILDING PEOPLE**

PROSPECTING AS YOU GO

So _____ (name if available)

How's it going for you?

How long have you been working here? (Wait for answer)

Is it something you see yourself doing long term?

The reason I'm asking is our company's expanding in the area and looking for some good people...

I noticed you are _____ and _____ (compliment on observable skills, e.g.: good with people, really outgoing, organized, good with numbers, in management, hardworking, etc.)

Before I go any further, let me ask you a question. Are you locked into what you're doing, or do you keep your options open for different careers? (Wait for answer)

If "Yes"

NEW ASSOCIATE

_____, I can't promise anything, but let me grab your number and I'll pass it on to one of our senior people to give you a call, what's the best number to reach you?

Experienced Associate:

_____, I can't promise you anything, but let me grab your number and I'll try and give you a call in a few days and we can talk more, what's the best number to reach you?

PROSPECTING FOR SPOUSES

So _____ (name if available) how long have you been working here? (Wait for answer) How's it going for you? (Wait for answer) Is it something you see yourself doing long term?

The reason I'm asking is my husband/wife's company is expanding in the area and looking for some good people...

I noticed you are _____ and _____ (compliment on observable skills, e.g.: good with people, really outgoing, organized, good with numbers, in management, hardworking, etc.)

Before I go any further, let me ask you a question. Are you locked into what you're doing or do you keep your options open for different careers? (Wait for answer)

If “Yes”

_____ (name if available), I can’t promise you anything, but I can give him/her your name and number and see if he/she has time to give you a call. What’s the best number to reach you?

If “What is it?”

I’m not the best person to answer those questions; all I know is that he/she loves it! _____

I can’t promise you anything, but I can give him/her your name and number and see if he/she has time to give you a call. What’s the best number to reach you?

PROSPECT FOR FOLLOW- UP CALL

Hey, _____ (prospect name), this is _____ calling. We met yesterday at XYZ Business.

(wait for acknowledgement) Ok, great!

So I’m just calling to find a time to get together. What works best for you, during the day or maybe right after work?

BUSINESS CARD CALL

Hi _____ (name on card), my name is _____. We haven’t met before, but I have your business card here in front of me. Do you still work at XYZ Corp? Great! So the reason I’m calling

_____ (name on card), is our company is expanding in the area and looking for some good people. We’ve had some success with people that have your type of skills / experience / background. I can’t promise you anything, but before I go into a bunch of detail, are you locked into what you’re are doing or do you keep your options open for different careers?

Great! So there are a few ways we can get together. You can come by my office during the day, or we actually have a career seminar this Wednesday night. Which would work better for you?

LEAVING A VOICE MESSAGE

Don't invite or ETHOR on a voicemail.

Hey _____ it's _____ calling. Hope you're doing great! Give me a shout when you get a minute 613-555-1212. Talk to you soon (don't ramble your phone number too fast, take your time to allow for that person to write your number as needed).