Make It Count!

Don't botch your first prospect meeting: act like a pro and you'll get the business.

This month, Senior Market Advisor *welcomes Lisa McGowen to our stable of top-flight columnists. Every month, Ms. McGowen will discuss subtle and obvious marketing concepts that will help you write more business in the senior market. As a past SMA cover girl and Society of Senior Market Professionals Hall of Fame nominee, Ms. McGowen's sales acumen is well-documented.*

If you're successful in the senior market, you understand that our industry is based on relationships. Client relationships. Professional relationships. Relationships that pave the way to more business. While you should never forget your role as a fiduciary, acknowledge that success goes beyond product and planning smarts.

To build successful relationships with seniors and your professional peers, you must convey your professionalism through your appearance. It's trite but true: you never get a second chance to make a first impression. Seniors practically invented that saying, so of course they believe it. People make important decisions based as much on a person's appearance as they do on their skills.

Etiquette Opens Doors

Supreme Court justice Clarence Thomas once defined etiquette this way, "Good manners will open doors that the best education cannot." Unless you are an avid devotee of Martha Stewart (her manners... not her stock trading philosophy) or Emily Post, you need to practice proper etiquette for face-to-face client meetings and professional networking opportunities. If you're attending or hosting a networking event, understand proper orders of introduction, the type of dress that's acceptable for the occasion and how much you should really be drinking if you plan to network. Remember, you want these professionals to refer their clients to you and you want the seniors to trust you.

Winning First Impression Tips

The auto zone. When arriving at the client's home, have a neat and clean car. Coffee cups or drink cans should not fall out when you open the door in a prospect's driveway. As soon as you arrive, get out of the car and go to the door. Don't rifle through paperwork or linger in the car returning phone calls on your cell phone. You want the client to feel the importance of this meeting.

Neat and tidy. Your clothes should be pressed and crisp. You don't want to appear like you just threw something on for an incidental meeting. Shoes should be clean and shined. Fresh breath, of course, is imperative. Your dress should be appropriate for the climate. Don't overdress with the intent to overpower or intimidate the client. If you are visiting with a farmer and his wife, don't show up in a suit and tie. This only serves to put the clients on the defensive. Our goal is to build a relationship and appear trustworthy. You will never go wrong if you dress conservatively.

Pre-introduction. When confirming an appointment, mail a bio sheet on yourself to the client before you go to their home. On this sheet you should include a picture of yourself. That way when you arrive, they are familiar with your face and know something about you. Use brochures or folders with your name on them, not just the company you represent. You want them to trust you as an insurance professional and know you represent only the best products on the market.

Keep it personal. We are accustomed to multi-tasking functions, electronically generated communication and mobile services. This is not the case with a lot of seniors. My grandmother is a sweet, ninety-something-year-old. When dealing with my senior clients, I remind myself to use the same common courtesy that I extend to her.

Do what you say. That can encompass anything from being on time for an appointment to promptly returning phone calls. You can have a 14-karat client base, but it will lose its luster if you not viewed as a credible professional who brings value to the relationship. Your etiquette is a precious commodity. Use it wisely.

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