



Top 100 sales and marketing ideas

BY COMPILED BY KATHRYN MAYER

From the December 2011 issue of Benefits Selling Magazine

1. Tell a story. People never forget stories.
2. Reach out to your prospect several times—agents often give up far too early.
3. Get involved in your local associations and interact with other brokers.
4. Consider a virtual office if you can't afford the space. You always appear more professional if you aren't working out of your home.
5. Don't take advances unless you have to, and if you do, change over to "as-earned" as quickly as possible.
6. Invest your first and second year profits back into your business.
7. Get a business plan. Keep it short and simple, but do one.
8. Market consistently and constantly.
9. Be responsibly confident and pragmatically persistent.
10. Be worthy of the trust your clients place in you
11. Listen first. Talk less.
12. Set targets. Measure results. Adjust your actions. Repeat.
13. Keep your sense of humor. It's the best life jacket you've got.
14. Read.
15. Know the language.
16. Do the research. Find out everything you can about who you're pitching.
17. When new products become available, pitch them.
18. Hand out your business card—anywhere and everywhere.
19. Volunteer. You can meet potential clients and get your name out there.

20. When the market changes, be the first to approach large employers. The more brokers present themselves as problem solvers, the more likely they are sign up new clients.
21. Consider locking in rates now.
22. Stay abreast of changes and talk them over with clients.
23. Hone your craft. Learn something. Attend a seminar or take a class.
24. Stack the odds in favor of the client's finances.
25. The best sources are referrals from clients and people you know.
26. Attend networking events...
27. ...But don't come home from them and fail to follow up. Connect immediately.
28. For just pennies per customer, you can distribute an e-mail newsletter that includes tips, advice and short items that entice consumers and leave them wanting more.
29. Reward a customer. It doesn't need to be too much—maybe a coupon, notice of a special event, helpful insights and advice, or news they can use—are all effective.
30. Be conversational.
31. Make the people working in HR your best friends.
32. Always stay current and relevant. Use economic, regulatory or industry changes as an opportunity to follow up with existing clients or prospects to help meet their needs.
33. Establish a unique value proposition. Figure out what makes you different from the competition and what value you bring to the table. Incorporate this into all of your sales and marketing materials.\
34. Take advantage of your benefit provider's marketing support whenever possible.
35. Invest in an iPad or other tablet technology to showcase your sales collateral.
36. Always ask for referrals from happy customers.
37. Sell your value and service, not price. If you get business by price, you'll also lose it on price.
38. Develop strong relationships with carrier partners. You need them as much as they need you.
39. Send your clients cards for holidays or their birthdays.
40. Be responsive. If you don't have answers, call with status or progress updates. Make communication constant but always valuable.
41. Always remember honesty is the best policy. No sale is worth losing your reputation over.
42. Don't be a "yes man." Say no when you have to and have a solid explanation for why.
43. Do not try to be all things to all people. Focus on your strengths and what you do best.

44. Provide customers with examples of how you've helped other clients solve their benefit solution problems.
45. Focus on what challenges and problems potential clients have and focus on selling your ability to solve them.
46. Make purchasing disability insurance a personal and emotional experience for the customer. Logic keeps the premiums paid after emotions create the sale.
47. Alert higher-income executives relying on long-term disability insurance about reverse discrimination. It can be easily remedied with individual disability income insurance layered on top of group LTD.
48. Adhere to the "one more" principal. Make one more phone call, schedule one more appointment and propose one more new idea. Taking one extra step a day can make a big difference.
49. Know a client's preferred communication style.
50. Own your own mistakes.
51. Smile.
52. Use questions to help your clients open up about their needs and concerns.
53. Embrace technology. People like it.
54. Always know your return on investment.
55. Do what you say you are going to do.
56. Hold a client event.
57. Have a good email signature. Include every piece of contact information you have.
58. Get on LinkedIn.
59. Host your own seminar.
60. Don't ever act like someone asked you a stupid question (even if they did).
61. Don't act like health care reform is the end. Know everything you can about it.
62. Learn to cross-sell.
63. Pay more attention to your business model and your business, and pay less attention to the economy.
64. Don't make dramatic changes. Work on the tactics already in front of you.
65. Be loyal. It counts.
66. Consider buying weaker competitors. Prices are low. Rolling their business into yours can add valuable employees and sales at bargain prices.

67. Be a social marketer.
68. Don't just be a social marketer. Although it's useful and cheap, you also need the credibility and marketing from other traditional publicity tools.
69. Don't be negative.
70. Make sure any online profile is 100 percent complete; otherwise you won't get ranked in social media searches.
71. Prepare for enrollment.
72. When selling more unfamiliar products such as life insurance, communicate the broader purpose.
73. Use methods employees like.
74. Consider communication to be a contact sport.
75. Offer a flexible schedule of enrollment methods, not only to newly eligible employees, but also to employees who may wish to begin to increase their participation.
76. Keep in mind what employees want.
77. Emphasize the important link between long-term care's financial benefit and retirement planning.
78. Stay in touch. Employers are looking for proactive support, so give it to them.
79. When devising a marketing message remember it's not what's in your mind that counts; it's what's in your prospect's mind.
80. Review your client list to determine how they found you. That's where you want to advertise.
81. Make goals about results, not activities. Results define accomplishments; activities define motion.
82. Set aside 10 percent to 15 percent of your marketing budget to tinker with new channels.
83. A full sales pipeline provides momentum. And momentum is needed to overcome setbacks when they come.
84. Watch the news. Read the paper. Know what's happening in this changing economy.
85. Know about medical procedures, conditions and prescriptions—know about clients' health care concerns.
86. Use online yellow pages.
87. Contact your clients just to check-in. Don't try to make a sale, just try to be of service.
88. When dealing with a client, start every conversation on the human level, deal with their issue, then exit on the human level.

89. Start thinking about employees/families within employer groups as your clients.
90. Think of software in terms of decision support, not content management.
91. Call center support—every surviving benefits firm need access to them.
92. Decide whether you're playing offense or defense relative to your competitive position.
93. Talk about wellness plans.
94. Do the grunt work. It's not unheard of for brokers to handle enrollment forms, open enrollment periods and other functions typically handled by a client's HR department.
95. Think old school: Depend on traditional forms of media such as newspapers and business journals for new prospects.
96. Present yourself as a person with a solution.
97. Market your affordability. Consider a discount for a new client.
98. Get published, get quoted or speak. That will enhance your credibility.
99. Join the Chamber of Commerce (it still works).
100. Don't be an admin nightmare. Cut a client's internal time – don't add to it.

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EMPLOYER DATA
COMPILED BY KATHY HAYES

100 TOP SALES AND MARKETING IDEAS

Use methods employees like. TELL A STORY. PEOPLE NEVER FORGET STORIES.
Stack the odds in favor of the client's finances. Get ahead of your best competitors and discuss with the business owner-agent to offer great aid for you early. Do not always use the word "benefits" in public. **Do the research.** Find out everything you can about who you're pitching. When dealing with a client, start with a conversation on the human level, not the financial one. **Be worthy of the trust your clients place in you.** Market consistently and consistently. Always get your return on investment. **Be conversational.** Focus on what challenges and problems potential clients have and focus on selling your ability to solve them. **Always know your return on investment.** When dealing with a marketing message, remember it's not about your product but about the client's problem. **Be loyal. It counts.** When dealing with a marketing message, remember it's not about your product but about the client's problem. **Learn to cross-sell.** Do the grunt work. It's not unheard of for brokers to handle enrollment forms, open enrollment periods and other functions typically handled by a client's HR department.

Be a social marketer. When your products become a client's preferred solution, **SMILE.** Stay ahead of change and talk from your own clients. **DON'T BE A "YES MAN."** Say no when you have to and have a solid explanation for why. **Own your own mistakes.** Make an error, own it, and move on. **KEEP YOUR SENSE OF HUMOR.** It's the best life jacket you've got. **Don't be negative.** Know the language. **Learn to cross-sell.** Do the grunt work. It's not unheard of for brokers to handle enrollment forms, open enrollment periods and other functions typically handled by a client's HR department.

LISTEN FIRST. TALK LESS. Make goals about results, not activities. **Keep in mind what employees want.** **Do what you say you are going to do.** **Don't be negative.** **Know the language.** **Learn to cross-sell.**

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