

# Mortgage Protection Lead Program

SHORELINE FINANCIAL GROUP

888-483-1963

# TOPICS

- Age old problem of prospecting
- Other industries solutions to prospecting
- How our program works
- Franchise Opportunity
- Why we charge for Leads
- The cost to run your business
- Average Agent production
- Testimonials

# Age old problem of prospecting

- The hardest thing in this business is to get yourself in front of 10-15 qualified prospects every week. In the business of selling life insurance you can be the best salesman, have the best product, or be the hardest working professional but unless you have people to see, it all amounts to nothing. We have over 30 years of experience in helping agents get in front of new qualified prospects and making more insurance sales. Whether you are brand new and trying to build a book of business, or a seasoned veteran looking to add clients to your existing book of business, we have a proven lead program that will get you in front of people who are requesting to see you.

# Other industries solutions to prospecting

- Many industries rely on yellow page advertising, commercials and newspaper advertisements. This is very expensive, but is a must for other industries. **Example:** I have an acquaintance who owns a paving company and spends over \$2,000 a month in numerous yellow page ads. Although you may think this is a lot for the yellow pages, it is a must for his business. People respond to his business from these ads. They put him in front of new prospects to quote driveways and eventually make sales
- As a life insurance agent, no matter how big your ad is in the yellow pages or how great your product is, no one is going to call your office asking to buy life insurance. You need to generate a way to constantly get in front of new prospects every week.

# How our program works

- We mail to all people in your area who have just obtained a new loan or refinanced. We offer them the opportunity to protect their loan for their family from death or disability. If they are interested then they complete the card and return to our office. This card will have their DOB, whether or not they smoke and their contact phone numbers with the best time to contact them. The day we receive the card we fax it to you. You will have their response within 2-3 days from the time they completed it. You could receive leads 3-5 times a week right out of the envelope. From here you call the prospect with our proven lead phone script and book an apt to protect their mortgage with some of the industries most competitive products. The rest is up to you.

# Franchise opportunity

Most agents treat this lead program as a franchise opportunity in an industry that they already have some experience. Use our experience and knowledge in this market place as a proven guide for success. We will give you the tools necessary to duplicate our program. Once you sign up with SFG we will give three 1 hour training sessions on top of the ongoing support that we provide.

The three sessions will cover:

1. Telephoning and making the appointment.
2. Product Knowledge
3. Closing the sale.

You can make your franchise as large or small as you want. You have the opportunity to grow into other territories and recruit other agents into joining your franchise. And of course your area is protected from our recruiting other agents. At SFG we are looking long term to build business partnering relationships with career agents. We want to be a good partner to you and our position regarding the leads is to perform for you. To lay a track for you to a six figure plus income, as we know our success is tied to yours.

# Why we charge for leads...

- In our industry, leads of the quality we have can be \$42 to \$60 each and extremely difficult to get on a regular basis. Companies that offer agents free leads generally pay very low commission or provide old leads that have been recycled many times. These things, collectively, end in agent failure. No one really cares; they just continue to bring in more people.
- Trying to get leads on your own can be even more difficult. Purchasing leads through a lead vendor, it is obvious they are in the 'lead for profit' business. We are not. At SFG we are looking long term to build business partnering relationships with career agents. To do this, we know we have to be better and we have a self-imposed mandate to overcome these obstacles.
- At SFG, we have a lead that costs \$535.00 per thousand to generate, available to you at \$535.00 per thousand. How do we do this? Our profits, like yours, come from sales, not from the cost of doing business. Secondly, we drop mailers to fill your order, not to build stock. We recognize that leads are time sensitive. When the card is sent in, the consumer is in the market and we must react quickly. With our system you get leads the same day we get them via fax or e-fax. You could get leads 3 to 5 times a week, right out of the envelope.

# The cost to run your business.

Just like in the example of the paver, we do need to spend money to get in front of prospects. Think of your credit card as financing a business, as business is written and paid, pay down your credit card. To get started with your “franchise” we ask that you purchase commit to a minimum of 1000 mailers(\$535.00) to test us out. Once you are satisfied let us know how many leads you would like to work a week and we will put out mailers to fulfill your order. Average agent mails 500 to 750 a week once they are in the program.

## **\*Bonus Program to help agents with marketing costs :**

For every \$100.00 of placed business we will give you \$5.00 credit towards your next order. That means for only 1 placed case of \$1,000 you will have earned \$50.00 towards your next order of leads. Also Starting April 1<sup>st</sup> Mutual of Omaha will give an extra \$2.00 for every \$100.00 of placed business with their new Term Life Express/Complete product exclusively through Shoreline Financial Group. That's \$7.00 for every \$100.00 of placed business. For that 1 \$1,000 placed case you now get \$70.00 towards your next mailer. You can see how this adds up fast.

# Average Agent

- We have agents who work 250 mailers a week to 1000 mailers a week depending on how much money they want to make. The average agent works 600 mailers a week.
- Some conservative sample numbers of leads to appointments to sales:  
Conservative numbers for brand new agent in the program:

1 out of 3 leads is an appointment

2 out of 3 appointments is a sale.

So 10 leads would generate approx. 3-4 appts. and 2-3 sales.

The nation wide average of a sale form an appointment is \$900 of annualized premium.

**Thus generating \$1,800 – \$2,700 of premium a week**

- Some sample numbers of an experienced agent in the program:

1 out of 2 leads is an appointment

4 out of 5 appointments is a sale

So 10 leads would generate approx. 5-6 appts. and 3 -5 sales a week.

The nationwide average of a sale for appointments is still \$900 of annualized premium

**Thus generating \$2,700 – \$4,500 of premium a week**

# Testimonials

- Bill P – Rhode Island

“I have been associated with SFG for over 5 years and am very happy with the exceptional service and leads they provide for me and my agents. They have developed relationships with some of the industries most competitive carries and provide me with some of highest commissions, which ultimately helped me to recruit and grow my agency to over 10 states. I have looked all around at every opportunity and SFG is truly the best.

- Robert S – Springfield, Massachusetts

“I have been associated with the Shoreline Financial Group for the past three years and have taken advantage of their current leads program. The leads have enabled me to enlarge the number of my sales contacts and grow my personal business. Because the leads put me in front of genuinely interested individuals, I can introduce many more people to the products and options that meet their needs. I hope to continue with this relationship.”

- Don R – Florida

“I want to commend Shoreline Financial for their commitment to their agents and their knowledge of the industry. I started with Shoreline as an independent agent and grew to become an agency with several agents. Chris and Al have been flexible and responsive to our needs. They have provided important information and product knowledge that has helped to increase our business.”

- Ashley H – Worcester, Ma

“I am writing to you in regards to your lead program and my participation with it for the last 3 years. When I first began in October of 2004, I was properly skeptical that this opportunity would pan out as explained. My time in the insurance industry was short and I hoped that I had made a wise choice in going with your agency instead of one of the big insurance companies as a captured agent. I can only say that my choice at the time was and continues to be a "winner". I have been blessed to receive many types of potential client mortgage protection leads, which have resulted in ample opportunities to close real business that has helped my clients and has also provided a consistent income for me. Although the initial connections have always been about mortgage protection, I continue to see these first sales turn into sales of other products and services as the relationship with the client broadens. Most people would ask what are the pitfalls to this program? Well, the major drawback is you actually have to WORK!! I remember your words to me at the beginning, " treat each lead as if it were gold". You were right then, and it is no different now. Sure, as in every sales job there is rejection and disappointment, but that is more than made up by the ability to really move towards the adage of the old sw rule. Some will, some won't, so what, NEXT!! With this program I have always had a next person to call who has chosen to connect because they may want what I have to offer.

Thanks again to you and your father for putting your trust in me as a "newbie". May you find others like me who are eager to work the system and believe that their success is derived from a partnership of quality leads that turn into closed business. God bless you, Chris

# In Summary

## 10 Reasons to do Business with SFG

- Freshest leads
- Exclusive leads
- Protected territories
- Unlimited income potential
- Management opportunities / “Franchise opportunity”
- Highest commissions at lead cost
- Greatest products to represent
- Nationally recognized agency
- We know our success is tied to yours and will strive to support you every step of the way.