Referrals & Prospecting 101

“You can’t win in Primerica unless you master the art of getting and working referrals.” - Art Williams
1. New recruit’s natural market.
   • The best way to build your business.
   • 90% of business should come from this system.
   • Sell the opportunity.
   • Everyone needs extra income.
   • Greatest part-time opportunity in America.
   • Recruit the natural market.
   • Your new recruit’s, new recruit is the most important thing.
   • Don’t let your new recruit ruin his natural market by talking too much.
   • If you become an expert in working referrals, you will never cold call or have to talk to strangers.
   • Best Friends of best friends are always the best recruits.
   • Married, kids, home, job, checking account, 25-45.
2. 2 ways to contact the natural market…

• Best Friends – New recruit calls his best friends and sets appointments.
• Your “Happy clients” call ahead to their friends to let them know that you will be calling. Or they just set the appointment for you.
• You should recruit 25%-50% of your clients.
• Friends of happy clients are great prospects.
• Remember the field train 7-10 wide and 4 deep for your new recruit to lock them in.

3. How do I ask for a referral?

• Resell the greatness of what you just did. Make them feel good again.
• Ask questions: Do you understand? Do you feel good? Do you have any questions?
• Would you be embarrassed to recommend my service to your closest friends if I could do the same?
4. Prospecting with the FORM method.

- Objectives: Warm up a cold market by turning them into friends.
- It’s simple. When you meet someone new, talk to them about FOUR things that apply to everyone:
  - Family
  - Occupation
  - Recreation
  - Money
- Helps you break the ice. Helps you make friends.
- For example: “Do you have a family, Joe?”
  - “Yes, I have 2 boys and 1 girl.”
- That tells you that the prospect is in the right market.
- Or “No, I am not married and no kids”
- Tells you that this prospect is in the wrong market.
5. Be a professional FRIEND MAKER.

- The idea behind the FORM method is meeting new people and making new friends. The best part about this method of recruiting is that it is natural. Instead of going around cold calling, you recruit by building friendships with the people you meet everyday. It’s the idea of RECRUITING AS A LIFESTYLE. It’s easy and enjoyable!

- Recruiting is an all the time thing.

- Supermarket, Clothing store, dry cleaners, with service people. (plumbers, etc.)

- Get to know people as individuals. If you have ever made a friend before, then you know how to prospect.

- Really be interested in people. Listen to them. You will make more friends in an afternoon being interested in other people than you will make in a year trying to get people interested in you!

- The secret:

- Eye contact, firm hand shake, talk one on one & be sincere.

- JUST MAKE FRIENDS!
6. Other ways to prospect.

• Keep a client list.
• If you hit a dry spell, go back to your clients for help.
• Recruit your clients. Timing is everything. The client not interested 6 months ago could be ready now.
• Get more referrals. Satisfied clients give the best referrals. Your clients may have made new friends over the last year.
• Service your clients. The family may now need additional coverage. They may now need a SMART loan. Do they now need to start investing? Your clients will appreciate you checking in and saying hi. It also gives our company a good image.
• Lunchtime prospecting.
• Call your recruit and tell them that you are treating them to lunch. Tell them to bring a couple of people that might be interested in the opportunity. Get to OPP night. Sell the dream!
7. Centers of Influence.

- Many people have done well with this indirect approach.
- Approach people that are respected and influential in the community and ask for referrals.
- Example: “I am new to this area and I need your help. My company has a great business opportunity to offer. We need honest hard-working people to train for management positions. How can I go about finding good people? Who do you know?
- Business owners – Group presentations.
- Ministers or pastors – Group presentations.
- Your partners warm market.
- People in “like occupations” – Teachers talk to teachers, etc.
- Pick up business cards everyday. Always on the lookout.
EXTRA TIPS:

Deeply Visualize and Believe that great things always happen to you. Believe you are a Great Friend maker!
Prospect everyday.
People see the truth in your eyes.
Don’t be wishy, washy.
Tell the truth.
Don’t OVERSELL the opportunity.
Don’t beg anyone to join.
Listen to people. They will give you wonderful clues.
Always aim for the recruit. Worst case get the sale.
Ask great questions.
Be excited and passionate!
Work the numbers. Recruit in bunches.
Get them in school together.
Use STEAM.
Repeat the process often.