


# Effective Selling By Phone



CHRISTOPHER WESTFALL

# 7 Steps to Effective Phone Sales

1. Lead Generation
  2. Qualifying Early
  3. Building Credibility
  4. E-App Submission
  5. Effective Follow-up & Systematic Referrals
  6. Rate Increase Mgmt / Client Retention
  7. Scaling Up
- 

# Trend..

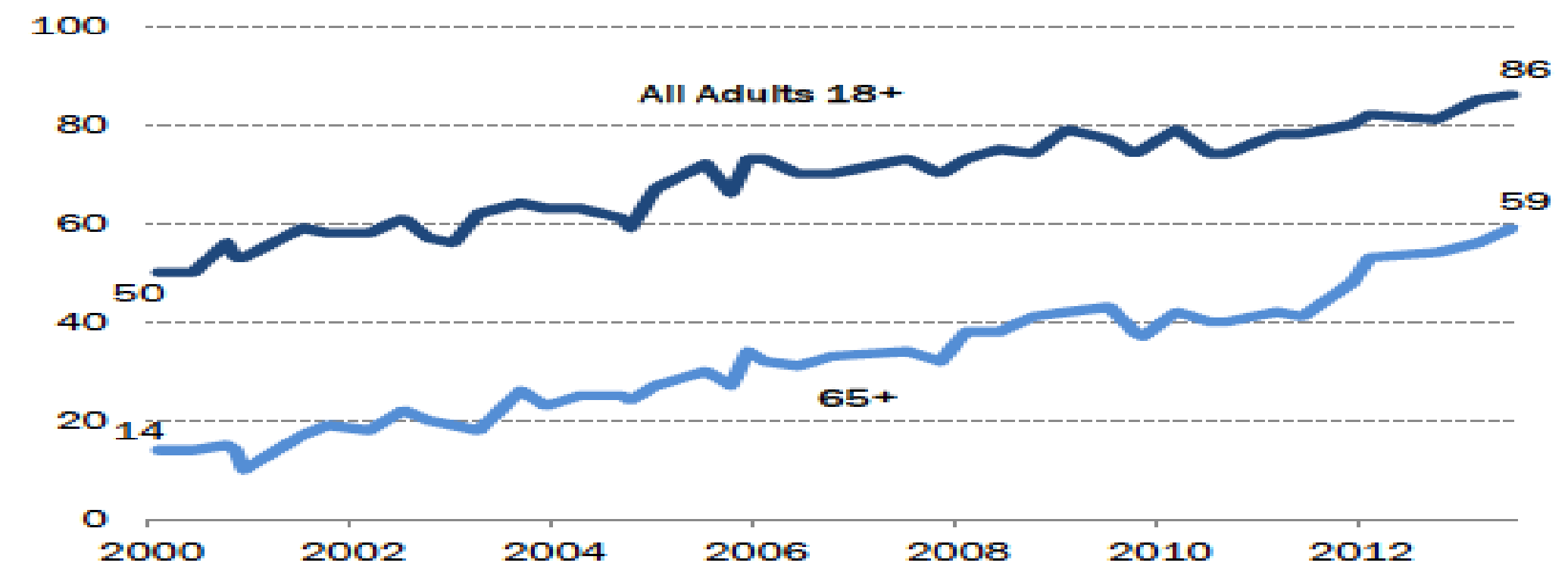
- ▶ Fully 87% of seniors with a college degree go online
- ▶ 6 in 10 seniors, overall average—59%—report being online
- ▶ In May 2008 = 35%.



<http://www.pewinternet.org/2014/04/03/older-adults-and-technology-use/>

# Internet adoption over time, seniors vs. all adults

% of seniors/all adults who go online, 2000-2013

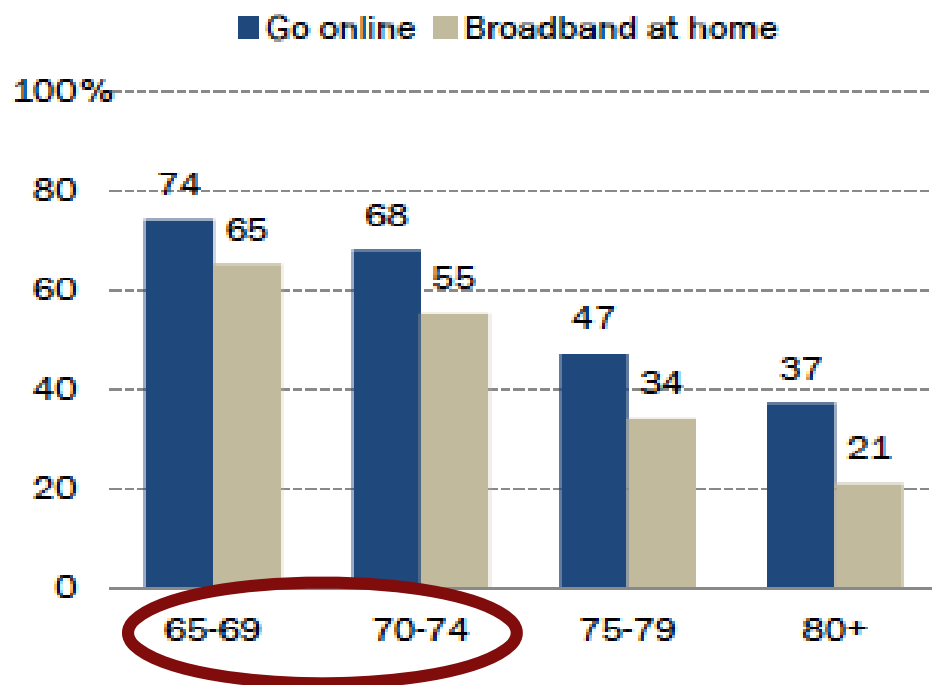


Pew Research Center's Internet Project tracking surveys.

PEW RESEARCH CENTER

## Among seniors, internet and broadband use drop off around age 75

% within each age group who ...



Pew Research Center's Internet Project July 18-September 30, 2013 tracking survey.

PEW RESEARCH CENTER



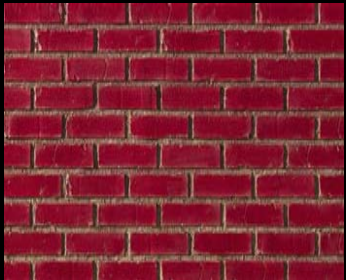


# Trust

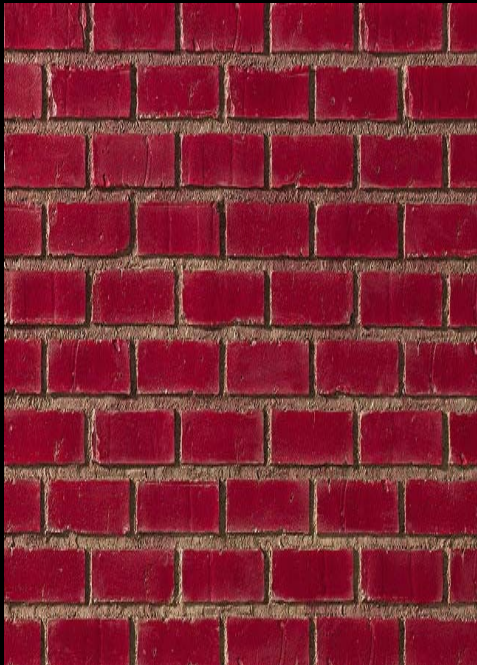




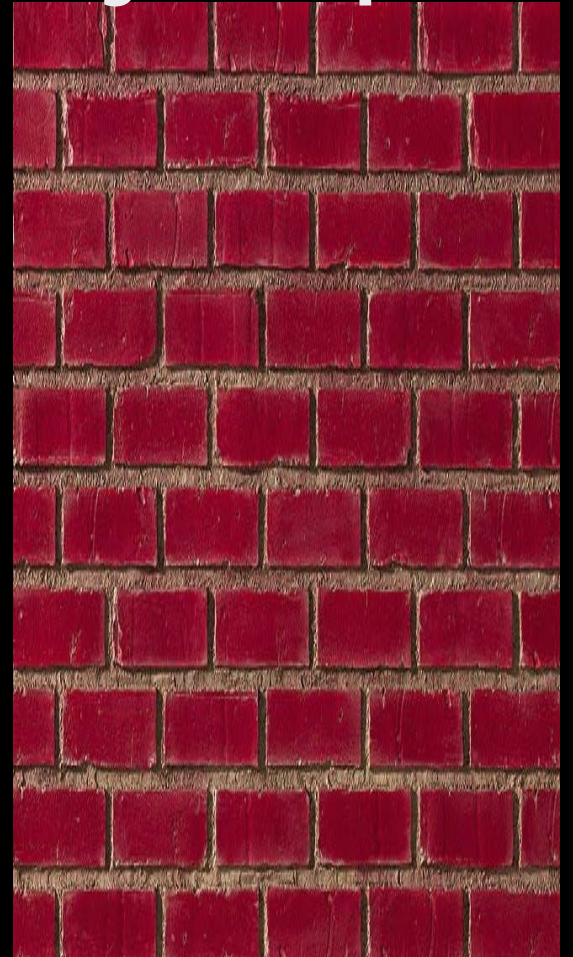
No Problem



Medium



Very Skeptical

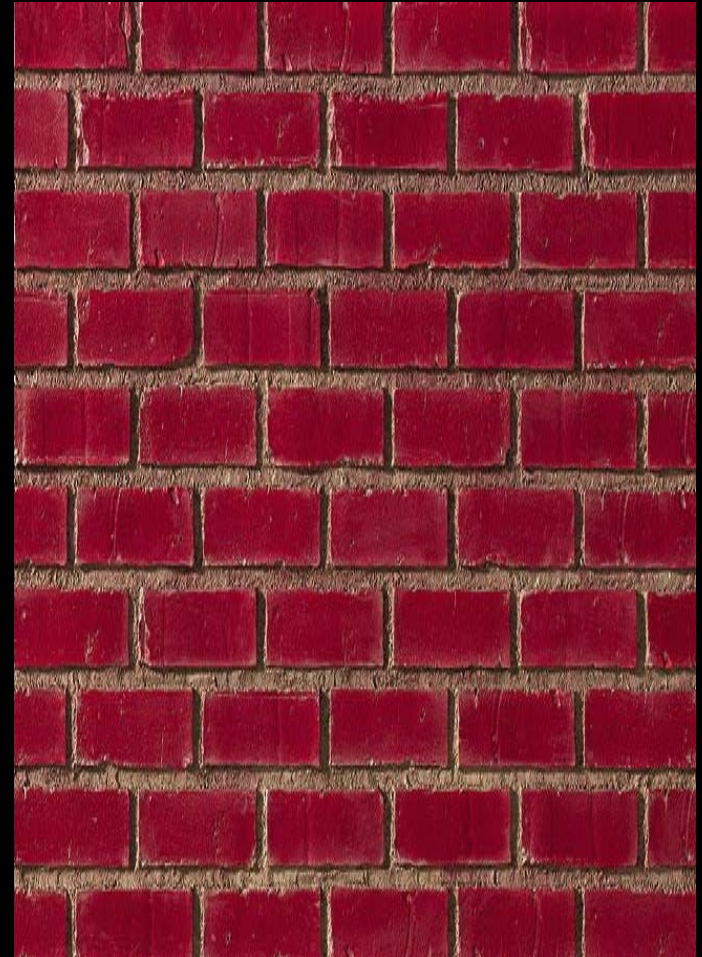
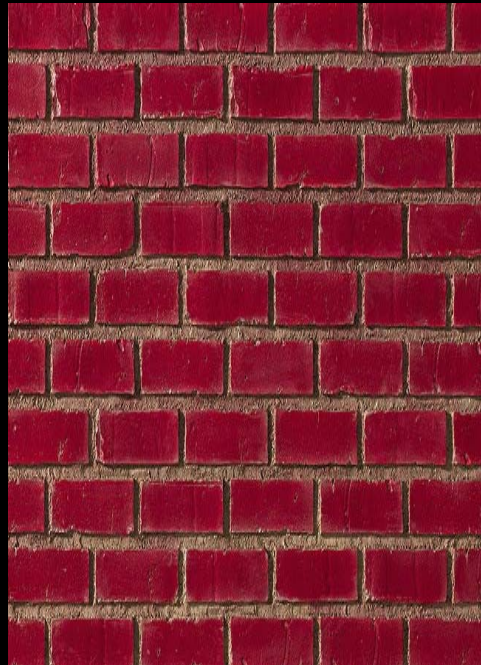
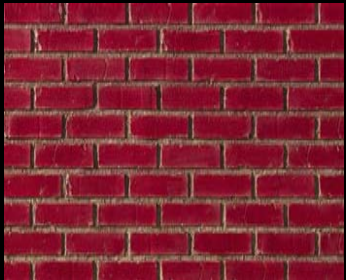




Camera + Credibility + License +  
Quote + MYGB = Application

Show  
Quotes+MYGB=App

Immediate Sale





## Steps:

### 1. Get them Online

- A) Get Code from Screen Share Service
- B) E-mail Code (with template)
- C) Have them go to your site
- D) Have them go to screen share company's site

## Steps:

### 2. Credibility Piece

A) Why?

B) Who are you?

C) What do you do?

# Christopher L. Westfall





# Background...

## Law Enforcement Career



At age 19 on Daytona Beach, FL



# Background...

## Law Enforcement Career





# Family...





# My Motivations...



Hannah

# My Motivations...




Casey




# Active Insurance Licenses

- Alabama
- Arkansas
- Colorado
- Florida
- Georgia
- Idaho
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maryland
- Michigan
- Mississippi
- North Carolina
- New Mexico
- Ohio
- Pennsylvania
- South Carolina
- South Dakota
- Texas
- Utah
- Virginia
- West Virginia

**Licensed since 1995... 19 years!**



	<p>“Christopher saved me over \$500 per year on the same Medicare Supplement plan but with a different company. There was no change in my benefits, whatsoever. Just savings!”</p> <p>Pat G., Palatka, FL</p>
	<p>“I was told I would be saving money, but I wanted to see it in black and white. Once I did, I went ahead with the application and everything was as Christopher said it would be. I’m now saving over \$800 from my old plan – with the same benefits.”</p> <p>Walter H., Wallhalla, SC</p>
	<p>“I did my homework and checked out Christopher’s license with the Department of Insurance in my state. He is the real deal and then he was able to save me over \$350 in our first year working together!”</p> <p>Lois H., Big Rapids, MI</p>

	<p>“Christopher is a no non-sense, helpful agent that shows his loyalty to me, the client, instead of the insurance company. We have been together for years and I will continue to go with him because he always finds me the best deal for my money.”</p> <p>Richard L., Harrison, AR</p>
	<p>“We were happy with our old plan, until we found out we were paying over \$1,000 per year more than we should have been. The old plan paid all of the bills like they were supposed to, but so does the new plan, now that we’ve switched. Same plan, much less money. Thank you, Christopher!”</p> <p>The O'Shea's, Monroe, NC</p>
	<p>“Having someone I can trust, as my insurance agent, is very important to me. I always get good advice and I know I have the right plan because Christopher has taken good care of me.”</p> <p>Mary Ann R., Florence, MS</p>

**Easy to Reach!**

**Christopher Westfall**



**1-800-729-9590**

E-Mail: [christopher@medicarebyphone.com](mailto:christopher@medicarebyphone.com)





...on to rates and E-Application

**MEDICARE**



**HEALTH INSURANCE**

**1-800-MEDICARE (1-800-633-4227)**

NAME OF BENEFICIARY

**JOHN DOE**

MEDICARE CLAIM NUMBER

**000-00-0000-A**

SEX

**MALE**

IS ENTITLED TO

EFFECTIVE DATE

**HOSPITAL (PART A) 01-01-2007**

**MEDICAL (PART B) 01-01-2007**

SIGN

HERE



\_\_\_\_\_

Sample Name \_\_\_\_\_ 101  
Sample Address \_\_\_\_\_  
Date \_\_\_\_\_  
Pay to the order of \_\_\_\_\_  
DOLLARS   
Memo \_\_\_\_\_  
⑆55555555⑆ ⑆55555555⑆ 0000

Routing/Transit Number      Account Number

**EXAMPLE**

## Standardized Medicare Supplement Plans

A	B	C	D	F	F*	G	K	L	M	N
Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance*		Basic, Including 100% Part B Coinsurance	Hospitalization and Preventive Care Paid at 100%; Other Basic Benefits paid at 50%	Hospitalization and Preventive Care Paid at 100%; Other Basic Benefits Paid at 75%	Basic, Including 100% Part B Coinsurance	Basic, Including 100% Part B Coinsurance, Except Up to \$20 Copayment for Office Visit, and up to \$50 Copayment for ER Visit
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance		Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible						
				Part B Excess (100%)		Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
							Out-of-Pocket Limit[ \$4,800]; Paid at 100% After Reached	Out-of-Pocket Limit [ \$2,400]; Paid At 100% After Reached		

\* Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year [\$2,110] deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed [\$2,110]. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.



State of Tennessee

Department of

Commerce and Insurance

8863529

License No: 1032753

NPN: 596926

**CHRISTOPHER L. WESTFALL**

This is to certify that all requirements of the State of Tennessee have been met.

**LICENSE TYPE**

**LINES OF AUTHORITY**

**LICENSE  
EXPIRATION  
DATE**

INSURANCE PRODUCER

Life  
Accident & Health

12/31/2015

This insurance license shall remain in effect until the expiration date unless suspended, revoked or forfeited. The insurance producer must complete continuing education, renew the license and pay fees.



IN-1313

Department of  
Commerce and Insurance



ARIZONA INSURANCE LICENSE

as of  
November 7, 2012

**WESTFALL, CHRISTOPHER L**

Current Status: **ACTIVE**  
AZ License #: 1004544  
Residency: Non-Resident  
Business Address: 3312 HEATH DRIVE  
City, State, ZIP: DELTONA, FL 32725  
Business Phone: (386) 873-1129

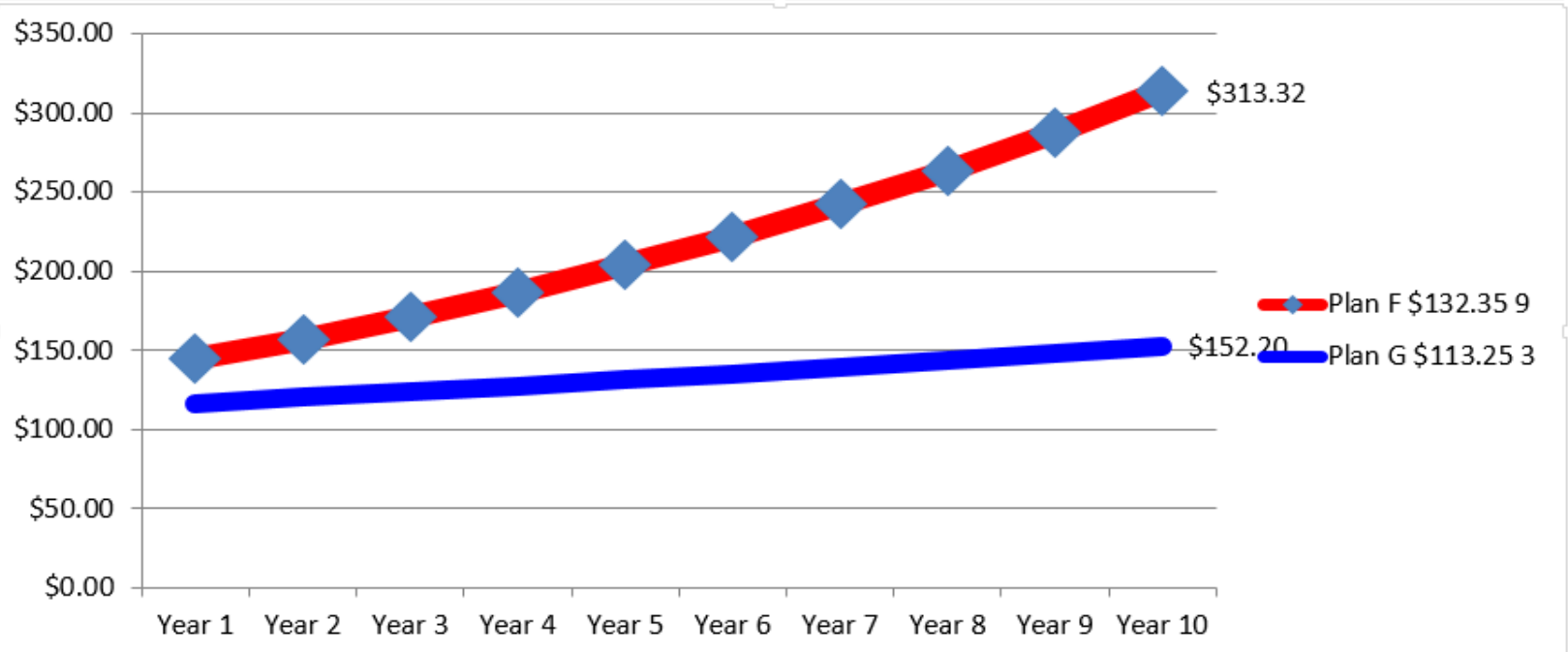
Authority	First Issued	Last Renewed	Expires
ACCIDENT/HEALTH PRODUCER	Oct 14, 2011		Dec 31, 2014
LIFE PRODUCER	Oct 14, 2011		Dec 31, 2014

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**Arizona Department of Insurance**  
2910 N 44th Street, Suite 210, Phoenix, AZ 85018-7269  
[www.azinsurance.gov](http://www.azinsurance.gov) | (602) 364-4457

Renewals Example: Average Rate Increases Per Plan

		%	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Plan F	\$132.35	9	\$144.26	\$157.25	\$171.40	\$186.82	\$203.64	\$221.96	\$241.94	\$263.72	\$287.45	\$313.32
Plan G	\$113.25	3	\$116.65	\$120.15	\$123.75	\$127.46	\$131.29	\$135.23	\$139.28	\$143.46	\$147.77	\$152.20



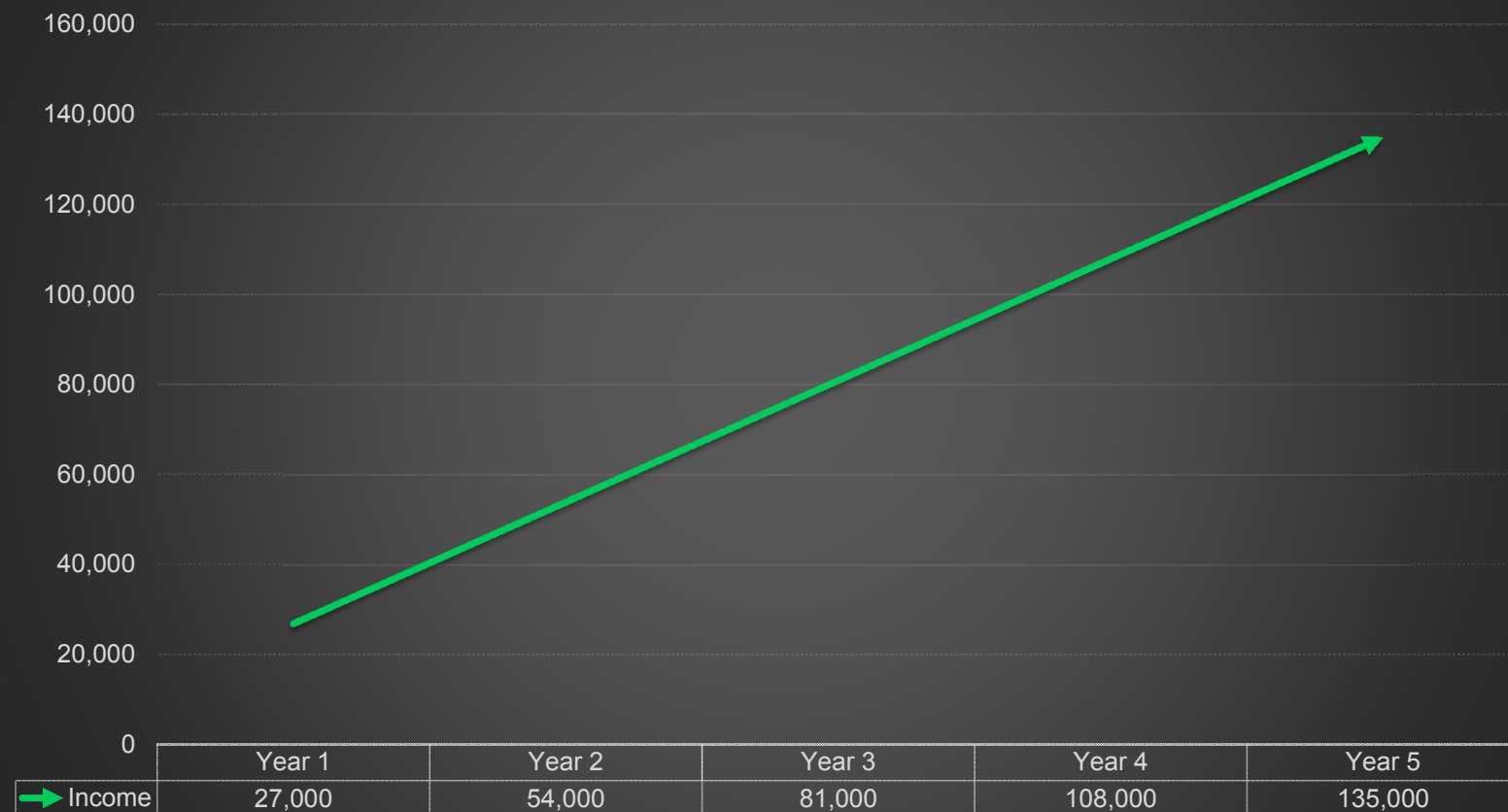
# Why Medicare Supplements?

- **\$22.50 per member/month**
- **\$270 per year**
- **\$1,620 each for the 6 years**



# Why Medicare Supplements?

Income Example





When life  
changes to be  
harder,

Change  
yourself to be  
Stronger.