

GENERATING REFERRALS

*How to generate more referrals as a
senior market agent*

What do we want?

More referrals!

When do we want them?

Now!

How are we going to get them?

...umm...



How can I get more referrals?

That is the exact question we are looking to answer in this guide.

This guide is designed to spark some ideas for you to try in your practice. Will every method work for you? No. Will this take some trial and error? Yes. Which one should you apply first? That depends on what method you think will work best. Pick one or two methods that interest you and that you will do consistently for a few months. Then, review your results.

If there was one point I would say is the most important, it would be that **you are more than an agent**. You are a professional who will give your clients piece of mind.

I hope you enjoy this book, apply some new ideas and have massive success!

To Keeping You Top of Mind –

Mike Gattorna

Mike Gattorna

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Join the Medicare Café

Every Tuesday at 10:00am (CST)

Where agents drink java and talk shop

[Check it out HERE!](#)





BEFORE YOU DIVE IN

Using this guide

This was not meant to be read linear, or from cover to cover. Of course you can, but you can also bounce from section to section.

Personalization

Each agent has their own style and methods. This guide is to help you add to or modify your personal style. These tips can help increase the number of referrals you receive.

Marketing

Unless your book of business is large enough where you no longer have to market outward for new clients, referral methods should be a part of a marketing plan. Notice I said a part of, not your whole marketing plan.

Will this work?

If you start to put ideas into motion and track your results, you will have a high probability of getting more referrals. If you do nothing, well, your results will match.



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Marketing letters and more...



THE MARKET

91%

Of customers would give referrals but only 11% of salespeople ask *Dale Carnegie*

83%

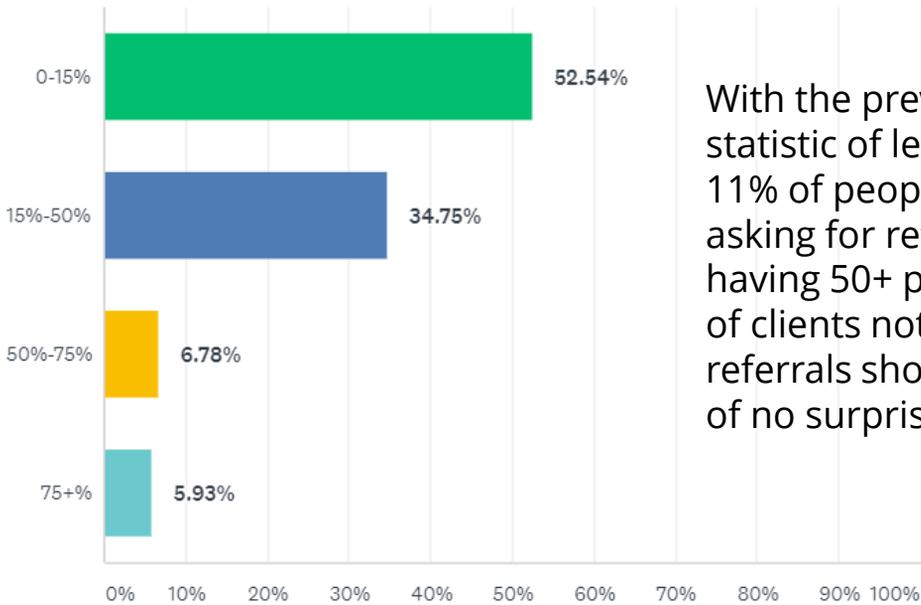
Of consumers are willing to refer a positive experience but only 29% actually do *Texas Tech Study*

We took a poll of agents (January 2018) to ask what their referral methods were, how many referrals they received, etc.

The main takeaway from this survey:
Agents need to have an active referral strategy. From asking their clients, partnering with other professionals, making yourself known in your community, etc.

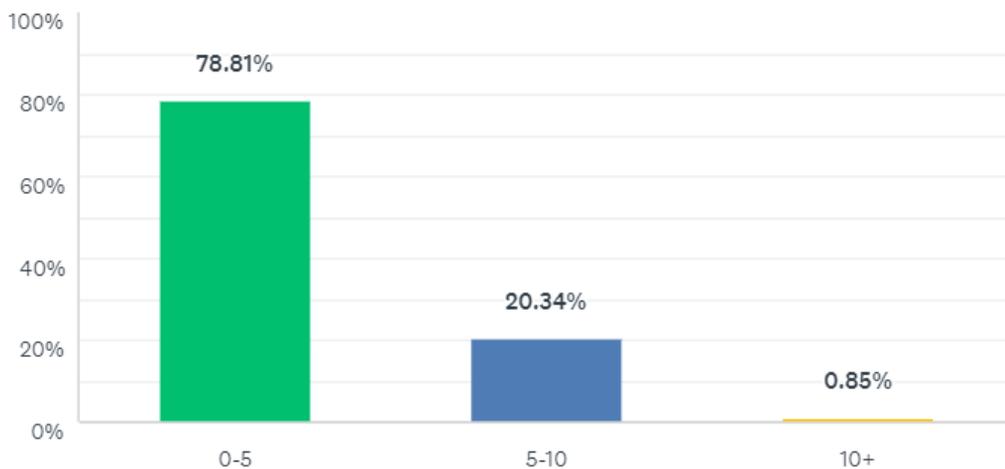
Here are the results:

What percent of clients give you referrals?



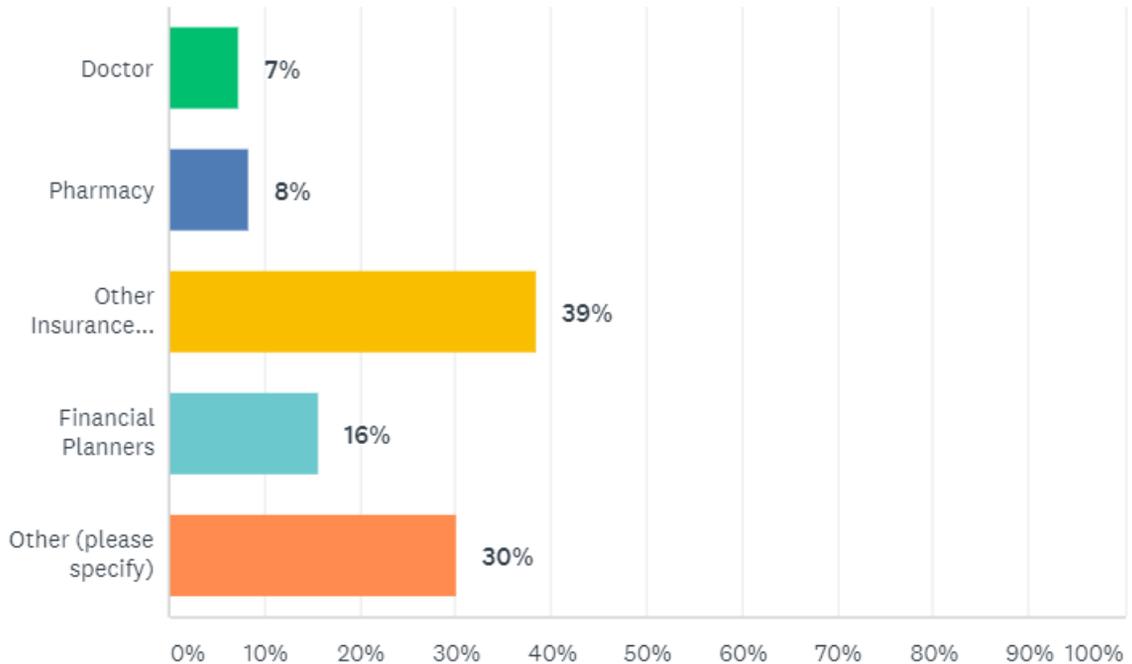
With the previous statistic of less than 11% of people asking for referrals, having 50+ percent of clients not giving referrals should be of no surprise.

How many referrals do you receive on a monthly basis?



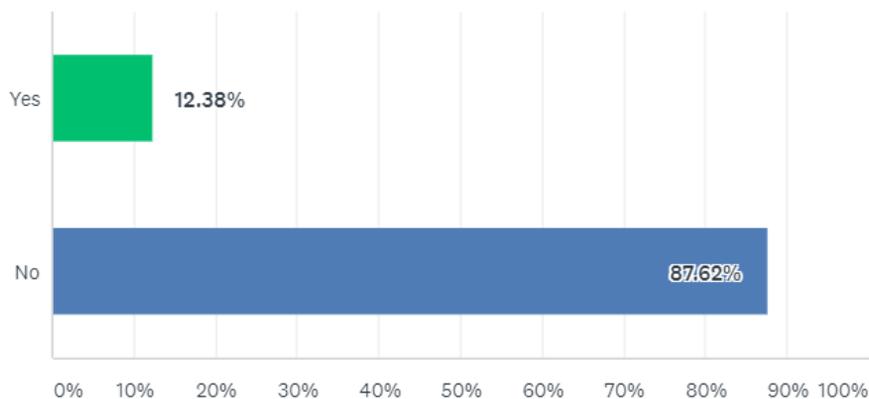
Only 21% of agents receive more than 5 referrals per month. There is a lot of upward potential!

Do you have any professional referral sources?



Other replies: Current clients, accountants, senior centers, business lead groups, and HR departments.

Do you perform client appreciation events?



Client appreciation events can really help you reconnect with clients and prospects!

What is your #1 method of generating referrals?

This question was open ended for agents to input their answer. The #1 answer by far was:

Current Clients

Here were the top 5 other replies:

1. Radio ads
2. Newsletter
3. Networking groups
4. Senior Center
5. Speaking Engagements

What this means:

You need to stay active with your clients to be remembered. You also need to give your clients a reason to refer you. Simply selling them a Medicare supplement plan will no longer suffice in getting referrals.

When items and services go above a client's expectations, they talk about it with their family and friends.

What can you do to exceed your client's expectations?



YOUR PROCESS

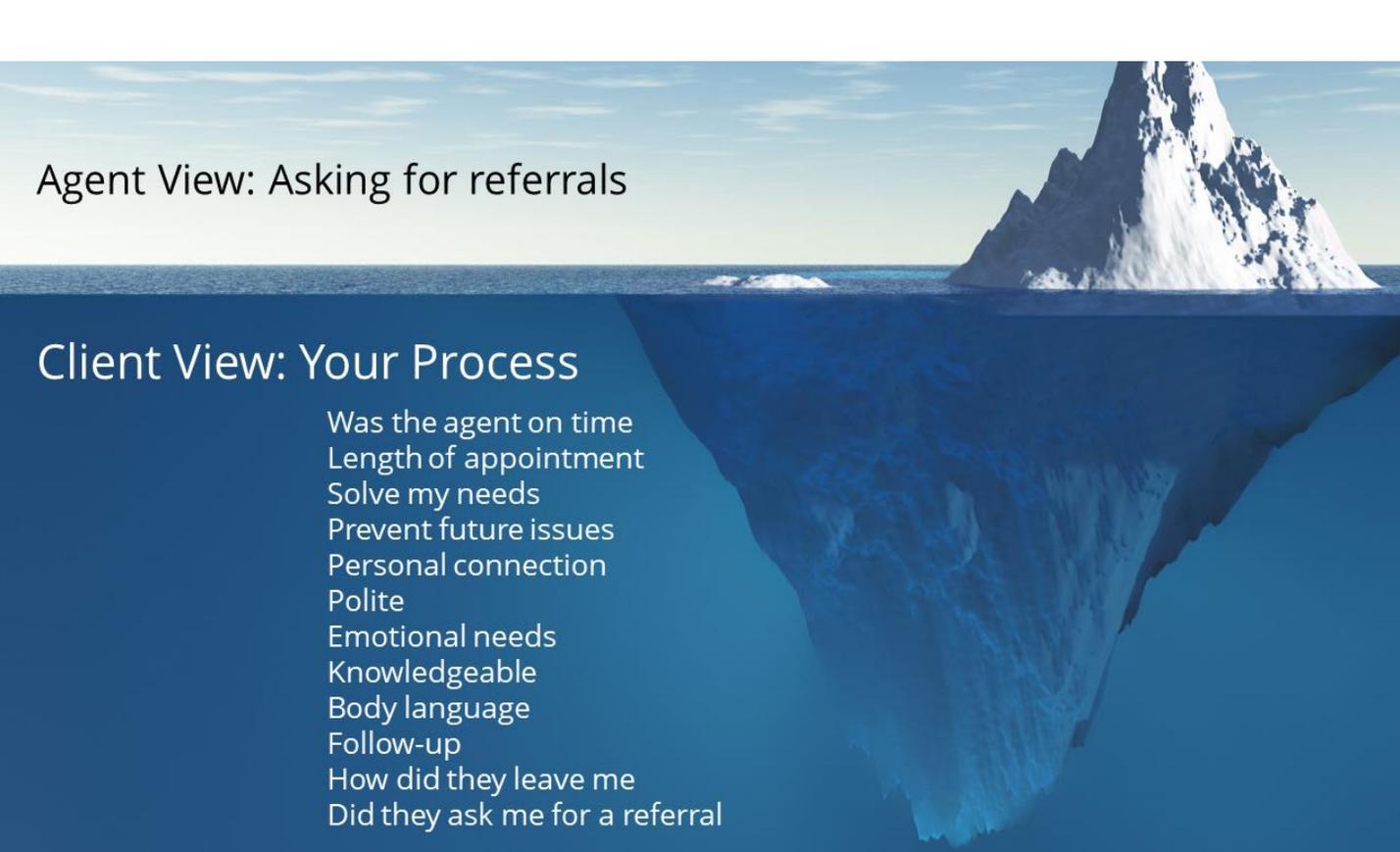
I am going to tell you something that may be hard to believe, but **most, if not all people, don't like buying insurance.** Yes, it is true. People will spend weeks and months looking at vacations, cars, and other items to purchase. However, when it comes to insurance, while they will do their research, it's not so glamorous to buy insurance.

Your clients are not looking forward to buying insurance, which means they already have a negative feeling towards the appointment. Now that you know or have realized this, what kind of process are you taking them through?

Yes, you may have made a sale. But was it because they were happy to do business with you, or were you there as a means of completing the process?

Before we go any further, I would never advocate selling something to someone they do not need or want or withholding information that may be critical to the sale. As mentioned, trust is the root of the referral, and it is hard to establish trust when being dishonest with clients.

When it comes to referrals, many agents turn to the old saying "Ask and ye shall receive." Well, it is not that easy. The client has usually has a whole different set of thoughts and reactions to the appointment:

An iceberg floating in the ocean. The tip of the iceberg is visible above the water line, while the much larger, submerged part is below. The background is a clear blue sky and ocean.

Agent View: Asking for referrals

Client View: Your Process

- Was the agent on time
- Length of appointment
- Solve my needs
- Prevent future issues
- Personal connection
- Polite
- Emotional needs
- Knowledgeable
- Body language
- Follow-up
- How did they leave me
- Did they ask me for a referral

The client is looking for someone to help offset some or all their needs. Some of these needs the client may have not realized until the agent brings them up.

Example: Does your client know Medicare only pays for dental if it is considered medically necessary?

Extractions, cleanings, crowns, etc. are not considered necessary to Medicare. When do you want your client to realize this? When they are sitting with you, the agent, or sitting in the dentist chair hearing they will owe \$1,000+ for the services they are about to receive?

Other parts of the process may be just as important. Were you on time? Were you pleasant? Were there any personal connections, such as being from the same town or similar hobbies? Yes, every appointment is different, just like every road in your city is different, but that does not mean you can drive on whatever side you want.

The best appointment is a natural flowing conversation that results in a sale.

Reflect on your past few appointments.

- Were there personal connections?
- Did your clients ask a lot of questions or did you do most of the talking?
- Were there other lines of coverage that needed to be reviewed that were not?
- Did your clients have positive body language (open arms, leaned in while you were talking, etc.)?
- How long was the appointment?
- Did you set up the next step with the client?

And the biggest question, would you have taken a family member or friend through the same process?

Looking at your appointments, ask yourself: were you referable through your client's eyes?



NPS REFERRAL STRATEGY

The initial process for the agent has not changed:

Warm-Up | Fact Find | Present Plans |
Close | Enroll | Cool-down | Depart

However, **the process for the client has changed** and is continuing to do so with open access to information and ability to self-research. Internet research continues to grow among seniors, but self enrollment does not. This is because while the research and information is available to the clients, the professional reassurance is fulfilled by the agent.

57% of the purchase decision **is complete** before the client calls a company (or in this case, an agent).

The role of the agent is still necessary, but with our changing world, the needs of the client have changed.

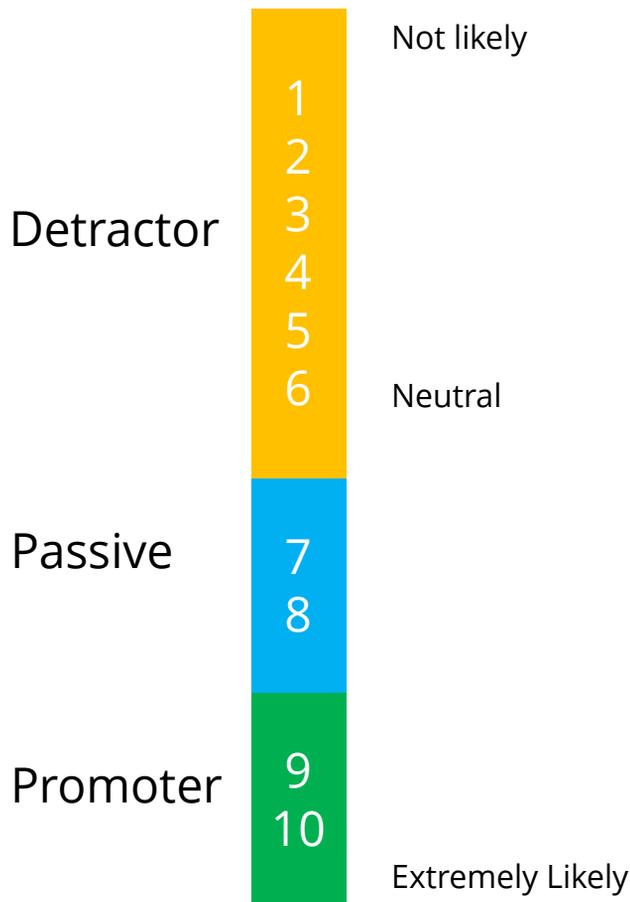
If you want more referrals, you will have to adjust to your clients' expectations.

Reread that!



NPS Explained

The Net Promoter Score (NPS) measures customer experience and client loyalty. This can have a direct effect on how likely a client is to refer your services to a family member or friend.



- **Detractors** (score 1-6) are unhappy or passive clients who are either upset with their coverage or agent and may impede growth or word-of-mouth promotions.
- **Passive** clients (score 7-8) are satisfied but unenthusiastic clients who are still subject to looking at other coverage from other agents or carriers.
- **Promoter** clients (score 9-10) are loyal clients who will refer you to their friends and family.

THE LANDSCAPE HAS CHANGED

More and more people who age into Medicare are turning to the internet for research on plan selection. They are also talking to their family and friends about coverage and options.

By the time many clients reach out to an agent, they are more than halfway to a decision. At this point, they are looking for **validation from an agent**, not necessarily complete direction.

Many agents will consider this an easy sale. They may not want to offer additional products or rock the boat in any way to deter the client from enrolling into a plan.

In the agent's eyes, this was a great appointment. The prospect is now a client. They enrolled into the plan they wanted. Their questions were answered.

However, the agent did not take the client through the entire process, which may deter the client from referring their family and friends.

You, the agent, may have left numerous concerns on the proverbial table which the client may have had questions on and forgot, or may just not have known what questions to ask.

Having the client 57% of the way through the sale prior to talking to an agent can actually **decrease the value of the agent.**

How? Let's take a look using a 10 point NPS scale:



Client meets with an agent and there is a warm-up initial connection.
ONE POINT



Client reviews with the agent on what they are considering for coverage
ONE POINT



Agent helps the client through the enrollment process for their chosen plan(s)
ONE POINT

Based on the above NPS score, the client is at a score of a 3. Even if the client places two points on each step, the agent is still only at a 6, which is a high value detractor client. This is not enough to generate referrals.

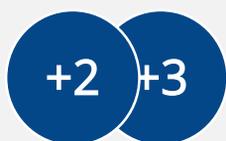
Yes, there will be clients occasionally that you may connect with. They might place more points on the above steps, where you become a 10 by the end of the appointment. This can be through similar hobbies, common interests, etc. Unfortunately, this strategy, which relies on you having enough in common with the client to get to that 9 or 10 score, is no way to have a steady supply of referrals.

It is up to the agent to make up those 4-7 points in order to get that client to be a promoter, or a score of 9-10.

Building Your Score

While each client's needs are different, you still need to provide service above and beyond a simple validation of what they already had planned and assisting in enrollment.

The following are some ways to bring more value (i.e. points) to your clients:



Cross Selling 2-3 POINTS

For some agents, cross selling may seem like a burden to the client because they think it comes off as pushy or too "salesy." When done properly, cross selling can help your clients acquire the coverage they desire, ease their concerns, and make the agent more favorable in their eyes.

The keys to cross selling are knowing what concerns the client has, explaining how the additional coverage will benefit them, and making it simple to say YES.

The method may differ depending on the products you offer, but it is still important for clients to know what options are available to them. Even if they say no, you are empowering the clients to make their own choices and not choosing for them.

Examples:

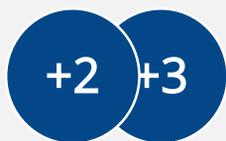
Medicare Advantage

Can compliantly cross sell hospital indemnity and/or dental, hearing, and vision programs at the initial appointment

Medicare Supplement

Final expense / DVH / Cancer / Short Term Care / Home Health

Building Your Score



Rx Savings 2-3 POINTS

Many, if not most, of your clients are taking prescription drugs. Helping your clients save money and keeping them out of the coverage gap can, and usually will, prove to be an invaluable service. Here are some resources you should be familiar with:

- NeedyMeds.org
- GoodRx.com
- State Pharmaceutical Assistance Programs (SPAP)
- Social Security Assistance
- Home Healthcare with Rx Reimbursement



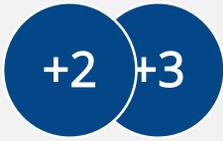
Local Resources 1-2 Points

Your client may need help beyond what Medicare or an insurance policy can provide. This includes a wide variety of services such as Meals on Wheels, transportation, utility assistance, etc. Knowing which local resources provide these services can greatly help your clients.

Here are some places to research:

- Area Agency on Aging
- Local Non-Profit Organizations
- United Way

Building Your Score



Alternate Plans

2-3 POINTS

While many clients are looking for validation, they may not be aware of a more appropriate plan based on their needs.

NOTE: You want to tread lightly when offering alternate plans. If they have the blessing of all their family and friends, you do not want to pit the client's decision against their trusted inner circle. Inform the client of the alternate plan, but let the client steer you in the direction they want to go, especially if they had a plan in mind. This way the client feels empowered and informed.

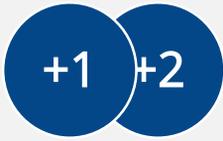
You may not need to go into great detail about the plans, depending on the response of your client when presented with alternatives, but that does not mean you shouldn't at least mention them. Do you want your client to consider the plans with you or another agent? Make sure you let your clients know you are more than a single-plan agent.

Some examples:

The client wants a Medicare Supplement Plan F, but is not familiar with Plan G or N.

The client is looking at a Medicare Advantage plan, but based on their network, a different Medicare Advantage plan may provide better coverage.

Building Your Score



Professional Referrals

1-2 POINTS

Your client may have other needs outside the realm of your expertise. This is where your professional connections in the community can help your clients get the guidance they need and put you in a positive light for giving that client direction.

Clients could ask about financial decisions, taxes, other lines of insurance you do not cover or are not licensed to offer, estate planning, etc.

Here are some local professional you should be networking with:

- Financial Planners
- Estate Planning Attorneys
- P&C Agents
- CPAs
- Doctor's Offices
- Senior Centers
- Senior Living Communities

Scoring 10+

Basic Appointment (start with the basics):

3

Warm-up / Plan Presentation / Application

Sample Add-ons for Success:

3

3

Alternate Plans + Rx Savings = 9

2

2

3

Local Resource + Professional Referral +
Alternate Plan =10

3

3

3

Alternate Plans + Rx Savings +
Professional Referral =11

As the example shows, you can mix and match your offers, resources and other content to build your score up to 10 and beyond.

Take a look at what you are offering and see how you can reach 10+ and build your value past an insurance agent and become a professional resource.



PROFESSIONAL REFERRALS

Your clients are using other professionals. Why not team up?

Who are your clients using?

- P&C Agents
- Doctors
- Pharmacists
- Lawyers (estate)
- Financial Planners
- Accountants
- Etc...

Many of these professionals don't know how Medicare works. They may not know the difference between a Medicare Supplement and a Medicare Advantage plan. That is great, because that is what you bring to the table.

How do you partner with other professionals? Good question. Let's talk about it...

Working with other professionals

Depending on the professional, you may have to alter your approach and ideas.

My number one tip: Don't involve money. There are some rules from CMS that prevent referral fees for Medicare Advantage and Part D plans. Regardless of these rules, the quickest way to complicate a relationship is to involve money.

TRUST

Just like trust will get you referrals with your client, the same is true with other professionals. When someone, a client or a professional refers you, it is a reflection of the person who referred them. With an individual, if the referral was bad, a simple apology may mend the error.

However, with another professional, that error may cost them a client. Just put yourself on the other side of the table and if you send one of your clients to another professional and it went horribly wrong, what does that say about you?

So how do you work with other professionals?



VALUE ADDED SERVICE

One of the values of working with a professional is tapping into their pool of resources. Add yourself to that pool!

The professional you are working with is working with seniors, and what is a key concern of seniors? Their health. This, of course, ties into their insurance coverage.

By having another value added service, the professional gets to be more of a resource to their clients, and you get more referrals. Keep in mind, this works both ways.

RECIPROCAL REFERRALS

The best way to receive a referral is to give one.

Along with the value added service, give referrals to your professional partners. You want your clients to have access to your resources and professional partners.

The challenge here is how many sources can you have.

Example: P&C agents. If you are teaming up with several P&C agents, which ones are you going to refer business to? You do not want to over promise to one, or hide the fact you are working with other agents. Some of your partners may not expect referrals in return, such as a pharmacy or a doctor, while others will want some referrals in return.

The best advice I can give here is to be transparent in what you can provide.

DIFFERENT APPROACHES

So how do you approach other professionals? This depends on the professional. One key question you need to address:

WHAT'S IN IT FOR ME?

Here are some ideas to start the process:

P&C Agents

Provided you are not already a P&C agent, of course.

Many P&C agents have books of businesses that may have 10, 20, 30+% of people who are 65 years old or older. They also may not have the ability, due to contracting restrictions, to sell Medicare lines.

What you can do:

Offer to be the Medicare resource to their clients while also putting that P&C agent in a positive light. Ask what other lines of coverage they offer (such as life insurance), and offer to bring it up at your appointments to hopefully generate some business for that agent.

Doctors

This is a harder area to get into as many doctors do not want to get into the insurance referral mix. However, their office staff may want that professional to turn to when there are questions about how Medicare works or what options there are during open enrollment.

What you can do:

Talk to the billing staff and offer to be a source for their patients to discuss their plans or alternative plan selections.

Pharmacies

Many pharmacies are busy. They are not looking to sit down with Myrtle and review her drug list. You can provide that resource so they can continue to refill prescriptions and argue with doctor offices & insurance companies.

NOTE: Some pharmacies may be hesitant to work with you if you are promoting a carrier who is heavy in mail order prescriptions, as this takes business away from them. You may want to promote that pharmacy to your clients who already use or are in close proximity to that location.

What you can do:

Offer to be the Part D resource for the pharmacy if they have a client with questions about their Part D plan.

Lawyers (Estate)

Estate planning attorneys work with clients who are looking to set up trusts, wills, POA's, etc. You may have numerous clients who have asked about this and now you have a referral source for your clients.

For the lawyer, they may have clients who are preparing for their later years and may not be sure they have the right insurance coverage. You can be that resource.

What you can do:

Gather some information about what that lawyer does and offer to distribute their information to your clients.

Financial Planners

Many financial planners are more focused on 401K roll-overs and making their client's current financial portfolio last their client's entire retirement.

You can help by being the professional set of eyes when it comes to their current or future insurance plans.

What you can do:

You probably have some clients who are either retiring or approaching 70 years old (where they soon will have required minimal distributions from certain investment accounts). Offer to talk to the financial planner's clients about insurance, and talk to your clients about financial products.

Other Professionals

Depending on the professional, you may have to provide some client referrals before they start working with you (or possibly vice-versa).

Get Connected

Try visiting civic organizations such as the Chamber of Commerce to get in front of these professionals. Offer to speak at one of their events!

Another avenue is LinkedIn, where you can run a search for the type of professional you are seeking out and send them a message. Invite them out for a cup of coffee and start the conversation.

Your goal: To be known as the Medicare guru in your area!



HUMAN RESOURCES

Most of your clients have never bought health insurance.

Yes, you read that right. Most of your clients have never bought health insurance. Sure, they had health insurance that was handed to them by human resources telling them where to sign. That is not buying insurance. That is a guided enrollment with no options other than “yes, I want it,” or “no thank you.”

What does this mean for you?

Your clients probably do not know what to ask. They have been guided by a professional with no options other than saying yes or no to coverage.

The **NUMBER ONE QUESTION** to ask all your clients who had group coverage:

“What did your group coverage look like?”

Why that question works:

It lets you know what coverage your client wanted. In most cases, any additional coverage such as dental, life insurance, cancer plans, etc. came with a premium. They are used to getting options, so let your clients know what options they have in the Medicare market.

Once they tell you what their coverage looked like, explain there are similar options in the Medicare market and here is what they look like. Then let them pick what coverage they want.

If your client had dental coverage for the past 20 years, you think they still want coverage, especially since Medicare has almost no dental coverage?!?

READ THAT!!!!



Your Responsibility

Just like their HR person from the company they retired from, you don't have to be high pressure. It is your responsibility to show your clients their options, just like it was the HR person's to show them the same.

Next Step

Start asking your clients what their group coverage looked like, even if they have been off their group coverage for a couple years. They will tell you what is important to them. Show them what those options look like in the Medicare market.

STOP! Isn't this just cross selling? How is this going to get me referrals?



Yes, the chapters on Human Resources and Your Back Story are based on cross selling. How will it get you referrals?

Here is an example:

Your client, Martha, is out for her weekly coffee with friends. She is talking about going to the doctor. They discuss why she was there, what the result was, etc. Rarely does the topic of insurance come into play.

Same group, but now Martha is talking about the crown she had to get on her tooth. She says how expensive it was but since she had dental coverage, it was less than half of the regular charge. Her friends ask how she has dental coverage. She mentions she purchased it from you, her agent. Now her friends want to look into it, and there is your referral.

Your clients and prospects may have misconceptions about Medicare coverage, like how it covers (or doesn't cover) dental care. Make sure your clients and prospects are better informed, and that source of information is YOU!

The more resources & solutions you give your clients, the more referable you will be.



YOUR BACK STORY

Your backstory is the reason why you are offering the product. This can be broken down in three areas:

- *What is the issue?*
- *What problem is created?*
- *How does what you offer solve or ease the problem?*

Explaining the issue can help the client relate to the situation, especially if they are experiencing the same issues or situations. This will help them realize the problem that may have and not realize or of a potential future problem which not taking any action can create.

Rather than just sell the concept or a product to a client, now you are relating the product to them, which they can **better personalize and truly see the need for.**

The following pages will give examples for home health, hospital indemnity plans and final expense. These are for you to use or modify to suit your style and techniques.

Home Healthcare Plans

The Issue = Not many seniors have LTC coverage

The Problem = No resources to help recovery not become a LTC issue

The Solution = A Home Health Care Policy

Example:

One thing we have seen in the past few years is that most people on Medicare do not have a LTC policy. This is mainly because once someone crosses over into Medicare, rates seem to get high and it is difficult to qualify for.

However, my clients have been asking me what they can do to help avoid the nursing home or if there is any extra help when they are recovering from post-hospitalizations or skilled care. I found this benefit from Kemper that gives extra funds to people when they are receiving home healthcare, which happens typically after a hospitalization or skilled stay that gives them access to extra funds to help aid in their recovery. They can use these funds however they want, for follow-up doctor visits, extra help from a temporary private duty care taker, or prescription drugs.

Plus, the benefit gives a rebate on your drugs regardless if you are receiving home healthcare benefits.

Sample Transition Phrase:

Do you have any plans in place currently should you need recovery from an accident or illness?

Hospital Indemnity Plans

The Issue = MA plans may have high in-patient hospital costs
The Problem = Can create a financial burden for clients
The Solution = A hospital indemnity plan

Example:

A lot of my clients enjoy the low costs they have for Medicare Advantage plans. However, they face high costs if they are hospitalized, which can create a financial strain, at a time when they are trying to recover from an illness or injury. I personally don't wish this on anyone.

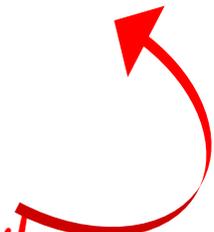
Many of my clients have chosen to add a hospital benefit to their Medicare Advantage plan that can pay for some or even all the hospital co-payment so they can recover without worrying how to pay the hospital.

Sample Transition Phrase:

Let's see what this hospital benefit would look like for you.

Remember HIP (Hospital Indemnity Plans) are on the Scope Of Appointment (SOA) forms. Make sure you are telling your clients about all their coverage options!

Let your clients know!



Final Expense Plans

The Issue = Burial costs are high

The Problem = Can create a financial burden for family

The Solution = A final expense policy

Example:

Many of my clients who have left a group coverage plan also leave their life insurance as it was usually company sponsored. However, the need for life insurance does not go away as a life insurance claim can take months to receive. This can create a real financial strain on the family who usually has less than a week to come up with thousands of dollars for a funeral, travel plans, loss of work, etc.

With a simple life insurance policy, the family has some relief and can focus on paying their respects and not scrambling over funds.

Sample Transition Phrase:

What life insurance do you have in place?

Have you made any final arrangements?

Does your family know where to find them?

What do your final wishes consist of? (many clients may have burial plots only and have not planned any further)

Develop Your Backstory

- Go through your product portfolio
 - Pick one product to start
- Answer these three questions for each product:
 - What issue does this product relate to?
 - What problem does this issue create for clients?
 - How does this product solve this problem?
- Create a simple dialogue to explain this to your clients
- Form a transition phase - Examples (depending on the situation / product):
 - *Do you face the same situation?*
 - *From what you said earlier, you have the same concerns as other clients I have talked to.*
 - *I have had other clients in similar situations take this route.*
 - *Do you have plans in place already for this?*

Isn't this just cross selling? Yes, but it is solving more problems for your clients, similar problems their friends and family may have.



The more solutions you offer your clients, the more valuable & referable you will be!



STAYING TOP OF MIND

It's not your client's job to remember you, it's your job to not be forgotten!

Part of receiving referrals from your clients and professional resources is making sure they remember you.

This is a delicate balance as you do not want to be forgotten, but you also do not want to be a nuisance.

It's vital to stay top of mind by making sure you have the processes and methods in place. How can you stay in front of your clients? I am glad you asked...

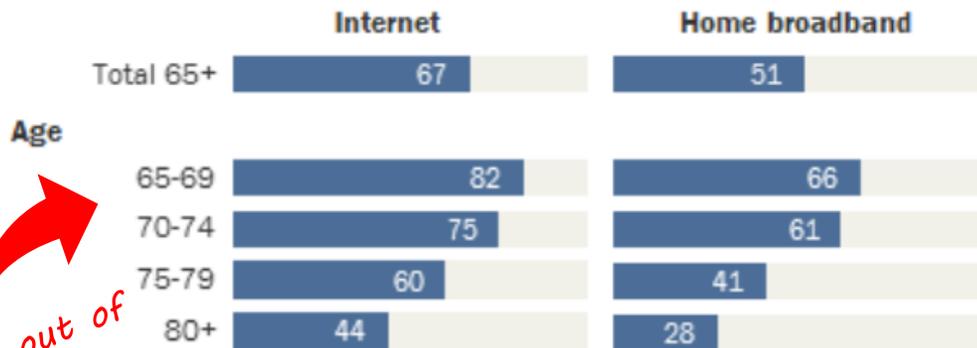
- Newsletters
- Facebook
- Birthday / Holiday cards
- Business cards (magnetic)
- And more ideas on the following pages

But my clients are not online...

Let me stop you right there.

Internet use and broadband adoption among seniors varies greatly by age, income and education

% of U.S. adults ages 65 and older who say they use/have the following ...



Over 3 out of every 4 are online!

Source: PEW Research Center
"Tech Adoption Among Older Adults Sept 29-
Nov 6, 2016"

Are you assuming they are not online? Are you assuming they do not have email?

Are they on Facebook? They are online and are required to have an email address.

Do they shop on Amazon? They are online and are required to have an email address.

See what I am getting at here?

Newsletters

Newsletters are a great way to keep your clients are informed while keeping you in mind.

A quarterly newsletter is a great way to stay in front of your client without being overbearing.

Email Newsletters

Email is a great, easy, and free way to get a newsletter out. There are numerous services out there, but we recommend Mail Chimp (<https://mailchimp.com/>). It is free if you have less than 2,000 emails, easy to use and looks great!

Mailing a Newsletter

I know, some of your clients don't have email, or don't use it enough to be a viable method of communication.

That is okay, Senior Marketing Specialists has our Agent Marketing Portfolio (AMP) program that will personalize a quarterly newsletter for you in PDF format. You can print this and mail it out to your clients and prospects!

Need Content?

Join the SMS Agent Connect Facebook Group and get content for your newsletter and Facebook feed!

[CLICK HERE](#)

Facebook

Are your clients and prospects using Facebook?

A lot of agents we talk to say no, but this is a more of an assumption than fact.

As the chart from Pew Research Center states, **62% of people over age 65 are using Facebook**. This represents a 14% jump from the previous year.

79% of online adults (68% of all Americans) use Facebook

% of online adults who use Facebook

All online adults	79%
Men	75
Women	83
18-29	88
30-49	84
50-64	72
65+	62
High school degree or less	77
Some college	82
College+	79
Less than \$30K/year	84
\$30K-\$49,999	80
\$50K-\$74,999	75
\$75,000+	77
Urban	81
Suburban	77
Rural	81

Note: Race/ethnicity breaks not shown due to sample size.

Source: Survey conducted March 7-April 4, 2016.

"Social Media Update 2016"

PEW RESEARCH CENTER

It's no longer a question IF you should be on Facebook, it is HOW you should be using Facebook.

Looking to evaluate your Facebook page? Set up a strategy session with Senior Marketing Specialists!
[CLICK HERE](#)

Birthday & Holiday Cards

People appreciate recognition for birthdays and holidays, so send out a card.

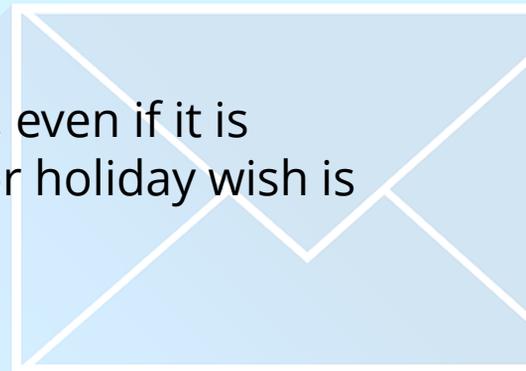
A personalized card goes a lot further, but this may be more difficult if you have a larger book of business, but that is no excuse to not send out a message. There are services you can use that can help.

What about sending an email?

A mailed out card is more personal, even if it is automated, but an email birthday or holiday wish is better than nothing.

Sending a card?

Don't put your business card in there. The letter is about wishing them a happy birthday or holiday. Don't make it about you. You can write your phone number in there, but making a card "salesy" will take away the meaning.



Business Cards

How are people going to refer you? There is a good chance they are going to pass out your business card, or use their own for a point of reference.

Make them Magnetic

Business cards are easy to lose. "Make them a part of the scenery by placing them on the refrigerator of your clients and prospects. This makes it easy to find your information and pass it along to their family and friends.

Who knows, you may even get to hold on to the purple elephant their grandchild drew!

Are they easy to read?

Make sure you are not putting too much information on your cards. How many clients are going to fax you things? How many phone numbers do you need on there?

TIP: Google voice offers one number that can follow you around. <https://voice.google.com>

Make your card visually appealing and on their fridge!

Other Ideas

Send out Thank You cards

After every appointment, sale or not, send a hand written thank you card. This takes only a few minutes and can leave a long lasting positive impression!

How my cards read:

Dear Client:

Thank you for allowing me to help you with your coverage. Enjoy your trip to Florida this summer. If you or any family / friends have questions, feel free to contact me.

*Thank you! – Mike
(800) 689-2800*

First sentence – Thanks

Second – Personal

Third – Call me for questions

Drop in a few business cards for them!

Who doesn't appreciate a personal thank you card? Thank you cards go a long way in personalizing the relationship!

This is my favorite idea of the guide!

Other Ideas

Offer to speak at their organizations

You may be surprised on how active your clients are, with friends, groups, etc. If they are part of an organization that meets, offer to be a guest speaker!

Look at Rocket Referrals

This service is designed to get your top clients talking about you and get testimonials!

<https://www.rocketreferrals.com/>

Check out Legacy Safeguard

Legacy Safeguard is a final expense planning tool that has referral mechanisms built in! It is free if you are contracted with certain carriers. Call Senior Marketing Specialists for more info!

(800) 689-2800

Client Appreciation Events

Have an open house at your office with refreshments and possibly a contest. Don't have an office, rent out a space and do a potluck. This is also a great way to partner with another professional to expand your marketing footprint and offset costs.

Just Ask

After all this, can't I just ask for referrals?

Yes, of course you can simply ask for referrals. However, if you are not comfortable asking, the client will not be comfortable giving.

If this is your first appointment with the client, you may not have proven yourself as trustworthy, especially to talk with their friends and family. Are you going to take their application and never be heard from again? Did you really solve all their needs? Is this coverage that you enrolled them in really going to do what you said it will do?

A lot of questions may be buzzing around your client's mind, and they may not be ready to let you talk to their family and friends until you have proven yourself beyond simply taking an application.

Remind Your Clients

You can always remind your clients that you are there to not only help them, but you can help their friends and family if they have any questions about coverage. All they have to do is contact you.

This is a softer approach that may help take down that wall of doubt and get your clients referring you.



FREE STUFF

Resources, Links, & More

Senior Marketing Specialists Resources:

- SMSteam.net – Main Website
- SMS-University.com – Learning Website
- [Agent Marketing Portfolio \(AMP\)](#) – Marketing pieces
- [Medicare Café](#) – Our Weekly Live Chat!
- [SMS Agent Connect](#) – Facebook Content
- [Quote Engine](#) – Look up premiums and more

Other Resources (some free, some paid):

MailChimp.com – Newsletter Service

[Google Voice](#) - One phone number to follow you around

[Medicare.gov Blog](#) – See what your prospects and clients are reading

[Pixabay](#) – Free images for use in blogs, Facebook posts, etc.

[Bitrix24](#) – Free CRM basic use

[Rocket Referrals](#) – Referral and testimonial program

NOW WHAT

That was a lot of information!

Now that you have a few ideas in mind on how to earn more referrals, it is time to put those ideas into action.

Next Steps:

- Choose to implement one to two methods from this guide
- Call Senior Marketing Specialists for a strategy session to help with implementation
You can [CLICK HERE](#) and schedule one!
- Track your results over a 2-3 month period
- Review your results and continue your process, or change the process to help increase results



(800) 689-2800

SMSteam.net
SMS-University.com