



CARY'S CORNER

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Volume 41

“Why, really, do people buy life insurance?”

Dear Valued Friends and Agents:

As summer draws near and 100 degree temperatures are rapidly approaching, we hope that all Levinson agents are meeting or exceeding the goals they set for themselves. Based on our weekly pending and placed applications, I can proudly say many of you are. And with the addition of our Senior Health Division, we are now ready for your Medicare applications in addition to your life and annuity business. And I personally want to thank each of you for transferring your health contracts to Levinson as we are very well prepared to service you in that arena, as well.

As I enter my 55th year in our unique industry, I sometimes ask myself “Why, really, do people buy life insurance? The truth is that nobody buys life insurance, but rather people buy it for what it does for the ones they love. A prospect can hear 25 times “this policy pays a \$500,000.00 death benefit” and feel absolutely nothing. But tell your client about the widow who kept her children in the same school, in the same house and in the same neighborhood, because her husband had the foresight to protect them, and suddenly that \$500,000.00 has a heartbeat. Features inform the mind, but stories move the heart. And let’s never forget that people buy with their hearts.

And as a life insurance agent, stories build trust in you, not just the product. When you share real stories, especially hardships involving grief and despair, you position yourself as a special person who has walked alongside others in their worst moments. Immediately, you're not a salesperson, you're not an agent. You are a counselor, you are an advisor and you cannot duplicate that credibility through a brochure or product description. Beneath every objection such as "it's too expensive," "I'll think about it" and "I'm too young and healthy for life insurance," should be a story of a family that was protected. Always keep in mind that a story about a family left uninsured communicates that sense of urgency without you having to manufacture fear. The story does it all.

And let's not forget that life insurance is all about something people don't want to think about which is their own death. It's easier to relate with a prospect about a real family's story than to confront your own mortality head on. Quite frankly, very few people want to think about their own death, but a real life story about others creates a safe distance while still delivering the message of the role that life insurance plays when it's needed the most.

At the end of the day, your prospect isn't buying just a policy. They're buying peace of mind for themselves and the ones they love. Never forget only you can provide that love and that comfort when families need it in the worst of times. So never quit, never get depressed and never give up. All it takes is one policy to keep a family together in the most traumatic of times and only you can provide that comfort. Thank you all.

Cary A. Levinson

President of Levinson & Associates