

# Concept Selling and Painting Word Pictures

## is part of Life Insurance Marketing

**DAWOOD FAMILY TAKAFUL LIMITED HAROONABAD**

### Learn This Life Insurance Marketing Skill.

Concept Selling and painting word pictures are very **powerful methods** to help make life insurance sales and are a very important aspect to successful life insurance marketing.

Life insurance marketing requires innovation. Concept selling is innovative, and will help you in communicating a clearer picture about what your product can do for your prospect.

### So what is concept selling?

Concept selling is simply taking a product and selling it on the basis of an idea, **making it more palatable** to the customer. It is painting a word picture to the prospect, letting them visualize a certain situation. This is a critical area when you are selling life insurance.

### What is life insurance?

### Selling People on Ideas and Concepts.

Most prospects start thinking in terms of paying out money for life insurance premiums, when it is associated with the word life insurance.

What is life insurance? Life insurance is an **intangible** product. Can you feel it? Can you touch it? Of course not.

Sure you have an insurance policy, a document, but it is still an intangible. However, Life insurance is a form of money, so we have to express ourselves by talking about money and the benefits of having money to accomplish certain goals.

I am sure that during your Life insurance marketing and sales training classes, you were told that Life Insurance ownership provides peace of mind.

Many of the successful insurance agents tell their clients exactly that. "Mr. Prospect, what you are buying here is peace of mind for you and your family."

Again, this is another intangible. **Peace of mind**, you can't touch it or feel it. It is a concept, and each person may have a different definition of what peace of mind is to him or her.

### Painting Word Pictures Will Help You Close Sales.

**Here is the generic version** of a closing statement used by an insurance agent that has not yet discovered the art of concept selling:

Mr. Businessman, after looking at your federal estate tax obligation, lets talk about a life insurance policy on your life to help pay your estate taxes when you die.

-----  
**Now here is my version,** on how I present a concept or a word picture for selling an estate planning policy to cover the estate taxes to the prospect:

Mr. Businessman, after looking at your federal estate tax/ final expenses obligation, it looks like we will need about \$100,000.

What if there was a way that we could set aside that \$100,000 for you to make sure that your estate taxes are paid, and we only ask that you pay the interest on that \$100,000 every year. Then when you die, your estate will never have to pay back the \$100,000 principal, even after your estate uses it to pay taxes and final expenses. Additionally we also will allow you to access some of those dollars if you need them during your life in case of an emergency. Would you like more information on how this concept works?

-----  
By selling prospects on a concept, and painting word pictures, they can better **visualize how this concept will help them**, and are more able to justify paying out a monthly premium. Think about it for a second!

If you take this life insurance marketing tidbit, work on it and develop this idea, your life insurance career will be a lot more fun and a lot easier. But be patient, it takes time to work your way into feeling comfortable with new ideas and concepts.

Below are two other concept selling ideas for your consideration. I honestly believe people will buy into concepts and word pictures easier than trying to sell them a life insurance policy. The life insurance policy provides the funds, the dollars, to complete the picture.