

# Cross-Selling Makes Clients

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# Guarantee Trust Life

A photograph of a modern, multi-story office building with large windows and a concrete facade. The building is surrounded by lush green trees and a well-maintained lawn. In the foreground, there is a large, colorful flower bed with red and purple flowers. A paved road is visible on the right side of the image.

Located in Glenview, IL  
Founded in 1936  
Mutual Company  
AM Best Rating A-

Leader in the Senior Ancillary Market



# Cross Selling Options?



# When will clients call you asking for additional coverages?



Most likely **AFTER** they have a health event.

When **it's too late** to apply!

## How Do You Perceive Yourself?

Are you a Salesperson or an Advisor?

Do you think talking about multiple products is “pushy”?

Do you think prospects can’t afford protection?

Do you think that prospects aren’t going to want any other coverages?

Please Share Where You Purchased  
Your...



# Think of Ourselves as Advisors

This starts at the warm up

Do make contact every quarter

Send Birthday Card or make a Phone Call

Ask for Referrals

Introduce or Review Options Regularly

# How to Change the Mix of Business?

Commitment to being an Advisor  
Role-play be to comfortable

Develop a fact-finder worksheet and review  
periodically with your clients

Present Ancillary options to 100% of you clients



# Could You Really Make a Difference?

Advisors are the only one's that could make a difference:

Unqualified Advice From: family member, hair stylist / barber, friend, mechanic, check out clerk...

Too much information on the internet that is overwhelming and confusing

# Savings Reality...

## How much do Americans have in emergency savings?

Enough to cover ...

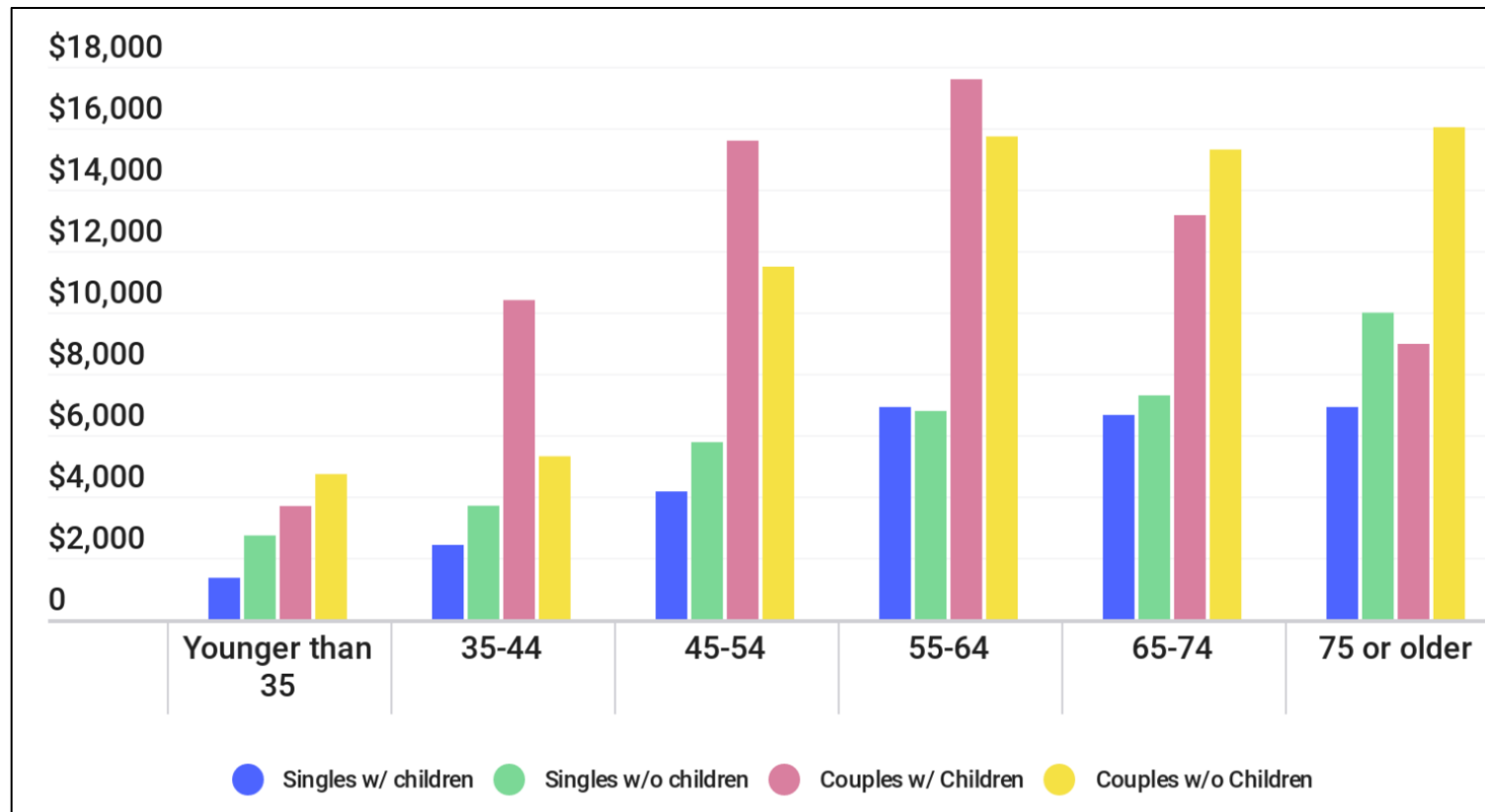


Note: 8% responded "don't know/refused."

Source: Bankrate's Financial Security Index, June 6-10, 2018

# Another Savings Reality...

*Did you know the average household has **\$8,863** in savings?*<sup>2</sup>



<sup>2</sup>2016 Survey Of Consumer Finances (Data adjusted for inflation)

# Ancillary Products are Affordable!

	Average Annual Premium
Hospital Indemnity	\$500
Cancer, Heart Attack & Stroke	\$600
Short term Care	
Nursing Home	\$1,000
Home Health Care	\$700
Final Expense	\$800

# How Can Ancillary Products Help?

Total Paid:

**\$60,512.50**

**\$52,549.76**

**\$44,323.45**

**\$40,047.64**

**\$39,682.75**

**\$38,500.00**

**\$36,950.00**

**\$35,743.12**

**\$35,000.00**

**\$33,782.27**

As of:

August 27, 2018

June 29, 2018

June 4, 2018

June 29, 2017

March 17, 2017

May 22, 2017

March 14, 2018

August 1, 2018

February 2, 2018

May 23, 2017

***How many of your clients  
have this amount of money in savings?***

***How many can use it for healthcare  
events without it resulting in a lifestyle  
change?***



## Example of how to Cross Sell using Medicare Advantage and Hospital Indemnity



# Cross Selling Cancer Plans...

The Market is Individuals age over 40 - why? Many will have experience with loved ones having to deal with Cancer and the non-covered cost associated with treatment.

Cost of Coverage is “Pennies for Dollars”

55 year old Male \$10,000 coverage, annual cost is \$294.36.

It would take over 33 years to break even. ( 88 years old )

Health Insurance covers only FDA approved treatments

Costs associated with: Experimental / Alternative Treatments, Travel and Lodging, Mortgage, Food, Insurance, bills...

# How Cross Selling Helps Gain Clients?

Property and Casualty Insurance has proven it for years.

Insureds with 3 policies with an Advisor will likely not leave

Many main insurance programs have gaps or limitations.

By discussing and providing protection for the gaps, doesn't leave an opportunity for another Advisor/Salesperson to gain entrance in your home

Claims will be paid on the products purchased which would create happy clients

Provides for an opportunity to ask for referrals on a regular basis.

# Final Reason to Cross Sell...

Your Doing the Right Thing for your Client

The icing on the cake

From your business perspective

Cross Selling will increase your per client profit and overall income which would happen at minimum cost and time.



Do you want to learn more about  
Guarantee Trust Life Products?

Contact Kristen Burke @ Art Jetter & Co.  
800-228-0008 ext:1060

Thank You for your Time!!

Questions?