

Sales Ideas

Alphonso B. Franco, RHU, RFC



Alphonso B. Franco, RHU, RFC, has been an MDRT member since 1992 with five COT and four TOT qualifications. As a young man, Franco was educated by Jesuit priests, this tough and disciplined education prepared him for his success in the insurance business. This education of world knowledge and different perspectives inspired a desire to learn languages. He now speaks 11 different languages and writes in four of them. Franco has placed more than 2,400 critical illness policies on business owners and families in the past three years. He is the author of *The Critical Vision System™*, the first critical illness insurance manual of its kind. He is the organizing chair of the World Critical Illness Insurance Conference and he is co-authoring a book with the creator of critical illness insurance, Dr. Marius Barnard, world renowned heart surgeon.

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What has MDRT done for me? Less than three years ago, you couldn't get me to speak to more than two or three people, even for a million dollars. Today I am standing before you because of MDRT. It gives you the tools to succeed. It is my privilege to share some sales ideas with you. The key to any product we sell is Passion. No Passion, no sale. Please repeat after me, "No passion, no sale".

I don't know about you, but I am often asked "What do you do for a living"?

If my prospects remark that they are, for example, an orthopedic surgeon then I quickly reply, "I give large amounts of nontaxable cash to orthopedic surgeons who are diagnosed with cancer, survive a heart attack, suffer a stroke or any similar illness."

"What does it cost?"

"For the price of a cup of coffee a day, I can insure your financial health!"

If a person is older, then the price is still a cup of coffee a day, but now it is Starbucks: \$3.00, \$4.00, \$5.00 per day.

At our first meeting, I ask questions such as:

1. Is it possible for a physician to suffer a heart attack?
2. Is it possible for a physician to be diagnosed with cancer?
3. Is it possible for a physician to suffer a stroke or be diagnosed with MS, Parkinson's or Alzheimer's?

Q: What would your life insurance pay you if you survived any of these illnesses?

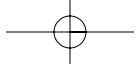
A: ZERO!

Q: What would your disability insurance pay you as a lump sum amount if you survived one of these illnesses?

A: ZERO!

For a fraction of the cost of your medical malpractice premium or your E & O insurance premium, I can offer you up to \$2 Million upon diagnosis and survival of one of these illnesses.

Sometimes clients ask me what am I talking about. I tell them, "Critical Illness Insurance. You see, Life Insurance pays you on the diagnosis of death, Disability Insurance pays you on the diagnosis of an ongoing disability, Critical Illness Insurance pays you on the diag-



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nosis of life! It simply pays you to live your life after a life altering illness such as a heart attack, stroke, cancer or any similar illness.”

When they tell me that they cannot afford this insurance, I ask them, “Do you take credit cards? If so, how much premium/discount rates do you pay for this privilege?”

A. 2 percent to 4 percent is the normal range.

I tell my prospects that for less than the same range, I can pay off your business loans, mortgage, and all lines of credit. As a bonus I will refund all your premiums in the

event of no claim at the end of the term of the policy. Does this sound like a good business decision to you?

I would like to close with three quotes:

1. The Prophet: “From the cradle to the grave one must not stop learning.”
2. “In just two days, tomorrow will be yesterday.”
3. Ancient Indian Proverb: “What can be done tomorrow can be done today, what can be done today can be done now.”

Thank you for letting me share my passion with you!