

## How Importance is Running your own Life Insurance Illustrations?

By Merle Gilley

This skill is the simplest thing an insurance agent can learn to double or even triple their sales in their practice.

No matter what the circumstances are, or the plan design, you will establish a tremendous amount of **trust**, **respect**, and **confidence** from your clients, when you create a solution using the insurance company's illustration software in your client presence.

You need to understand when people purchase an Index Universal Life contract as an alternative investment account to manage their retirement dollars, to house real estate equity, or for an efficient private reserve account— this purchase is a very **emotional** decision.

It cannot be anything else. It would take a very long time for a client to completely dissect the product, and understand all the provisions, and moving parts of the IUL. A typical client doesn't have the desire or the time to do the research that is required to become proficient in understanding all the things an Index UL contract does and can do. This is what you have already done, and **it is your job!**

There are exceptions. There are clients that will take the time, and energy to do the research to better understand the IUL they are purchasing. Most of the time, these clients are doing the extra work, not because they don't have better things to do, but because they do not **feel** the agent that is representing them as **confident** in what they are proposing.

Anything that you can do to increase your clients **trust** and **confidence** in you, you must do. Being able to run the insurance illustration software with your eyes closed is one of those things. In my experience, the return on investing the time to learn how to run your own life and annuity illustration is immeasurable.

Think of how impressed you are when you watch a professional do something that appears to be difficult, yet they do it effortlessly. This reminds me of a true story about Charles Blondin.

*In the nineteenth century the greatest tightrope walker in the world was a man named Charles Blondin. On June 30, 1859, he became the first man in history to walk on a tightrope across Niagara Falls. Over twenty-five thousand people gathered to watch him walk 1,100 feet suspended on a tiny rope 160 feet above the raging waters. He worked without a net or safety harness of any kind. The slightest slip would prove fatal. When he safely reached the Canadian side, the crowd burst into a mighty roar.*

*In the days that followed, he would walk across the Falls many times. Once he walked across on stilts; another time he took a chair and a stove with him and sat down midway across, cooked an omelet, and ate it.*

*Once he carried his manager across riding piggyback. And once he pushed a wheelbarrow across loaded with 350 pounds of cement. He asked the cheering spectators if they thought he could push a man across sitting in a wheelbarrow.*

*A mighty roar of approval rose from the crowd. Spying a man cheering loudly, he asked, "Sir, do you think I could safely carry you across in this wheelbarrow?" "Yes, of course." "Get in," the Great Blondin replied with a smile, the man refused.*

That makes it clear, doesn't it? It's one thing to believe a man can walk across by himself. It's another thing to believe he could safely carry you across. But it's something else entirely to get in the wheelbarrow yourself.

This is similar to how your clients react when they see you perform the skills of using the IUL software. You take their financials, you analyze them and find the funds they are wasting, you redirect the funds into an IUL, and you instantly solve their financial problems in the future. It's like watching a man walk a tightrope over Niagara Falls. They can't do it, but you just did. Then you tell them to get in the wheelbarrow, you are going to take them safely to financial independence with this product they never heard of before.

The truth is most of the people you meet with are so disenchanted with how their finances have been handled up to this point in their lives, that they are happy to jump in the wheelbarrow and let you push them to financial independence.

If you are wobbling, weaving, and floundering with the proposal software, or worst, having to get someone else to build the illustration for you, so you can propose a solution on a later date, you are literally operating lame. You are trying to walk this tightrope on one leg.

How many clients are going to jump in that wheelbarrow...