



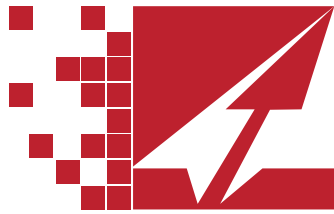
# The Aged Lead System Top Sellers Use to Beat the Competition



**AGED LEAD  
STORE**

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# AGED LEAD STORE

Some successful insurance agents seem to leap and bound over the competition. Beating their growth targets year after year. Many ask how they do it, wanting to know their secret. Is it their skill? Years in the business? Luck? The fact that they work aged leads instead of real-time leads? The truth is that it's not so simple.

For top sellers, the secret is in the system they use to work aged insurance leads. Top sellers know how to leverage the realities of sales to win with aged leads. With this system, they're able to get more qualified prospects quicker than the competition, motivating their teams with consistent lead volume. Using this aged lead system, top sellers are able to take advantage of the undervalued market for aged leads, coming out on top with a huge ROI.

But it's not just about throwing aged leads into your pipeline — it's all about how you work them.

In this guide, you'll learn why aged leads are a better choice than real-time leads, you'll learn how to work them correctly, and most importantly, you'll learn how to beat the competition and become a top seller yourself by using aged leads.



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## 3 Signs You're Using Aged Leads All Wrong

For some of you, this guide won't be your first introduction to aged leads. Some try aged leads, but don't have the success that top sellers have. These folks typically have three complaints about working with aged leads. In turn, those complaints stem from going about things the wrong way. If you've had difficulty with aged leads in the past, ask yourself if any of these issues sound familiar.



### You're Frustrated

Frustration happens when your results don't match the effort you put in. "What gives?" you think. You're a skilled salesperson, putting in the effort, and yet your closing rate is frustratingly low.

Many in this predicament blame the leads, but consider the other factors at play. Good lead volume and proper lead nurturing are just as important to success as skill, effort, and lead quality. In other words, it's not the leads, but your system that's to blame.

### You're Burned Out and Exhausted

Exhaustion happens when it takes too much effort to achieve a result. The truth is, if you're working aged leads the same as real-time leads, you're going to experience burnout.

With real-time leads, prospecting is already one of the most time-consuming parts of the business. Aged leads require an even higher prospecting volume. A smart, partially automated system has to be implemented, if you're to avoid burnout and increase ROI.



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## You Aren't Growing Sales

A lack of growth can be a sign there's a problem with your aged leads system. If your sales are staying the same, or falling, over the long term, something's wrong.

A winning aged leads system is a finely tuned machine. It takes time to calibrate and needs a tune-up from time to time. The longer you work your system the more refined it should be. Efficiency should go up, time-consuming steps should be automated, and kinks should be worked out. As a result, your sales performance should improve over time.

So if you're frustrated, burned out, or not seeing sales growth, you're not realizing the full potential aged leads have to offer. That's a shame, because the truth of the matter is that aged leads are better than real-time leads.

## Why Aged Leads Are Better Than Real-Time Leads

Aged leads have helped countless insurance agents take their business to the next level. Yet not everyone believes that aged leads are worth it. Because some folks have worked them the wrong way and didn't see success, some myths about aged leads have emerged. Let's dispel those myths once and for all and talk about the reality of aged leads in today's sales world.

## Myth: Real-Time Leads Are Sales Ready

Many agents assume that real-time leads cost more because they're ready to buy. Yet the truth of the matter is that 75% of real-time insurance leads on the web aren't ready to buy. Instead, these leads typically are:



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- Anticipating the loss of a job or coverage.
- Considering the purchase of a home, auto, etc.
- Comparing coverage.
- Comparing rates.
- Frustrated with their current carrier.
- Considering additional coverage.

But they're not buying — yet. In fact, only 2-5% of internet leads are ready to close on the first contact. Many more leads need nurturing before they will be ready to buy, which begs the question: why are you paying a ready-to-close price for leads that aren't ready to close?

## **Myth: Aged Leads Lead to Fewer Qualified Prospects**

There's also a myth that since aged leads are older than real-time leads, they must represent the bottom of the barrel in terms of qualified prospects. Again, not true — 50% of all web leads do eventually close. They may not be sales ready when they're fresh, but they will close with proper lead nurturing.

In turn, that means that nearly half — 45-48% — of sales are in aged leads. That's a significant opportunity at a significant discount. What's more, the aged lead market is a seller's market — 95% of the lead-buying insurance sales market is ignoring the aged lead market altogether.

## **Myth: Aged Leads Are Worth Less**

Many agents look at the discounted price of aged leads and conclude, incorrectly, that these leads are worth less. But aged leads are just as real as any real-time lead. These are prospects that have visited



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a marketing website, shown interest in insurance products, and provided their personal information to be contacted about reviewing their insurance needs.

Think of aged leads as overstock inventory. With 95% of the lead-buying insurance sales market's attention going to fresh, real-time leads, a gap develops between where prospects are in the process and where agents are targeting those prospects for closed sales. Aged leads then are leads that weren't fully placed when they were fresh.

## **Myth: Sales Opportunity for Aged Leads Is Lower**

With so much focus from agents on fresh, real-time leads, you may assume that's where the real sales opportunity is. That might be true — if the industry worked real-time leads properly. They don't. Many web leads simply don't get followed up on. In fact, 48% never get a second call from their sales agent. It only gets worse from there. Only 25% of salespeople make a second call, 12% make a third call, and only 10% make three or more calls.

The problem for these uncommitted sales agents? Research shows that the average sales closing happens between the fifth and seventh contact. This is why as much as 48% of sales are found in aged leads.

## **Myth: Aged Leads Have a Lower ROI**

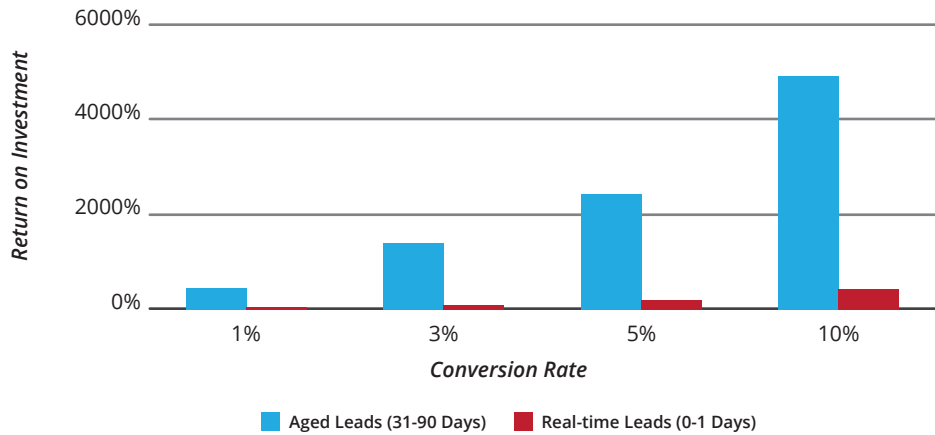
Many agents who have worked aged leads the wrong way believe that aged leads offer a poor ROI. This is also a myth. Consider this: An aged lead sale will earn you the same commission as a real-time lead sale. The difference is in the cost of the lead, how many leads you can buy with your budget, and if and how you nurture them. Aged leads beat real-time leads on a head to head ROI comparison.



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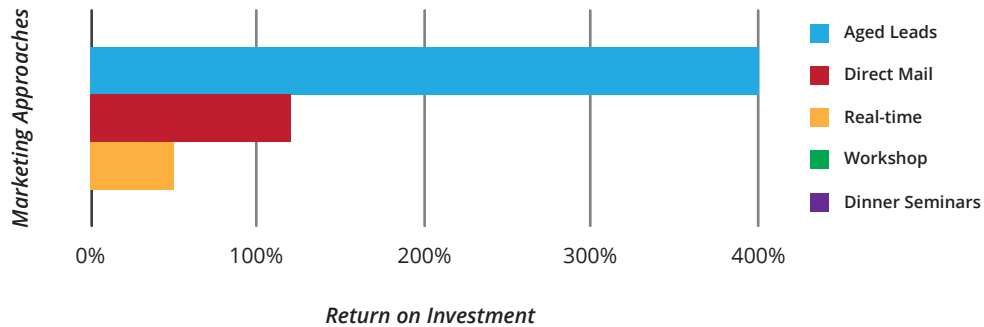
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### Return on Investment (RIO) on 100 Internet Leads



Still the cost of a lead supply isn't the only place where aged lead ROI beats that of real-time leads. Consider the ROI from traditional marketing efforts versus working a supply of aged leads.

### Return on Investment (RIO) on 100 Internet Leads



Overall, aged leads offer you a better deal. You can purchase thousands of leads for hundreds of dollars, rather than hundreds of leads for thousands of dollars. With aged leads, you can lower your customer acquisition costs, spend less on prospecting, and boost your ROI. The key is having an aged leads system that can make it happen.



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## Estimated Lead Volume and Prospecting Budget for Aged vs Real Time Leads

	Aged Leads 31-85 Days	Real Time Shared Leads
Desired Income	\$70,000	\$70,000
Ave Commission/Sale Annualized	\$200	\$200
Conversion Rate	1%	4%
Lead Cost	\$1.00	\$7.00
Customer Acquisition Cost	\$100.00	\$175.00
Net Revenue Per Customer	\$100.00	\$25.00
Annual Sales Needed	700	2800
Weekly Sales Needed	13.5	53.8
# of Leads Required Weekly	1350	13450
<b>Weekly Lead Budget</b>	<b>\$1,350.00</b>	<b>\$9,415.00</b>
Annual Reveune	\$140,000	\$560,000
Annual Lead Cost	\$70,200	\$489,580

## A Smarter Route to Aged Lead Success

**AGED LEADS + LEAD NURTURING = SALES**

There is a smarter road to insurance sales success and one part of the formula is using aged leads. However, that's only part of equation. To become a top seller, you need a smarter, more efficient and more effective way to work those leads. Thus sales result when you combine aged leads with a proper lead nurturing system.

## Why Aged Leads Will Eventually Buy

As noted, less than 5% of leads are ready to buy when they fill out a web form. Yet 50% of leads will buy later, in the weeks or months after filling out the form. Remember, these leads went online to shop for insurance, showed interest, and filled out the form. Half of these leads will close. The lead nurturing process exists to ensure that when they buy, they buy from you.



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# The Need for a Great Lead Nurturing Process

However, to achieve success with aged leads, you need a reliable system. It will take between five and seven contacts to close a sale. The time it takes to properly nurture those leads with calls, emails, and direct mail can be overwhelming if you don't have a smart system in place. All the more reason to have one.

Creating a lead nurturing process is essential to getting the most bang for your buck out of your aged leads. While research shows that the sales cycle has lengthened by 22% over the last five years, a winning sales system can turn a longer cycle to your advantage. You can catch prospects later in the cycle when they're more likely to buy and boost your closing rate by as much as 300% — as long as you do things the right way.

## Working Aged Leads the Right Way

### 1) Develop a Repeatable Process

The first step to working aged leads the right way is a process that's consistent and repeatable. That means having effective scripts and using them consistently. Go beyond a basic boilerplate sales script. Develop actionable email contact templates, versatile sales call scripts, smart landing page copy, and rapport-building autoresponder emails. The content of these communications should reflect different types of customers, so you can target products and customer types.

Don't neglect those landing pages and secondary email communications. They play an important role in creating a consistent message and a process that can be repeated. The



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long goal is to be able to automate as much of your sales process as possible. The result: Your repeatable, automated process lets you efficiently and effectively engage with prospects multiple times.

## 2) Test, Measure, Refine

When it comes to their aged leads sales process, top sellers are easy to spot. They're the ones continually testing, tracking, and improving. When you roll out your own process, stay curious. Do certain scripts work better than others? Which emails are getting opened most often? Ask yourself what makes those communications more effective. Track your results so that you can tweak your sales process as needed. Pay attention. When you see that something is effective, do more of it. Strive to make those effective messages a core element of your sales process.

While it may seem time-consuming at first to develop a sales process and then continually refine it, the truth is you will spend less time on it as you move forward. Instead of going back to the drawing board, you'll tweak small aspects to maximize sales and growth. Once you get it down, refinement takes less time, by building on previous efforts, and you end up with a better process overall.

## 3) Automate Your Process With Tech



Once you have a consistent and repeatable process in place, it's much easier to automate. Building an automated aged leads sales process is easier today than ever before. Take advantage of these key tech tools to become a top seller:

### Online Application

Many of today's consumers prefer to fill out paperwork online. An online application can be a great way to get the



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information you need while speeding up the process. Create a lead form that is easy to understand and easy to fill out. You'll save time gathering their information, plus you can then use other automated methods to follow up.

## Dialer

If you are making calls (don't forget to use your scripts), a dialer is a must have. Dialers allow you try several phone numbers at once. Instead of spending time on call after call only to discover that the person isn't picking up, a dialer connects you with the first call that answers. It's also possible to leave your leads a voicemail message, letting them know you received their request for a quote and are leaving your information.

## Email Drip System



When a prospect fills out a form asking for a quote, or submits an online application, you can use an email drip system to respond. Drip email is a series of preset messages that deploy when triggered by a customer action. When a customer submits their info, use your drip email system to respond, thank them, and assure them that someone will be in touch.

You can set up different email responses for different situations as well. Remind prospects to fill out an application, ask for more information, or request them to call you, depending on the situation. In some cases, it can take between two to four emails before a prospect takes action. The right drip email system can create these contact situations automatically, without the need for you to remember to draft and send a new email for each potential client.



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## Lead Management System

A lead management system is designed to let you know when prospects open their emails, and also to help you manage interactions. If you need to follow up with specific information by phone, the system can remind you to do so. A lead management system can be an ideal way to make sure you make contact — using your scripts, or by automatically sending emails or text messages — with your prospects multiple times. It's definitely one of the most important automation tools for your aged leads sales process.

Now all of this automation can initially take some time and effort to set up. It will also take a bit of money — if you do it right. However, you will spend less time on these aspects of your business going forward. The efficiency and sales effectiveness an automated system creates means more sales and better growth down the line. Automating your lead nurturing effectively will make you a top seller.

It's also important to understand how vital setting up this automated sales funnel is. Technology makes it possible for you to set things up and then watch your aged leads practically nurture themselves. It's even possible to work with several different lead sources, funneling them all into your system, where you can make multiple targeted contacts with each prospect, without too much work on your part.

If you don't understand how to make it all happen, it's worth it to hire someone to help you set up your automated system. An expert can help you not just with the technical details, but with other automated lead nurturing tools, from social media to email marketing materials and more.



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## 4) Utilize Direct Mail



Many insurance agents underestimate the value of direct mail in today's prospecting world. But top sellers don't. While it's true that most people are online, and many of those folks prefer to complete tasks online, there's still a place for direct mail in your aged leads system. Top sellers use direct mail as part of their repeatable process, targeting likely leads. You can follow suit. Incorporate mailings into your five to seven contact efforts, reaching out this way in addition to using phone and email. Make no mistake, a creative mailer can still work wonders, even in today's high-tech world.

## 5) Leverage Mobile Connectivity



The world is increasingly connected by mobile technology. Top sellers are often the first to leverage new technologies in their business and it shows. These days you can close a sale, no matter where you are, using your smartphone or tablet. With the right apps, your mobile device can do everything your office computer can, from looking up quotes, to answering email, to taking payments. Mobile connectivity can help you be more responsive, make it easier to make house calls, and help you nurture particularly promising prospects in person. What's more, while you're out of the office, your automated lead nurturing system is still going, nurturing multiple prospects at once.



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## 6) Know When to Delegate and Hire Help



Top sellers know their strengths and weaknesses. That's why you'll often find them focusing on what they do best and delegating the rest to an assistant, technical expert, or sales team. It's a smart decision to hire others to help when you need it, and even smarter to recognize when and where that help is needed.

A sales team helping you nurture your leads can be a great tool — and well worth the money — when you've got a well-calibrated aged leads system for them to work. Even if you don't hire a full sales team, it can help to hire an assistant, or even a virtual assistant, to help manage your sales program, double-check your automated lead nurturing process, help with social media, marketing materials, or even web content.

It also makes sense to seek out regular training and advice for yourself, so that you can become even more effective and efficient. And if you delegate effectively and successfully automate your system, you will have that time to invest in yourself. It's a self-perpetuating system. The real secret to top sellers' aged leads success is having the patience to set things up correctly from the beginning. If you can improve yourself and your process, and hire competent people to help out when needed, you will be more likely to succeed — and do so without suffering frustration and burnout.



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## The Bottom Line

An effective, efficient system for working aged leads can help you beat the competition and become a top seller. While sales cycles have gotten longer, automation tools let you outpace the cycle's slowdown. You can now contact many more prospects and nurture more leads than ever before by working smarter, not harder. Automated lead nurturing has opened up a huge opportunity for insurance agents who know how to properly work these aged leads.

The reality of sales is that most leads close as aged leads, not real-time leads. By focusing on the aged lead opportunity — a better ROI with qualified prospects who are closer to sales-ready — you can come out far ahead of the competition. Yes, it's true that building and refining a winning aged leads system takes an upfront investment of time and money. However, your reward is a profitable and sustainable insurance sales business that will deliver for you in the long run.



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