

Kevin Monroe is a financial service professional for Modern Woodmen of America and an Illinois Mutual agent. A member of the Million Dollar Roundtable and a perennial leader for Modern Woodmen, Kevin placed over 94% of his policies with Illinois Mutual in 2010. In a recent Q&A session with Kevin, we asked him to share the secrets to his success.

Q: You sell many products extremely well. Disability insurance (DI) is one of these products. What advice can you give other agents who are thinking about offering DI to their clients?

A: Disability Insurance is very important for many reasons, but what I think new agents may appreciate is that DI might be the most polarizing product to sell. What I mean by “polarizing” is that when I educate my clients on the need and importance of protecting their paychecks, and then ask if they are interested, it is a very quick answer – yes or no. This allows me to know right away if the client is going to buy.

Q: How do you transition in to offering DI to your clients?

A: I actually often lead with DI. I mention DI in every interaction with new clients to let them know how extremely important it is to protect their paycheck. Let’s face it, it’s fun to talk about annuities, life Insurance and other financial products that will allow your clients to create a future they have always wanted for themselves and their families. But as agents, we also need to take responsibility and let them know how critical it is to protect their income. After all, DI provides the opportunity for all these other products to come to fruition. To not even offer DI is borderline negligent.

Q: It is nice to see such a highly successfully agent be so passionate about DI. Where does your passion come from?

A: I have been with Modern Woodmen for almost 19 years and I absolutely love what I do. I am passionate about DI, and there is a good reason for it. To be successful as a salesperson you have to have a story and I have one about DI. When I first started off in the business, I sold a life insurance policy to friend of mine. Over the years, I sold additional financial protection products to this same friend, but never DI. A couple years later, my friend was involved in an accident and was unable to work. To avoid losing his home, he and his wife were forced to withdraw funds from their IRAs and cash values in their life policies. While they were able to save their house, this experience taught me a very important lesson that I think about every time I am with a client: never think things won’t happen. Make sure your clients are protected.

Q: Why do you choose Illinois Mutual for your clients?

A: Relationships are the most important thing to being successful in sales. What I love about Illinois Mutual is the ability to have relationships with the people at the Home Office. It is not like dealing with a broker or a large carrier where you’re just a number. You deal directly with sales teams and underwriters who truly want to work with you and your clients – you get to know them by name. You work with real people just like those you sell to every day.

To learn more about sales solutions that will help you protect your clients’ paychecks, contact your DI sales team today.

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