

Welcome to



Medicare Marketing Gold!

Taking Your Medicare Business To A New Level!

By: Tony Jackson

All Rights Reserved, © 2008

Dear Agent,

These are exciting times for the Medicare Agent!

As you are aware, the regulations for marketing Medicare have gotten stricter and more rigorous over the past several years, to the point where the idea of marketing Medicare seems almost daunting.

Thousands of agents have already “flown the coup.” Agents that thrived on churning beneficiaries made a lot of money doing it and left a ton of carnage in their wake.

If you are reading this, it means you are different. If you are continuing as a Medicare agent, it means not only that you are tough, but you are also a person with a keen eye for opportunity. Napoleon Hill once said, “In every seed of adversity, there is a seed of greater opportunity.”

You stand today on the threshold of one of the greatest opportunities ever faced by the Medicare Agent.

- There are scores of people turning 65 every year (and the number is growing almost exponentially)!
- Thousands of Medicare Agents looking for the “easy kill” are leaving the field for good.
- New legislation is demanding higher commissions and residuals for Medicare Agents, so Agents can concentrate on “building their business” rather than just make a few quick sales.

In purchasing Medicare Marketing Gold, the new Gold Standard in Medicare Marketing, you have taken a giant step forward to catapulting your business to new heights.

It isn't going to be easy. No, it will require a lot of hard work, dedication, and more importantly "smart work" to reach your dreams. But with this system, I have taken many of the roadblocks out of your way. You might think of it like this...

I have given you a "Fast-Start" guide to understanding proven marketing principles that will change the way you look at your business and if you follow these principles, they will fill your pockets with cash and free you up to live the kind of life you have always dreamed of.

The fact is simple. You do not have a choice. If you will not only stay in this business, but thrive in this business, you will need to change the way you think about your business. I know you can do it. If you didn't have it in you, you would already be working at the Golf Pro shop.

So then, lets get started.

In the Medicare Marketing Gold Manual, I am going to introduce you to 10 little known secrets for infusing your business with super sales power. All of these secrets have been tested and proven thousands of times in every conceivable business. These ideas are not original with me, but I have made them my own and now I pass the torch on to you.

The greatest piece of advice I can give you before we jump in is to "keep

working on your business.” Obviously, you should set specific, measurable goals for your entire business as well as personal goals, but I want to encourage you to pursue one goal with new zeal and vigor.

Grow in your learning and abilities!

For the past year I have read (at least) one new book per week and the experience has produced phenomenal results.

Keep reading and learning and growing.

An old proverb says...

“A much-used plow shines, but stagnant waters stink.”

One of the greatest temptations for any of us is to rest on what we have already achieved. It is true that reading and thinking and growing is hard work, but I assure you, it is work that will reap a harvest that will never run dry.

On my [Resource Page](#), and in my newsletter (Subscribe on my home page) I will provide frequent links to resources that I am finding to be helpful.

My hope for you is that you will go forward... see your dreams, and seize them!

Veni, Vidi, Vici (I Came, I Saw, I Conquered)!

Julius Ceasar

Secret One:
How to Turn Your Advertising Into the *World's Greatest*
Salesperson!

The first secret I want to talk about is How To Turn Your Advertising...

I am beginning with this secret, because I want to jump immediately into the "nuts and bolts" part of your business.

When we talk about practical applications for growing your business, I cannot think of anything more practical to talk about... than sales in general and effective sales in particular.

That reminds me of the salesman who was demonstrating unbreakable combs in a department store. He was trying to impress the people who stopped by to look by putting the comb through all sorts of torture and stress.

Finally to impress even the skeptics in the crowd, he bent the comb completely in half, and it snapped with a loud crack. Without missing a beat, he bravely held up both halves of the 'unbreakable' comb for everyone to see and said, "And this, ladies and gentlemen, is what an unbreakable comb looks like on the inside."

Now, this next point may seem kind of obvious to some, but think about this... where would your business be without sales? Where would any business be without sales?

Now that is obvious, but this first point is not so obvious (at least it was not

so obvious to me).

I. Every Part of Your Business Is Advertising

Many business owners tend to think of advertising as something very static... like letting people know they are there. And most of the time, this kind of advertising is nothing but information. Look at most yellow page ads, or newspaper ads, and what do you find? Information. This is our name, this is our address, phone number... or this is some special we are running, or whatever.

Now all of that IS advertising, but as we are going to learn later, it is not effective advertising.

Lets say for example that you are looking for a new lawn mower. As you are looking through Sunday Newspaper inserts, you spot an ad for a local home and garden store and on the front of this ad, is a picture of just the kind of lawnmower you think you would like to have.

So, before running across town to the store, you pick up the phone and you call the store to make sure they have one in stock. After being on hold for 10 minutes, someone finally answers the phone and says, "Can I help you?" You say, "Yes, I was calling about that new Super Duper Mower you have advertised and I was just wondering, do you have one in stock?" To which the clerk replies, "Just a moment, I'll transfer you."

After what seems like an eternity, someone in the Lawn and Garden section answers the phone, you ask that person the same question... "Do you have one in stock?" "Yes," the person answers, "We have one in stock." And then you ask, "Can you hold it for me?" "No" replies the

salesman, we are not allowed to hold special “sale items.” “Oh,” you reply in disbelief, “O.K. then, I guess I’ll just come down and get it.”

And so, you tromp across town and you go into the store. The first thing you notice is that the store is disorganized and it is hard to find what you came for. Finally however, you find the section where the mowers are, but you don’t see the mower on the shelf. After 10 minutes of looking for a sales associate, you finally locate one. “Do you have any of those mowers left?” you ask. “Nah, we just sold the last one a few minutes ago, do you want to look at another model?” “No thanks, you reply, I guess I’ll just wait on that.” “Alright,” the guy says, “Let me know if I can help.”

Now I think that illustration should make it fairly obvious. Every Part of your business is advertising.

The newspaper ad looked good. It showed what you wanted. But was that the advertisement that left an impression on your mind? NO. What you need to do is think about EVERY part of that story as a piece in the advertising puzzle.

Again, think about the illustration I just gave you. Think about every step of that process as an advertisement.

1) Obviously, the ad in the newspaper was an advertisement.

2) One might argue that the technology was an advertisement. Rather than putting you into the lost limbo of “holding” on the phone, the store might have had a cheap answering service, with a real live person to take a message at least, so that you would feel like you were taken care of.

3) The employees at every level were an advertisement – and what did you feel like the employees were advertising... ***That they really didn't care about you.***

4) The level of service was an advertisement. If the employees didn't care, the level of service they showed practically screamed... WE DON'T WANT YOUR BUSINESS!

5) The store policies were an advertisement... "We can't hold it for you." "Do you want to look at another model?" Instead of, "I am very sorry, allow me to get you a rain check for that, and as soon as it comes in, I will give you a call and make sure it here when you come."

Everything that store did was an advertisement, but in this case, the advertisement was a big fat lie. A deception of the highest order. A bait and switch promotion that promised you something good and delivered something very different.

Most business people think about all of this as "service." But if you think about it as simply service, you will be missing this very important point... It is not simply service, it is ADVERTISING!

Now that leads me to the second point:

II. All Advertising is Sales

What do I mean by this? Simply that you need to think about every part of your business as an advertisement, and you need to think about EVERY

advertisement as a living, breathing salesperson.

Now you know that there are some sales people that are very good salespeople and other salespeople that simply stink.

Zig Ziglar, one of the greatest sales trainers of all time, used to ask this riddle: Do you know the difference between the top, super star professional sales people and mediocre sales people? The mediocre sales people have skinny kids!

Now what makes a good sales person? No, it is not someone who can convince you to buy something you don't want to buy. Usually, that kind of sale results in something after the sale... its called a charge back.

No... **a superstar salesperson is one who will help you to buy what you wanted to buy in the first place.** He or she will ask lots of questions, take notes, probe your interests, answer your questions, and then match up your interests with the right product. A great sales person is usually one who SAYS very little in the sales process. He or she realizes that God gave us two ears and only one mouth.

A bad sales person is one who usually talks non-stop. He tells you all about his product or service and tries to convince you that his product is the one you want to have.

Many business people have adopted that attitude that "all advertising is mixed, some works and some doesn't, so we just have to keep throwing against the wall and see what sticks."

David Ogilvy, one of the greatest Advertising geniuses that ever lived, had this to say:

“What is a good advertisement? An advertisement which pleases you because of its style, or an advertisement which sells the most? They are seldom the same. Go through a magazine and pick out the advertisements you like best. You will probably pick those with beautiful illustrations or clever copy. You forget to ask yourself whether your favorite advertisements would make you want to buy the product;” (Ogilvy then quotes Rosser Reeves).

“I’m not saying that charming, witty or warm copy won’t sell. I’m just saying that I’ve seen thousands of charming and witty campaigns that didn’t. Let’s say you are a manufacturer. Your advertising isn’t working and your sales are going down. And everything depends on it. Your future depends on it, your family’s future depends on it, other people’s families depend on it. And you walk in this office and talk to me, and you sit in that chair. Now what do you want out of me? Fine writing? Do you want masterpieces? Do you want glowing things that can be framed by copywriters? Or do you want to see the sales curve stop moving down and start moving up?”

I want you to think about the sales process as a slippery slide. Your print, or radio, or T.V. ad has only one purpose, and that is to get your prospect up onto the first rung the ladder that **they want to climb**.

After the first rung every other part of the sales process, or every “advertisement” in the process, whether it is technology, or service, or employees, or environment, whatever it is... every part of it should be designed to keep your customer climbing up that ladder... until he or she

gets to the top and goes happily sliding down the slide of satisfaction. If any part of that process is sabotaged, your customer may fall back down the ladder and will probably NEVER be persuaded to get back on.

The hard truth is, if you can't think about your entire business as being a "Giant Cash Generating Machine," then you probably should not be in business for yourself.

III. You need to Hire Good Salespeople and Fire Bad Salespeople

If you had an employee that was habitually giving bad service, what would you do? Hopefully, you would fire that person. You are not a welfare agency, you are a business owner, and if you want to be one for long, you will definitely not be afraid to hire good and fire bad.

Now, it seems a little more obvious when we talk about our "service" or our "employees," or our "environment" as living, breathing "advertising—salespeople" but it is a little more difficult to think about our actual advertisements as "living-breathing salespeople."

But they are just that. They either strike people at the level of their deepest need and draw them up onto the first rung of the ladder, or they do not.

Now I want you to think back onto an experience that most of us have had. Remember the first time you purchased a new car or truck. When you went down to look at the cars and the salesperson showed you the model you liked, what was the first thing that struck you as you got into the car? Maybe it was that new car smell. Or maybe it was how clean and new it looked to your eyes. Or maybe you liked the clear sound

of the music when you turned on the radio.

It is very doubtful that what you were thinking of at that moment, was about the fuel efficiency of the car, or the amount of insurance, or for that matter, even the amount of the payment you would need to make for that car.

You see, it is true, that all of us, maybe with the exception of a few engineers, but nearly all of us buy **emotionally**, and then we justify our decision **logically**!

Think about it... when you got that car home, what did you tell your friends when they said... "Oh you got a new car." I bet you didn't say, "Oh yes, it smelled so good, it sounded so wonderful, it looked so nice." No, you said, "Oh yea, and I got a great deal on the price, and it gets 27 miles per gallon and... blah, blah, blah!"

People simply do not buy at the logical level. They buy at the emotional level, and THEN, they justify to themselves and to others, WHY they made the right decision!

So think about traditional advertising for most businesses. Almost all advertising is aimed at the logical level:

1. We have this kind of product or service
2. We have a great location
3. We have a phone number
4. We have great prices
5. We have a great special

6. We have been in business for 22 years

All of that is logical. There may be emotional elements to it... but it is like a loud mouth salesman, standing in front of you... trying to give you all of the logical reasons why you should buy his product or service.

Although it may be a bit overstated, someone has estimated that the average consumer is exposed to 30,000 advertisements every day! Sure, no one pays attention to that many ads, but the fact remains... people are bombarded with information.

Ask yourself this question, what is going to make someone stop to look at your ad, your letter, your banner, your card, your whatever?

One great advertising guru (I don't remember which one) gave the following illustration.

Imagine the senior you are trying to reach with your product... running down the road with a string of raw steaks hanging from their neck, as they are being chased by a pack of wild dogs! That is quite a picture, isn't it?

Now imagine yourself standing by the road holding up a sign. What would you need to have on that sign in order to get that person to stop in their tracks and come to talk to you?

"Great rates on Medicare!"

Yea right. They might NEED Medicare after the dogs catch up to them, but is that what is going to make them stop? Perhaps not.

Now, imagine if you had this on your sign:

“Powerful Pepper Spray, Stops All Dogs In Their Tracks!”

Now we are getting somewhere.

Now think. Why would they stop? Would they stop to ask questions about why this pepper spray is better than every other pepper spray? No.

Why not? Because at that moment, they are not thinking logically, they are thinking emotionally. They are afraid, and they want something, anything, that will alleviate that fear.

I am bringing all of this up because I want you to think differently about advertising. Not all advertising is created equal, and not all advertising does its job.

You must aim at advertising that **sells!**

Secret Two:
How to Measure Your Returns and
Stretch Them Into World-Class Profits!

Did you hear about the woman walks into a bank in New York City and asks for the loan officer. She says she's going to Europe on business for two weeks and needs to borrow \$5,000. The bank officer tells her that the bank will need some kind of security for such a loan, so the woman hands over the keys to a new Rolls Royce that's parked on the street in front of the bank.

Everything checks out, and the bank agrees to accept the car as collateral for the loan. An employee drives the Rolls Royce into the bank's underground garage and parks it there.

Two weeks later, the woman returns, repays the \$5,000 and the interest, which comes to \$15.41. The loan officer approaches her and says:

"We are very happy to have had your business, and this transaction has worked out very nicely, but we're a little puzzled. While you were away, we checked out your accounts and found that you were a multimillionaire. What puzzles us is why would you bother to borrow \$5,000?"

"Well, where else in Manhattan can I park my car for two weeks for fifteen bucks?"

Now, that's a cute little story, but you notice what the bank officer said to the lady at the end... "this transaction has worked out nicely!"

As I mentioned before, some business owners take a very “lax” attitude toward their advertising campaign... they just figure they will throw it against the wall and see what sticks.

Now, if you think that business people have a lax attitude toward their advertising. When it comes to this next formula I want to show you, you should know that many, many, if not most insurance agents are simply living in “utter and complete darkness.”

My wife recently needed to get her hair done and because we were new to the neighborhood, she randomly chose a salon because it was close by to our home. As she was getting her permanent (by the way: I don’t know why they call them permanents... as far as I can tell it is a marketing sham, because she has to go back in every few months and get another permanent! That is a little bit like a doctor who “practices medicine.” Do you ever wonder why we put our lives into the hands of someone who is still “practicing?”

So anyway, my wife is in this salon, and another customer comes in with a coupon from one of those coupon books that are full of buy one, get one free deals.

After the “coupon lady” had her haircut and left the salon, my wife overheard one of the employees say to another employee, “See, I told you it would work!”

Did it work? Well, we don’t know that it worked. All we know is that it performed! All you can say is that it brought one customer, or 20 customers into the store... who may or may not have been there before,

and who may or may not ever return!

The business owner in that instance surely knows how much she paid for that advertisement.

In fact, when she wrote the check, it was a painful experience!

Isn't it amazing how many business owners will buy stock in a particular company, and then watch that stock like a hawk. If the stock starts to drop, they will sell it quick and try to get out with a profit. Or, if the bottom falls out, they will feel terrible for making such a bad decision and they will probably know to the penny how much they lost.

And yet, these same business owners will "invest" in advertising, and they really have no idea what they are getting back from that investment.

Now I hope you will listen closely to what I am about to say. It is that important!

The relative success or failure of your business (and all of your business activities) is hanging or maybe barely dangling on three little letters:

R.O.I.

Can you read that? Let me say it a little louder...

R.O.I.

Return On Investment

Return on Investment is a Measuring Tool used to evaluate the effectiveness of an investment.

If you purchased the Medicare Marketing Gold System, then you also have access to an R.O.I. calculator, as well as a detailed description of how to calculate your R.O.I.

But the point is fairly straightforward. It is imperative that you think about everything in your business as an investment, but especially, that you think about your advertising as an investment.

If you are in the least bit concerned about what return you are going to receive on your investments, then you ought to be even more concerned about what return you are going to receive on your advertising and marketing investment.

It is interesting that investing your money in every investment involves risk. But you know, the more you learn how to measure your Return On Investment for your advertising, the more you will realize that your advertising and marketing can be the least risky investment you can make.

You never know when a company you invest in is going to get bad press, or go belly up, or whatever. But with your marketing measurement, you can actually learn what works and what doesn't work. When you learn what works, then all you have to do is open up the faucet and take more profits from the campaign that works. As one of my friends in marketing says, "Rinse and Repeat!"

If you get back a consistent 25% return on your investment of \$1000, or \$250, then by increasing your investment to \$10,000, you increase your profit to \$2500. Then, the more you reinvest your profits, the more you make back.

But here's the thing. You will never KNOW which campaigns are the most profitable and can literally turn into money machines, unless you do what?

TEST, TEST, and TEST some more.

Scientifically and carefully testing your advertising investments will produce more money than perhaps any other work you do.

There is an old saying... "Even a blind hog will find an acorn once in while."

It is true, if you do not take heed to what I am teaching you, it is possible that you might limp along and be moderately successful. But if you want to be wildly successful, learning to measure what **IS** successful and what is **NOT** successful will be a huge part of your fast track to wealth.

Secret Three:

How to *Avoid the Pitfalls That Murder Most Insurance Agents!*

There were two brothers who grew up as destitute orphans, who decided to work their way through college by purchasing a small pizza restaurant. As restaurant owners know, owning a restaurant is not for everyone. It is high risk, long, long hours, and often, very little return. About a year after they took over the pizzeria, one of them decided that the pizza business wasn't for him, so he gave over all of his interest to his brother, in exchange for a Volkswagon Beetle, and quit the business.

The other brother kept at it. For 10 long years, he slaved away, working 100 hour work weeks, and trying desperately to figure it all out.

And then finally, one day... he got it. He asked himself, "What do people want?" And in his little college town, he asked "What do college kids want more than anything? His answer... they want *"fresh, hot pizza, delivered in 30 minutes or less... guaranteed!"*

That became Tom Monaghan's and Domino's Pizza trademark and the rest is history. Domino's Pizza became the most successful Pizza chain... ever! And Tom Monaghan became one of the top 400 richest people in the world.

What Tom came up with... in the Marketing world is called a "USP" or a Unique Selling Proposition.

- I. You Must Develop Your Own Unique Selling Proposition

Think of some of the most successful companies in their field and one thing they have in common is that each has developed a short, memorable Unique Selling Proposition that actually describes the BENEFITS you will receive from their product or service.

Domino's: "Fresh, Hot Pizza, Delivered In 30 Minutes or Less... Guaranteed!"

Fed EX: "When it absolutely, positively has to be there overnight."

Nyquil: "The nighttime, coughing, achy, sniffing, stuffy head, fever, so you can rest medicine."

Imagine if Tom Monaghan had come up with a different USP? What if his USP had been... "Domino's... the best pizza on earth." Would that Unique Selling Proposition have been as successful? Not even close.

Here's why: It's too vague and too logical. It doesn't answer the pain or the need the customer is feeling.

By coming up with your own unique positioning or selling proposition, you are answering the need of your customers. You are not trying to be everything to everybody.

II. Forget About Image And Go For Sales

Big corporations spend millions and millions of dollars trying to build an image, so that when you think about a product or service, you will think about them.

As an example of this, think about what a lot of people say, when they want a soft drink... what do they say? "I want a Coke." Now, they might not mean "Coca Cola," they might actually mean root beer, but Coke has been so successful at creating its image, that many people use the word "Coke" as a synonym for soft drink.

Speaking of Coke, what I just said is rather ironic. Sergio Zyman was the Marketing Director at Coca Cola back in the 80's. He was actually responsible for the New Coke Recipe that got tossed out like smelly trash by the public. Anyhow, Zyman wrote a book called "[The End of Marketing as We Know It.](#)" Now what is interesting, is that in this book, Zyman talks about how difficult it was at Coca Cola to get the marketing department to think about sales rather than image. Zyman writes this:

"Marketing is a strategic activity and discipline focused on the endgame of getting more consumers to buy your product more often so that your company makes more money."

Commenting on this book, Harry Edwards writes:

"For Zyman, marketing is not an art, it's a business. He sees too many marketers who don't understand this point, who are too concerned about projecting image when they should really be focused on producing sales. Zyman peppers the book with stories about various campaigns at Coke as well as assessments of companies that get it, such as Starbucks and Southwest Airlines, to companies that don't, for example, Nissan and Levi's. He believes that the old-style marketing of Madison Avenue is dead, that it no longer has the "ability to move the masses," that in today's "consumer democracy" there are simply too many choices. Instead,

marketers will have to focus on sales, conversion rates and targeting customers."

How many of you can think about some business that you knew while you were growing up that is no longer around?

One of our favorite places to go when I was a kid, especially for birthday parties, was a restaurant called Farrell's. They had this big trough that they filled with Ice Cream and the kids would sit there at this trough and have a contest to see who could eat it the fastest. Another idea Farrell's had was called the Zoo. If I remember right, they these red and white, pin-striped employees would go running through the restaurant with this big stretcher with cake and ice cream and loud screaming whistles.

All of this was just the most fun for the kids.

At one point during the 70's, according to their website, Farrell's had grown to have 130 restaurants nationwide.

Today, I think there are three of them still open.

What happened? Well, not only did they change their image, but in the process, they also changed their Unique Selling Proposition. They changed from marketing to kids and birthdays and fun, and tried to become a more traditional family restaurant.

To their credit, it sounds as though today, they are attempting to go back and make the restaurant what it was under the brilliant leadership of Mr. Farrell.

My point in all of this: Forget about image. Let image be a by-product of what you do best. Give people what they want to buy... and as a by-product, you will build an image that sticks.

Secret Four:

How to Pull In New Customers With Gravitational Force!

We come now to secret number four: How to Pull in New Customers With Gravitational Force.

Speaking of gravity, I heard a little joke recently that may express the way some of you are feeling right about now.

A Physics Teacher was teaching his class and made the following comment:

"Isaac Newton was sitting under a tree when an apple fell on his head and he discovered gravity. Isn't that wonderful?"

To which one of his more astute students responded:

"Yes sir, if he had been sitting in class looking at books... like us, he wouldn't have discovered anything."

Now, as you are following along in your notes and outlines, you will notice that this chapter has two main points 1) Pull Is Better Than Push 2) Always Use The Strongest Bait Possible

I. Pull Is Better Than Push

All of us have heard about black holes. A black whole is formed when a star dies and goes out. All of the nuclear gasses of that star, instead of floating away, or exploding, they implode inward until they are so dense,

that the mass actually has a density that is trillions of times more dense than ordinary matter.

The gravitational pull of one of these black holes is so strong, that not even light can escape its tractor beam.

The title of this fourth secret that we will look at together, is "How to PULL In New Customers With Gravitational Force!"

The key word here, of course is "PULL." In marketing and sales, pulling is better than pushing.

Do you like to be "pushed" into buying something you are not even sure you want to buy? I bet not.

Everyone resists being pushed, but if the gravitational force is strong enough, you cannot resist being pulled.

One of the greatest book titles ever written, still a best seller, is Dale Carnegie's "[How to Win Friends and Influence People](#)."

Why is this title so powerful? Because it talks about pulling... not pushing. It is how to "win" friends, not just "make" friends, and it is about "influencing" people, rather than convincing people.

People don't want to be convinced by someone, they want to be influenced by someone. This is why "customer" testimonials, or "word of mouth" are the most powerful form of advertising there is, bar non.

Why?

Because people are “won” and “influenced” by other people they trust. And so, when someone is drawn to you by trust, it doesn't take any pushing, they are already drawn to you with super-gravitational force!

II. Always Use the Strongest Bait Possible

Ever since I was a little kid, I loved to fish. While growing up, I spent nearly every summer at my grandparent's ranch in N. Cal. There was a big pond on the back side of the ranch, and my grandparents and uncles always kept that pond well-stocked.

I would go down to that pond and fish for hours. But I need to explain something to you. I am not the “sportsman” kind of fisherman that goes fishing just for the thrill of catching the biggest trophy fish. When I fish, it is because I like to catch fish, and if they are big enough, I take them home, clean them and fry them up in the pan. I love freshly caught fish.

One thing I learned as a kid is that you have got to use the right kind of bait if you want to catch the fish you are after.

Now, one kind of fishing I had never tried was fly fishing, and I really didn't even know the principle behind it. I am still not sure I understand it completely, but what I think the idea is, is to make the fish think that your fly is moving on and off the water and across the water, so he will jump at the fly. This kind of fishing is very strategic. It is a glorified version of cat and mouse.

Well, recently, my brother and I took our families and spent a week up in Idaho on the west side of Yellowstone. My brother brought a couple of fly fishing poles along and if had time, he wanted to take me fly fishing. I liked the idea of catching some fresh trout, so I agreed to try if we could squeeze it in. What was interesting to learn by the way, is that in that valley in Idaho, with some magnificent rivers going through, fly fishing is REALLY Big and fly fisherman come there from all over the world and spend thousands and thousands of dollars to stay in lodges and hire guides and rent boats and so on, just so they can go fly fishing.

Well, back to the story, as we were discussing it, I asked him, won't those trout respond to any other kind of bait than a fly on the water?

And he said, "sure, you can get power bait, put it on a hook and catch them all day long..." and then he said the magic words, the words which are music to a marketing man's ears... "Power bait has a special ingredient, and it is irresistible to the fish!"

Wow... "Irresistible to the fish!" THAT is the kind of fishing that I like.

Now listen closely and allow this principle to sink down deeply (no fishing pun intended)... Many Insurance Agents treat their business like a sport... they spend thousands of dollars casting their line on the water, and HOPING that their skill is good enough to catch a fish. And you know what is equally remarkable, many Insurance Agents, probably without even realizing it, when they do catch a fish, they usually throw it back into the river for someone else to catch later!

Here's the thing: If you are in business for the sport of it, then I have news

for you, you do not have a business... what you have is a VERY expensive hobby.

The reason you are in business is to not only catch the fish, but also to make those fish reproduce for you.

And if you are going to go fishing... why in the world would you want to rely on outdated, antiquated methods of fishing. If you could get "Powerbait" that is irresistible to your customer, wouldn't it make sense to use that instead? Of course.

Now... listen VERY closely, I am about to reveal one of the most powerful marketing secrets you will ever hear. If you hear this and implement it, it will not only mean the difference between staying in business or failure, it will mean the difference between succeeding and succeeding WILDLY! Here it is...

Don't give people what "YOU want to sell" Give people what "THEY want to buy!"

One of the biggest mistakes Insurance Agents make is marketing with a "one size fits all mentality." The fact is, your prospect doesn't care what you like, or prefer.

Forget about what you like and give your customers what THEY want and you will pull in new customers with force.

Secret Five:

How to Find Riches in Marketing Niches!

Have you ever heard the saying, “there are riches in niches?”

It is a true saying.

One of the most powerful examples I have ever heard of this came from one of the most legendary marketers that has ever lived.

In fact, let me tell you about two men, I believe, are two of the greatest marketing geniuses of all time. One of them was a man by the name of Gary Halbert (who is no longer with us), and the other is a man by the name of Dan Kennedy (who is still producing millionaires like an assembly line).

Dan Kennedy actually got his start as a copywriter, working for Gary Halbert in a little town called Bath, Ohio.

The way that Dan tells it is that there was this big warehouse kind of building in town, and when you went into the building...

The letter they were sending out became THE most mailed letter in the history of the world. According to Halbert, by 2005, that letter had been mailed out 500,000,000 times!

So what was the product they were selling? They were selling a “Coat of Arms” plaque that was designed with their family name.

Now, why was this letter so powerful?

Because it aimed, like an arrow... right at the heart of one of the strongest niches you could ever be in... **personalization!**

Everybody (well most people) likes to hear their name called, and of course the more unusual your name is, the more proud of it you are going to be.

Why did this letter make Gary Halbert so famous and so rich? Because he wrote it and aimed it at a particular niche.

If you sell Medicare, you may have a tendency to think that "every person 65 years or older is my market." In a way of course, that is true and obviously, if you are going to compete, you will have to serve a wide swath of customers.

But let me tell you about another kind of marketing you might just use to give yourself an edge over the competition. It is called "niche marketing."

Think about some sport or hobby about which you are **passionate** (maybe even "irrational" – think about it... How rational is it to spend \$50 to hit a little white ball in the grass with a stick?)

Lets pretend, for the sake of the illustration that you are an NRA card carrying, buck hunting, gun enthusiast. If you were in a room filled with Green Peace, Passivests, do you think you would find a lot in common with these folks? Probably not. You would most likely want to be elsewhere and I am sure the feeling would be mutual.

So why do you assume that all of your marketing efforts should be aimed

at “Every person over 65?” or “Every person turning 65?”

Are all of the folks in those groups alike? Of course, they are not.

If you were selling golf equipment, would you want to spend advertising dollars aimed at 9-year-old girls? Of course you wouldn't. You would probably aim your marketing dollars at middle-aged men with lots of disposable income who are PASSIONATE about playing golf!

Or maybe, if you really want to get into a niche, you are going to aim your advertising at middle-aged women with lots of disposable income who are PASSIONATE about playing golf.

Listen, I know what some of you may be thinking as you are reading this... “Yes, but the insurance business is different... and I have to serve everybody.” As I said, to a degree, that may be true, but it is not completely true.

I would suggest that the only limitation to this idea, exists in your own mind, rather than in reality.

Imagine, if you were able to find out that there are seventy-eight, 65-75 year old ladies in your town who loved to read and were passionate about tea. Imagine now that you were able to entice 25 of those ladies to come to a “free tea” at some historic building to talk about books and drink English tea. In exchange for their coming, you might simply say... “My name is Jane Smith. The reason I have sponsored this event today is because I love tea and reading like you do. Another reason I have asked you here is because the business I am in is mostly about relationships, not

just products. I am a Medicare insurance specialist and I just want you to know that if you need any help with your Medicare, the service I will provide you will be impeccable. Thank you for coming today. Please enjoy the tea. I have a packet with a free \$10 gift card for Barnes and Noble I'll be sending home with you today, you can pick up your packet on the back table.

Now, imagine that you have captured all of these prospects names from a sign-in sheet (you already have their addresses). What you do, is follow up with these folks with a personal thank you letter (like the one I have provided in Part 2 of this book). And then, once they are "in the funnel," you never let them out of the funnel until they tell you to take them out (which, if you follow my advice will be never).

Do you think there might be some hot prospects in this crowd?

Imagine that you are a fishing enthusiast. Now Imagine that you were to find out that there are 125, 65-75 year old men in your area who are passionate about fish. What if you were to go down to your local sports store in September (right before fish season AND the Annual Election Period) and ask a local fishing guide to come and give free tips on fishing to a bunch of men who love fishing and who have money to buy his services. Do you think he would do this?

So, you invite these men to come and offer them "free pro tips and a free fishing lure, along with some shrimp cocktail." After you have them all there, you introduce yourself and say, "My name is John Smith." I love to fish like you do. I am also a Medicare insurance specialist and I just want you to know that if you need any help with your Medicare, I would be

happy to help. There is a packet on the back table with a \$10.00 gift card (for the store you are in) for your free lure, or whatever you want to buy. Enjoy the tips and the shrimp.” Rinse and repeat.

Information is power!

So then, armed with that informational power, how are you going to find these “niches” and lure them in? Before I answer that question, allow me to give you one more powerful illustration to drive this point home.

Let’s pretend that you and I both own a chicken stand in the same town. Let’s also pretend that we are going to have a contest to see who can get the most customers to come into our store on a given day.

With that in mind, I will give you every advantage that you want as long as you give me the one and only advantage that I want. Fair enough?

What advantages do you want?

Great Location

Wide Advertising

Excellent Chicken

Low, Low Prices

Great service and inventory

O.K., you can have all of those advantages. I only want one advantage:

A Starving Crowd standing out in front of my Chicken stand.

You see, all of those things might be important. But unless you have a

starving crowd, none of those things matters.

O.K. now, let us see if we can find some “power bait” to lure in our fishermen.

Secret Six:
How to Pull The Right Market To You,
No Matter Where You Are!

A rich (and shall we say: mature) lady is sitting at home staring at and worrying about her dirty carpet, when she hears a knock on the door.

In a van in front of her house, there are three vacuum cleaner salesmen, a Rookie salesman, a *Proven* salesman and a *Pro* salesman. They decide to have a contest to see who can sell this lady a vacuum cleaner. The Pro is first at bat.

After knocking on the door, the lady answers and in no more than 5 seconds, the lady slams the door in his face. Demoralized, he returns to the van and says, she has dirty carpet, but she doesn't want a vacuum cleaner. It is now the turn of the Proven salesman.

After ringing the bell, the lady answers the door, and after only 3 seconds, she slams the door on his toe. In pain, he limps back to the van and confirms, the lady has filthy carpet, but she doesn't want a vacuum cleaner.

The Rookie then pipes up and says, "let me give it shot." The Pro and the Proven laugh at him as he approaches the door.

But then, after opening the door, the lady listens to the young Rookie and after a few seconds, she lets him in and he is gone inside for one hour.

After a grueling hour of waiting, the Pro and the Proven watch in disbelief

as the Rookie comes out of the house, with the vacuum in one hand and a check in the other hand!

Immensely curious, the two seasoned salesmen immediately inquire of this Rookie... "How did you get her to open the door and then give you a check?" To which the Rookie responded, "I told her I was from the Acme Maid Service and I was here to clean her carpet."

Alright, by now, you probably feel like I am beating this principle like a drum...

YOU MUST TAILOR YOUR PRODUCT OR SERVICE TO WHAT YOUR CUSTOMERS WANT!

Alright you say, but I still haven't answered this question. How are we going to find this customer and lure him or her in? How are we going to get the message to them?

Well, you have a couple of options. You could print off several hundred fliers and put them under the windshield of all the cars in the parking lots of all of the senior centers and hospitals in town. You could do that, but let me assure you, it would be a terrible waste of time and money. There is a much better (smarter) way.

I. You Can Easily find Your Market

What if you opened the white pages, wrote down all of the names within your city and mailed an ad to them about some Medicare policy.

98% of them don't qualify! And of those that do, you find out that 18% of

them have either passed away or have moved.

Getting the names out of a phone book would be terribly inefficient wouldn't it?

What if you found out you could buy a list of people in your area who are at least 65?

That would be better than the white pages, but it wouldn't come close to your target market.

Well, what if you could buy a list of all of all 65-75 year old men in your area who have bought some product through the mail in the past year?

You are getting warmer, but still, there too many variables. You don't know what kind of product they bought, so you really don't know their interests.

What if you could buy a list of all of all 65-75 year old men in your area who have bought some fishing or hunting product through the mail in the past 3 months. Would that be a hot prospect for such a strategy? You bet.

But is it really possible to get such a list? Yes, it is possible and fairly easy to do.

There are two kinds of companies that have these kinds of lists (or any lists). They are called:

List Owners

List owners are companies that own a database of their own customers. Did you realize the real purpose for filling out those “product registration forms” is really to add your name to a mailing list? It is true. Once they have your name “confirmed,” you are added to a “hot list,” someone who has bought this or that kind of product or service in the past 30 days!

Nearly every magazine or newsletter rents out its list. Many lists are very, very targeted... such as, “people who have purchased a home business opportunity product in the past thirty days.” Why is this so valuable? People who have just purchased something are worried, or excited about that subject right then. They are much more likely to buy again than someone who hasn’t bought!

The other kind of company is called:

A List Broker

List brokers are professionals who search, merge and purge these lists to come up with the kind of list that you are looking for (i.e. Men, aged 65 – 75, who live in your area and subscribe to Field and Stream magazine).

To see what kinds of lists are available, (there are thousands upon thousands), and to find a list broker, you can go to your local library and ask to see the Standard Rate & Data Service (also called: SRDS) for Direct Mail. A quick walkthrough of this massive “list catalog” will give you ideas as to how many markets there are to reach.

But here is the deal. When you buy a list, most list brokers don’t want to

deal with someone who is only going to sell them a few hundred names. If you are going to try this mailing list approach, you will need to buy a minimum of 5000 names. In many cases, depending on what you choose, "certain areas," "certain age range," etc., that list will set you back about \$500 - \$700. Is it worth it? Yes!

Here's why.

For a "shot gun" mailing to 500 people, if you did it yourself, you would pay about \$350. (Postage, materials and a compiled list, such as you get at [InfoUSA](#)). From that ad, you get maybe 8-10 leads (I have gotten much better with my letters, but lets assume the worse). From those 8-10 leads, you might make 3-4 sales.

If you were to spend \$700 for a list, you might only be able to mail to 50-60 people in your niche and in your area. But of those 50-60, you were able to meet 20 of them with a "common interest," it is far more likely that through relationship building, you would be able to do business with 5-10 of those men. Your Return on Investment would be considerably higher.

Could you get that quality of customer for such a low cost using any other kind of advertising? Not a chance.

II. You Must Calculate The Lifetime Value of a Customer

I want to spend a few moments talking about the "lifetime value of a customer." If you think the only purpose a new customer is to get a commission, you are thinking very poorly.

Dan Kennedy said something to the effect of:

“While most business people think that the purpose of getting a customer is to make a sale, the successful business person thinks the reverse. The purpose of the sale is to get a customer.”

Do you know how many businesses I do business with that I never hear from again? Nearly every one of them.

Ask yourself, when was the last time you went into a store to buy a shirt, or into a restaurant to get lunch, or even to the doctor to get a check up, that you heard anything from them... ever again!

Your *PRESENT* customer is *YOUR BEST PROSPECT!* Do you understand that? I hope you do.

75% of your focus once you get new customers, should be to keep those customers coming back and buying more from you... until they die or move under a rock in the middle of some desert and they don't leave a forwarding address. Once a customer has trusted you with the first sale, it is always much, much easier to go back later and help them with some other product or service you offer.

O.K., now I am going to share one more secret with you that by itself is worth a whole lot more than you paid for this system. In fact, if you really milk this secret, you can use it to get an immediate surge in your business.

And here it is:

III. Market To The Center of Gravity

Einstein once said, *“Gravitation can not be held responsible for people falling in love.”*

Now, that might be true in the physical universe, but with the Medicare Marketing Gold System, it is not true. In fact, that is our goal, to get your customer to fall in love with you. So how are you going to do that? This little secret really is like gold.

Well, every mass has a “center of gravity.” The Center of Gravity is the point... according to Wikipedia, “where gravity can be said to act.”

A good example of this can be found in Business to Business Sales. With that kind of sale, the salesperson knows that he must get past the “gatekeeper” and get to the center of gravity... namely the “Decision Maker,” or the “Big Cheese.” If the salesperson can get the C.O.G. to move, the whole organization will often know about it and will usually be affected. Then, if that C.O.G. is pleased with the product or service, do you think he might tell others about it? You bet he will.

For you, the Insurance Agent, getting to the C.O.G. is easy.

In Part 2 of this manual, with your “Turn Key Headlines and Letters,” simply use the “Appreciation Letter,” and the instructions I provide with it.

The whole point of this is to show appreciation! Think of all of the over-worked, under-appreciated Centers Of Gravity in your area who have influence with seniors.

Charities

Churches (Pastors)

Doctors

Agency Workers (VERY under-appreciated)

What you want to do is send these C.O.G.s a letter of appreciation and tell them how much YOU appreciate what they do for your city, state, community, etc. In order to return the favor, you attach a \$5 Starbucks card, (don't think cheap here, think: "Lifetime Customer Value!")

When you are done with this campaign, you will have "captured" a lot of under-appreciated people who will remember you the next time they need to help someone over which they have influence.

Secret Seven:

How To Position Your Business and Never Beg Anyone Again!

Every business exists to solve a problem that someone else has. A doctor treats a person's sickness. A chiropractor treats a person's back pain. An architect responds to a need to have space that is functional and attractive. An artist stimulates the mind and the soul of people everywhere who appreciate beauty and creativity. An automobile salesman sells more than steel and rubber, he sells reliable transportation, along with safety, and perhaps luxury. A restaurant offers more than just food, it offers a dining experience, or the satisfaction of excellent taste, or even convenience (which does not need to be separated from these other things).

One of the challenges for businesses, and particularly for Insurance Agents is to think beyond the basic benefits that you offer, and carve out a position for yourself in your market—where you excel beyond what anyone expects you to provide. In doing this, you will be “positioned” in the mind of your customers as the “go to” source for whatever it is you are doing.

I. Developing a Healthy Self-Business Image

One of the first steps in achieving top positioning in your business is to develop a healthy self-business image.

In selling insurance for example, you must move beyond the obvious... you don't sell insurance, you sell peace of mind. You sell an answer to one of the biggest psychological triggers that moves people to act... fear.

To help you think about this further, think of a shop that sells ice cream. Most ice cream shop owner's probably think that their job is to sell a lot of ice cream, but if they think that, they are thinking wrongly. The way they ought to be thinking is this...

When someone comes into the shop, do we help them to feel transported in their minds eye, back to the a time as a child, when they remember standing in front of the case, holding their daddy's hand and peering deeply into each tub full of flavor. "Should I get the chocolate, with all of that rich, fudge flavor, or should I get the strawberry, replete with those huge chunks of red, ripe, juicy strawberries?"

Or, like Disney has mastered so well, the shop owner might sell nostalgia. The feeling you get that when you walk into some of Disney's shops, you have somehow entered a time warp into simpler times, when even an ice cream shop was clean and fancy and fun.

The point is that you should never think of your business as a SIMPLY solving a problem, but you ought to take pride in the problem your solve, with your product or service.

Once you have overcome that mental hurdle, then you can begin to...

II. Implement a Strategy For Top Positioning

How do you do this?

A. Always Provide a "Wow" Experience for Your Clients

This is really nothing more than giving your customers more (and in some cases, much more than they expected).

I did some business with one of my Advisors a while back and 10 days later, I received a FedEx package in the mail with a card and a gift from "Fairy Tale Brownies."

Do you think that I appreciated receiving that gift? Of course I appreciated it. It was truly above and beyond what I expected. It was a "wow" experience that I won't forget (and neither will my wife who has enjoyed the brownies!) You can't use this particular gift because of the \$15 rule, but there are ways do provide this experience.

For example, very simple kind of "wow" experience is one that is hardly used by anyone any more. That is a hand written note or thank you card. Rarely does someone take the time to sit down and write out a thank you note by hand.

It is for this reason that when someone receives a note like that from you, it is truly a "wow" experience. It positions you in their minds, not just as someone who is trying to sell them your product or service, but truly, someone who cares about them.

I found a great service this past year called hoardclients.com This service understands the power of a hand-written note and they have a product that allows you to automate the entire process. It is remarkable.

The best way to position yourself as the "best of the best" in the mind of your customer is to provide them with *amazing service*.

A company from which I recently bought something sent me a welcome package via Fed Ex. Fed Ex called me and alerted me that the package did not contain my office suite number. I informed them that I had instructed this particular company to send the package to my home and not my office. The Fed Ex representative then told me I would have to call the company to get the package re-routed. So, I picked up the phone and called this company. 4 phone trees and 10 minutes later, I finally got through to an operator. The operator then patched me through to a young lady who listened to my complaint. This young woman (who could barely speak English – and she was not from a foreign country), keyed in my address and zip code. I asked her to repeat it back to me and she did. I am not lying when I tell you that the address was completely different than what I told her and the zip code she read back had 6 digits!

I literally had to re-read my address and zip code 3 times and make her repeat it, before she finally got it right.

Listen, if you offer mediocre service your customers, you will outshine just about everybody else out there. If you provide excellent service to your customers that goes above and beyond what is expected, they will not only love you, but you will stand out above every other Insurance agent in your area.

Secret Eight:

How to Keep Your Customers Coming Back Again and Again

Frederick Reichheld of Bain & Company reports that...

- *Over a 5 year period businesses may lose as many as 1/2 of their customers over a 5 year period.*
- *Acquiring a new customer can cost 6 to 7 times more than retaining an existing customer.*
- *Businesses who boosted customer retention rates by as little as 5% saw increases in their profits ranging from 5% to a whopping 95%.*

Customer retention is a component of your business you simply cannot afford to ignore.

Every marketing expert knows that your most valuable prospect list is the list of your current customers. If they have bought from you once, they will almost assuredly buy from you again. And yet, sadly, this is the area that is most often neglected by Insurance Agents

Do you remember the "Venus Fly Trap?" The unsuspecting insect flies into the plant and when it moves around, it triggers the plant's internal mechanism, which quickly closes over and traps the insect inside, where it then provides nutrition for the plant.

Perhaps you should think of your Insurance business as a more sophisticated version of a Venus Fly Trap. Your goal, once you have acquired a customer, is to never let them go, not matter what. Once you acquire a customer, you will do everything in your power to stay in touch with that customer.

“Capturing” your customer is actually rather simple.

One effective method of retention is to send your customer a monthly email or snail mail newsletter with fun information, like crossword puzzles, jokes, recipes, stories, etc. There are a number of companies out there who offer this service for a nominal cost. If you go the e-mail route, I would suggest [icontact](#). This company does amazing things with email at a very reasonable price.

Always, always, when you are with a client, after you have completed the application, always ask them for their anniversary date (if they are married), their spouses birth date and such information as that.

Then, when they have a special occasion, send them a card. Hardly any Insurance Agents do this and yet, there is probably no greater source for referrals than the personal contact and high touch. People long for it. Do it, and you will win big.

The important thing here is to *keep in touch with your customers*. People are busy and they will forget about you, unless you keep in touch.

I guarantee you, if you will take the time to “work ON your business,” send out handwritten notes, and communicate with your customers, they will be you’re your customers for life. I don’t say this to make you feel bad, but think of the Lifetime Customer Value of all of those customers to whom you have sold some policy, but they were easily sold something else by some other agent... because they couldn’t remember who you are.

Congratulations, you have completed Part 1 of Medicare Marketing

Gold. You have learned some important concepts and now it is time to take action.

Before we begin Part 2 however, let me just mention one more thing about the learning process. If you haven't yet subscribed to my free E-Zine... Medicare Marketing Gold Nuggets, go to my home page now and fill in the form at the bottom of the page. Go to:

<http://medicareadvantageleadsnow.com>

Or, you may send me an email to ajgroupdirect.help@gmail.com

In the subject line, just write: subscribe to nuggets and you will be in!

Also, don't forget about our constantly updated resource page, where I provide advice, reviews and links to important books and services, which can greatly enhance your business.

O.K. Lets move on to Part 2, where the proverbial rubber meets the road.

Part 2: Action Steps to Medicare Marketing Success

I. Set Up Your Response System

Regardless of what parts of the system you use, you will want a system in place in order to capture and follow up with all of your prospects. I have investigated a lot of different options, and I strongly recommend the following resources for service and cost effectiveness.

A. Toll-Free Number & Local Response Line

You definitely want to have a toll-free number. Because I am able to get these so inexpensively, I use quite a few of these to split different marketing tests that I do. I have used a number of different services, but I have been most satisfied with Kall8.com.

For a local response line, I use Vonage. They are easy to deal with and fairly inexpensive.

B. A List Broker

In the manual, I mentioned S.R.D.S. The truth is, S.R.D.S. is quite expensive (about \$500 - \$600 per year). You don't really need it unless you do a ton of direct mail. You can find this catalog at most libraries. If you can't find it, perhaps you could join with a few other agents and subscribe together.

For basic lists (Turning 65, or other age / location demographics), InfoUSA is perfectly fine. If you purchase a lot of lists, you can subscribe to the same company's annual subscription, which they call Sales Genie.

C. BRM

Although it is not completely necessary, if you are going to go the Direct Mail route, it may increase your sales to get a Business Reply Mail Account. These are a bit of a pain to set up, but if you get one, then you can mail pre-paid, pre-addressed cards with your offer. The account has a few costs, but it is not much and can really increase your response.

It used to be, that if someone responded for a free report, you could then follow up and call them. With the new regulations however, this is not possible. Thus, if you can get your prospect to fill out a card and send it back in, giving you permission to call, you will have higher quality leads than just the call in for the free report.

If you go to your local post office, there is a business liaison there that will help you set up your Business Reply Account. They will also explain about the formats needed and so on.

II. Set Up Your Corporation

This is an optional step, but also a very important step to protect your personal assets from the liabilities of your business. We live in a litigious society and a new lawsuit is filed every 2 seconds!

In another one of my books, "How To Start Your Own Business in 60 Days or Less," I talk about this issue a lot, how to do it and why to do it. Normally, I sell this book on another website for \$27.95, but because you have already purchased this system, I am giving to you FREE! How is that for

nice?

You can get your free copy [Here](#). You will need a password to open the file. The password is “fast” (without parenthesis).

I highly recommend that you get help, especially because setting up an Insurance business requires some legal and technical knowledge. You just don't want to screw it up.

There is one company that has been helping businesspeople like you longer than anyone else. They are very thorough and very reasonable in what they charge for the service. This company is called appropriately... The [Company Corporation](#). These fine folks can do everything, from helping you get your EIN to setting up your DBA and LLC.

III. Positioning Rather Than Prospecting

I have already talked about “positioning” in Part 1, but now I want to apply it in a different way.

When you go to someone's home to talk to them about Medicare, how are you perceived?

No matter what you say, no matter how prompt and professional you might be, you will ALWAYS be perceived as a salesman and not as a trusted advisor. As time goes by, your clients may begin to think of you as a trusted advisor, as you give them good service. But at first, in your first meetings together, you will always be looked upon as a salesman.

So, how can you overcome that? Here's how.

You really should do everything in your power to get an office. You may not be able to afford a traditional office, but thankfully, in our modern, mobile world, you have options.

I have a luxurious, penthouse office with a boardroom, coffee room, media room and an amazing view. This office is one of the most prestigious business centers in Denver. Can you guess how much I pay for that office... \$2000? No. \$3000? No. \$4000 per month? No way.

Would you believe me if I told you \$65.00 per month? It is true. Now, it is not a full time office, it is not even a "virtual office." It is called a mail account. But guess what? When I need to use an office to meet with a client, it costs me only \$20 per hour. If I use the boardroom for a meeting, it's about \$40 per hour! Coffee included!

Can you imagine what goes through the minds of my clients when they take that elevator all the way to the Penthouse, get out, enter my office opposite a big bank office and are treated like royalty? (The secretary says, would you like some coffee or a soda Mr. Jones? Do you take cream with that?).

What have I become in the mind of that client? A salesman? Hardly. I have become a "Trusted Advisor." How much easier it becomes for that client to trust me with their insurance. This is called "Positioning."

The office service I use is amazing. They are called Regus.com. They have offices all over the U.S.A. You can also Google "virtual offices" in your

area to find other options.

If you live in Tim-Buck-To and you don't have options like that, here is another suggestion. Go talk to some attorneys and CPA's in your area. Tell them you are a Medicare Professional and that in exchange for temporary use of their board room, or a small office, you will be glad to refer your clients to them for estate planning, tax work and so on.

IV. Setting Up a Direct Mail Campaign

I have included a checklist at the end of this section. You will want to refer to that after you have read through the steps.

Usually, the most difficult step in setting up a Direct Mail Campaign is the copywriting. When I first started copywriting... I would send out 200 letters, and then follow up with 200 more and I got a big fat ZERO response. Copywriting is in itself a difficult art (and science), one that has taken me hundreds of hours of practice and reading to craft.

You can be thankful then, that I have done the hard work for you. You don't have to figure out what pulls and what doesn't and why. You can just take the letters I have given you, personalize them with your own information, and send them out. You have a great advantage.

Following are a few rules you ought to follow when working with these letters.

A. Don't Monkey With Proven Stuff

As you read these letters, you may be tempted to say, "I can word that better, or if I change these words, I will get a bigger response." You can do that if you like, but don't blame me if you get no response. These letters are TESTED and they will bring a response.

But please, don't expect that you can mail these letters to 10 people and get 5 people to respond. That is a violation of the law of averages. The BEST copywriters in the world have enjoyed response rates (in some cases) of 3-4%, but that is very unusual. If you mail to any number less than about 500, it will be very difficult to really test what your response is.

B. Don't Put the Letters On Your Letter Head

The great Gary Halbert described what people do with their mail... they sort it next to a trashcan. Pile "A" goes on the desk. Pile "B" goes directly in the trash. If your letter looks like the same, lame, sales offer they get every day from 10 different companies, it won't get read. If it doesn't get read, they won't respond. If they don't respond, you won't make any sales.

Just print the letters on plain white paper... In the same format I have on the letter. There is a point to every element I have in those letters.

If you really want to learn more about the elements, go to Gary Halbert's website (he is dead now, but all of his letters are posted on the web).

Then, go to his archives and read the Boron Letters. Here is the site:

<http://www.thegaryhalbertletter.com/>

When you print the letters,

C. Get Your List

If you are mailing to Turning 65'rs or just doing a shot gun mailing to Medicare Beneficiaries, you can get your list from [InfoUSA](#). You don't need to buy a special list for this kind of mailing.

If you are doing a specialized mailing, such as I suggested for a "a bunch of men who are passionate about fishing, or golf" then you will need to get a TARGETED list. For this you will need a list broker. You can Google "list broker" or go find one in the S.R.D.S. as I mentioned.

D. Format Your List

When you buy your list from InfoUSA or a list broker, you will get it in csv format. If you download it in this format, you can open it with Microsoft Excel (or Openoffice.org Free office suite).

E. Mail Merge

After saving your list as an Excel file, you can open Word (or Office.org) and do a mail merge with your pre-formatted letters. This allows you to import data and print out all of the letters with the titles and names changed. If you don't understand this, there are lots of free tutorials on the web.

F. Prepare Your Envelopes

1. Use a Hand-Written Font

Your envelopes should be plain #10 business envelopes. Do yourself a favor, buy the peel and stick kind and you will save your tongue and the tongues of your wife and children.

I have included a custom made hand-written font in your download area. There are many more out there on the web that you can download also. The key is to make it look as authentic as possible... no bar codes, no Zip + 4, (I remove the extra 4 manually), no impact labels.

Remember, our goal is to get our mail opened. You should print your addresses with a process blue color (the same blue that is used for hyperlinks).

For the envelope printing, you can (and should) use the mail merge feature I talked about earlier.

2. For the return address (corner card)

The corner card in Direct Mail is where you put your name, return address, etc. I have gotten my biggest response with cheap, gold labels I buy from [Vista Print](#). I put my name, my real address (or a PO Box) and my address. No company name. There is only one more important point for the mailing envelopes.

3. Use a real, First-Class hand-applied stamp.

Nothing else will do for maximum open rates. I go so far as to purchase the latest "special edition" stamps. They don't cost any more and it looks

like someone went to a lot of trouble to send it out.

G. The Return Envelope

For the return envelope, you do not need to use fancy fonts and features. Just print it out in plain black ink. If you use a BRM (Business Reply Mail), you will need to print bar codes, and indicia. None of this matters as much, except for one thing.

Hide the reply envelope and card so it they don't see it until after they have read the letter. One way to do this is to use a small paper clip and clip it to a blank last page, added only for that reason.

Just be careful with weight. One thing you must watch out for is that you don't exceed one ounce. If you do, you might get all of your mail back with a message, "insufficient postage!" That is not a mistake you want to make.

H. Preparing the Sales Letter

1. Sales Letter #1

We have found that this letter pulls better with a slightly older group. Baby Boomers and young seniors despise anything that speaks of old age. But, even among Baby Boomers, we were able to pull a return of 3% with this letter. That return rate is unheard of in the Direct Mail business today.

With this letter, the headline is the headline. It is what people read that draws them into the letter. You don't need to do much preparation for

this letter, except the mail merge.

2. Sales Letter #2

This letter is a real grabber and worked equally as well with Turning 65'rs and the older age group. We have pulled an average of 3% - 4% leads with this letter.

There are two ways that work well for attaching the penny. 1) A hot glue gun, or a brushed on rubber cement. Each method bonds quickly. What you don't want to have happen is for the penny to become detached. If that happens, your headline is worthless (like the penny) 😊

3. Sales Letter #3

This particular letter works best with the younger, Boomer and turning 65 folks. The emphasis is on saving them time and effort (and headaches), which is a real draw among this demographic.

What I do is go down to Sam's Club or Costco and buy a big box of pre-packaged Tylenol (you know, the little individual packs like you get at a convenience store). That way, if the Tylenol gets crushed in the mail, you won't have white powder all through the mail (not a good thing... especially these days).

4. Special Event Invite

Although I have included a sample letter, my associates who have used this method extensively do not typically do the mailing themselves.

Although the company I recommend are not cheap, they are effective (remember R.O.I.). This company is called Lumpy Mail.

The methods these guys use is extraordinary and usually doubles the response rate, if not better.

5. Free Press Release

You can use the free press release a number of different ways. For example, you can use it to acknowledge the negative and accentuate the positive. A headline such as follows might do the trick:

**Local Insurance Agent Offering Medicare Plans Discovers New Way To
Make Certain Medicare Beneficiaries Receive Only
What is in Their Best Interest.**

Then in the body, you could say something like:

There have been thousands of reports about unscrupulous insurance agents, enrolling Medicare Beneficiaries into programs that were not in their best interest. One local Insurance Professional, distraught by the way many seniors were being treated, has developed a 10-Step Process, to make sure that every Medicare Beneficiary receives only what is best for them.

It is imperative that seniors receive all of the facts before making a crucial decision about their health coverage.

To contact Joe Agent to schedule an appointment for this free service,

call 555-5555.

Once you have crafted your Press Release, fax it to the local newspapers and T.V. stations. If you call them, they will tell you where to fax it.

Fast Start Checklist

1. ___ Set Up Your Corporation ([Company Corporation](#))
 2. ___ Set Up Toll Free Phone Service ([Kall8.com](#))
 3. ___ Set Up Local Phone number as a Free Report Line.
 4. ___ Set Up General Prospecting Direct Mail Campaign
- ___ Purchase List from [InfoUSA](#)
 - ___ 20# Paper
 - ___ #10 Plain Business Envelopes
 - ___ Small Envelopes
 - ___ Card Stock for Reply Cards
 - ___ Gold Return Labels from Vista Print (Don't forget Business Cards!)
 - ___ Plenty of Ink or Toner
 - ___ First Class Postage Stamps
 - ___ Shiny New Pennies (from bank)
 - ___ Tylenol Packs from Warehouse Store
 - ___ Starbucks cards
 - ___ Paper Clips
 - ___ BRM Setup at Post Office
 - ___ 20# Paper
 - ___ Sell wife and kids on helping with stuffing envelopes
You can also hire housewives to do this "dirty work."
Pay them .50 each envelope. If you do \$500 mailings a week, you could avoid this work and help out some stay at home mom.

5. ___ Go through tutorial on Mail Merge if necessary.

Here is one: <http://office.microsoft.com/en-us/help/HA010349201033.aspx>

Here is another: <http://mistupid.com/technical/mailmerge/>

6. ___ Set Up Special Event Direct Mail Campaign

- ___ Pick a Subject of Interest to You (The more popular the better)
- ___ Find store or club that will let you host event
- ___ Find special speaker or pro who will add value to event
- ___ Schedule special event in advance
- ___ Go to library and find S.R.D.S. Direct Mail
- ___ Find List Broker listed in S.R.D.S. or Google
- ___ Instruct List Broker to find list that fits your criteria
- ___ Purchase and download list
- ___ Craft mailing and invite for special event

OR USE

- ___ LumpyMail.com (They can get the list, help you make sure the letter is targeted, and mail it out for you and get double the response).

6. ___ Contact local media to submit Press Release for Free advertising

7. ___ Consider using the headlines and purchasing discounted ad space in a local newspaper (Included in package – “How to Get Major Advertising For Pennies on the Dollar).

Go forth and win big!

If you have any questions about Medicare Marketing Gold, don't hesitate to contact Tony Jackson at ajgroupdirect.help@gmail.com

Or you may reach Tony at 303-374-7389. Tony is very busy so if it goes to voice mail, leave a message and Tony will call you back.

Congratulations on your purchase of the Premier Medicare Marketing System!