

Recruitment

Made Easy for Leaders (RMEL)



This workbook belongs to: _____

Agent Number: _____

Great Eastern Life Assurance (M) Berhad

Disclaimer

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INTRODUCTION

PROGRAMME NAME

Recruitment Made Easy for Leaders

NUMBER OF TRAINING HOURS / CPD

8 hours

TARGET PARTICIPANTS

USM & GSM

RATIONALE FOR THE TRAINING PROGRAMME

In today's world, a sustainable life insurance agency lays in the hand of the agency leaders who are responsible for the development of sales force. If the agency leaders cannot make their teams produce effective and profitable sales force for the future, they will no longer be a necessary ingredient in the marketing of life insurance. The key value of the agency leaders is recruiting. If the agency leaders can become more effective in recruiting larger numbers of highly qualified people, there will be no alternative to marketing that can be more effective and efficient than the career agency system. The key to the future of a life insurance agency is hidden in its capacity to perform. Recruiting is success and survival. It is the lifeblood of sustainable agency business. Thus, it is crucial for an agency leader to build an effective recruitment system to endure and thrive.

In this 1-day Recruitment Made Easy for Leaders Workshop (RMEL), the Associate Trainers whom are successful agency leaders will be going to share with the target participants the best practice success model, covering the areas of:

- **WHY:** The purpose of the continuous recruitment practice, which divulges their recruitment need.
- **WHAT:** The recruitment plan which contains Agent Profile, recruitment sources, methods, Recruitment App and GEAT.
- **HOW:** Agents Referral System, Recruitment Made Easy and other proven effective approach encourage agents get agents.

The answers to "WHAT" and "HOW" exemplify the individual recruitment strategies and hands on experience of the Associate Trainers (**25%** of the workshop) through the suggested "10-Step Recruitment & Selection System" (**75%** of the workshop). Their experience sharing with testimonials throughout the workshop reveals the up and down they have gone through along the process and how they have overcome the internal and external challenges.

LEARNING OUTCOMES

Upon completion of this course, the participants will be able to:

- Understand the “**10-Step Recruitment & Selection System**”
- Describe the **profile of potential recruits**
- Practice **Agent Referral System** with proper guided steps
- Appreciate and sell **Recruitment Made Easy (RME) Programme** to agents
- Prepare a **First 30 & 90-day Activity Planning** for new recruits
- **Invite at least 3 potential recruits** for company BOP.

COMPETENCIES & KEY TRAINING AREAS

- Talent Sourcing and Selection
- Developing Others

MODE OF DELIVERY

- Lectures
- Role Plays
- Group Discussions

TOOL FOR PARTICIPANTS

Participants Workbook

First 30 & 90-Day Activity Planning Tool

Recruitment App

Great Eastern Assessment Tool: GETS & QGETS



EVALUATION METHODS

Written Assignment & Action Project

OWNERSHIP OF TRAINING PROGRAMME

Great Eastern Life Malaysia

DEVELOPED BY

Leadership Development Faculty, CFE

OTHER ADDITIONAL INFORMATION

This programme will be conducted by selected Associate Trainers / Recruitment Ambassador.

OPENING AND INTRODUCTION

Name: _____ Rank: _____

Agency: _____ Years of service: _____

Your best achievement in recruitment in the past 5 years: _____ New Recruits a year

Your current year recruitment goals: _____ New Recruits (WG/DG)

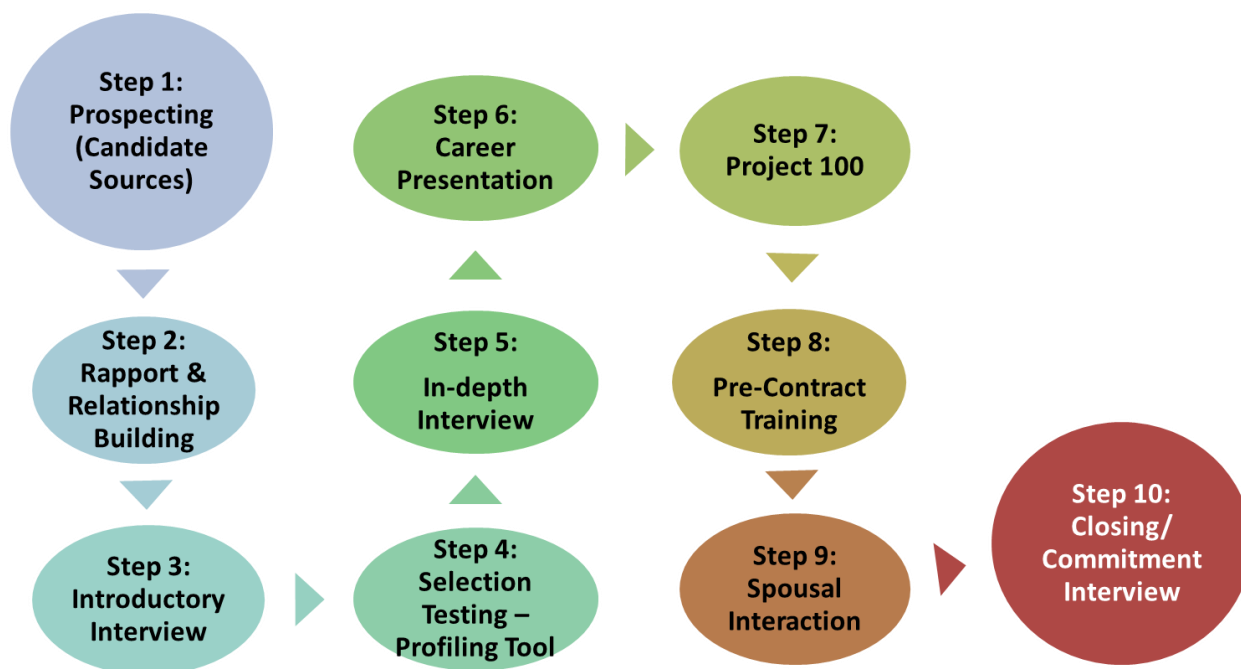
Your career goals in next 3 years: _____

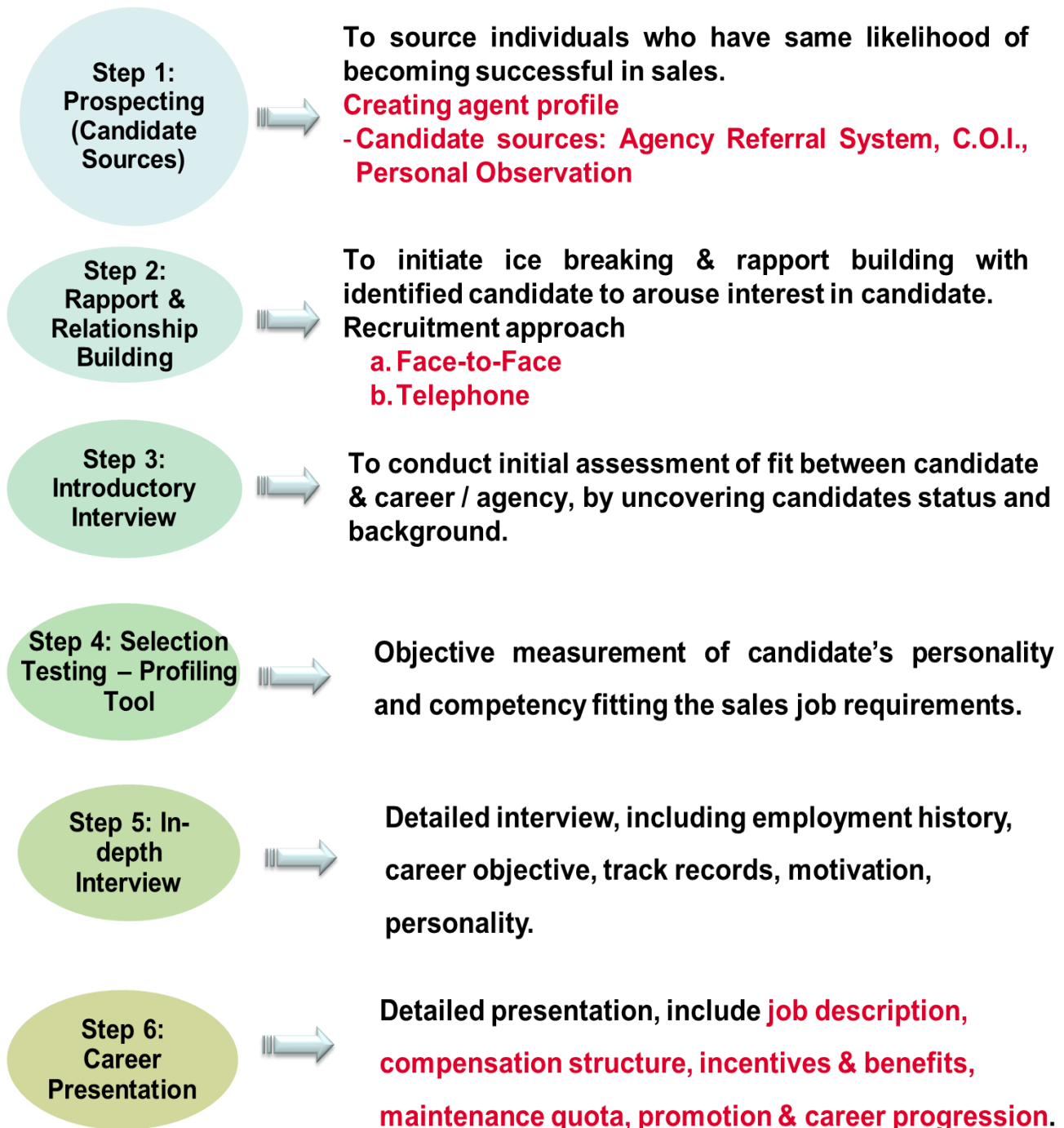
MY EXPECTATIONS FROM THIS WORKSHOP:

Upon completion of this course, the participants will be able to:

1. Understand and implement **Great Eastern 10-Step Recruitment & Selection System**
2. Define & describe their **potential recruits' profile**
3. Appreciate and promote **Recruitment Made Easy Workshop (RME)** to their agents and apply **Agent Referral System, Recruitment App** and other tools with structured steps,
4. Prepare a **90-day Activity Planning** for new recruits
5. Invite at least **3 potential recruits** for company BOP.

10-Step Recruitment & Selection System





**Step 7:
Project
100**



To determine the natural market that the candidate can draw on. Prepare candidate for prospecting tasks. Assess candidate's suitability, job fit and probability of success.

**Step 8:
Pre-
Contract
Training**



This is a job simulation that provides candidate with both **positive and negative** feeling in an emotional and physical sense.

- First 30 & 90-Day Activity Planning for New Recruit
- Training by agency on job duties & task
- PCE/CEILLI training

**Step 9:
Spousal
Interaction**



To interact with spouse, family or other, to address concerns.

**Step 10:
Closing/
Commitment
Interview**



To offer the contract, goal setting and discuss business plan.

12 Guidelines for Recruitment

1. Set recruiting **objectives** – gross and net agents realistically.
2. Improve agency image by **terminating** _____ agents in the agency.
3. **Prospect** _____ **needs** to gain the courage to reduce mediocre prospective agents.
4. Set up a timetable showing recruitment activity.
5. Prospect among groups of high potential prospective agents.
6. Concentrate **talent search** in the most productive areas; look for prospective agents who have higher probability of success in penetrating certain natural markets.
7. Maintain a _____ of prospective recruits and targeted recruits to avoid “desperate appointment”.
8. Obtain all **necessary facts** about a candidate before making a decision to offer agent’s contract.
9. Develop a **sound procedure** for evaluating those facts.
10. Devote an **adequate amount of time and effort** to carry out _____
11. Start an agent with an **income or financing scheme** that will keep him / her on a sound financial basis.
12. Give every agent a **square deal to learn and to be coached. Never recruit** _____

Step 1- Prospecting

Prospecting is a process of looking for _____. Agency manager needs to decide on a _____ of your ideal candidate.

Decide Profile

Knowing the kind of people you are looking for is as important in recruitment as it is in prospecting. You should decide upon the profile of the producer who will fit and grow best in your culture. Experience, markets, contacts, income requirements, background and a number of other factors should also be considered. In other words, you should start your recruiting activities by building the profile of the producer you want to attract – the description of the person best suited to you and your agency culture.

In real life, rarely will you find someone who fits your ideal profile precisely. There is no prototype for the perfect producers. Successful individuals come in all shapes and sizes from all kinds of backgrounds with varying degrees of education and with assorted business experiences although we know successful producers generally share certain traits and abilities. Keep these qualities in mind; continue recruiting and improving yourself as well as your skills to attract the person with the greatest probability of success.

Keep repeating your response to this question: *Who succeeds around here?* Make sure the “culture fit” is a good one.

Agent's Profile (Example)

Age 25 to 35

- Married
- Sales experience
- Natural market
- Mental alertness
- Independent
- Willing to work within a structure
- Money motivated
- Achievement drive
- Staying power

Staying Power

- Proven success personally and professionally
- High ethical standards
- Integrity
- High level of energy
- Reliability
- Excellent communication skills
- Self-starter, straightforward
- Educational background

[illegible]

Step 1- Prospecting: Recruiting Methods

3 major methods may help you to secure the names of, obtain information about and get introductions to those people whom you are primarily interested.

1. Agent Referral System
2. Nominators (Centre of Influence – C.O.I)
3. Personal Observation and etc.

Agent Referral System

Agent may not be interested to recruit right now, we could invite the potential recruits around them to join our team.

You can still reach out to their contacts applying the **Agent Referral System**.

1. **Invitation** - Tell agent you would like to borrow an hour and a half of his or her time to take him or her to lunch. Tell agent: "This is for our agency benefits. I appreciate your help. I realize your time is very valuable. Thank you in advance for your time."
2. **Why**- Explain to agent that referrals are much more effective than direct mail, the Internet, or newspaper ads. Explain to the agent what would have happened to the agency if we had not recruited in the last number of years. Sell agent on importance of the manager still recruiting.
3. **Prequalification**- Stress to the agent that we do not want him or her to over qualify the prospective agent. Remind agent of the process to go through when asking for referrals. Explain to the agent that we don't want the agent to look for clients who want to come into the life insurance business, but we would like the names of acquaintances who are the best manager, best salesperson or a high achiever.
4. **Checklist** – Go through the memory jogger checklist one line at a time; let the agent know that this is a serious project. This is the critical part of the process to let the agent know how committed we are receiving 6, 8 or 10 names during the lunch.
5. **Policy list** – after agent has reviewed the questions on the checklist, then bring out the computer list of policies that the agent has sold in the last couple years. Explain that you'll give him or her the list when lunch is over so as to defuse sensitivity of client confidentiality.

Step 2 – Rapport & Relationship Building

First Contact with Candidate – FACE-TO-FACE

1. Open with a compliment
2. Check for discontent
3. Outline job opportunities
4. Explain selection
5. Obtain an appointment

Exercise: Outline My First Contact with Candidate – Face-To-Face

Step 2 – Rapport & Relationship Building:

First Contact with Candidate – TELEPHONE

Hello, my name is _____ and I am with _____. I've been discussing with _____ of expanding our business. During our conversation, your name came up as a person whom he/she (worked with, known personally). He/she think that you might be suitable for our company and the career that we offered. He/she has given me permission to contact you. Could I stop by on _____ at _____?

Exercise: Outline My First Contact with Candidate – Telephone

Step 3 – Introductory Interview

Developing Interest Quickly

- Many of the people you approach will not be interested in selling insurance. They are not going to show an initial interest in the insurance business because they are contented, in a superficial way with what they are doing now.
- In fact, many of them will answer, *"I am never going to sell insurance. That's the last thing I would do."* This is normal. Some of these individuals could be your best prospects.
- You may want to say, *"Even though you wouldn't be interested, you may know of someone who would be interested. I would appreciate your courtesy in giving me 15 minutes to tell you about our organization, the kind of people we attract and the success they are enjoying. You may have someone to recommend to me."* Most people will give you a 15-minute appointment on this basis.
- For this reason, you need one illustration to get their attention early. The sample illustration, "An Interest-Arousing Strategy," will only take you a few minutes to relate.

An Interest - Arousing Strategy

"Mr. Prospect, let me ask you a question. Based on your abilities, energy and ambition, do you see yourself in a high, seven-figure income in five years? In ten years?" (The desirable candidates you talk to will answer in the affirmative. Then you move forward as follows):

Question #1, *"Think about this -- What is the population of your country?"* (Here you will get into a discussion of the fact that it is somewhat in excess of _____ people).

Question #2, *"Mr. Prospect, out of this population, how many are actively employed in the work force?"* (This discussion will lead you to the conclusion that there are probably _____ people between the ages of 16 and 70 who are or would like to be actively employed).

Question #3 is, *"Of these people actively at work in your country, how many of them are making \$500,000 a year?"* (Naturally, this will lead to a discussion that a very small percentage, less than 2%, is in this category).

"Question #4 is, *"Mr. Prospect, would you like to be in that elite group?"* (Most candidates you talk to will answer in the affirmative. Then, you move forward as follows):

"Mr. Prospect, we know there are only five areas you can pursue that will bring you into this affluent earnings group."

1. ***"You could become a top-flight athlete or entertainer. This is not a reasonable goal for most of us to pursue, wouldn't you agree?"***
2. ***"You could become a trained professional -- doctor, lawyer, engineer, etc. Do you have this type of education, or are you in a position to go back to school and get it?"*** (The answer is generally, "No").
3. ***"You could become a sole proprietor. You could go into business for yourself. However, of all the businesses that start up every year in your country, at the end of two full years, a good percent of them are no longer around. The reason is lack of capital and lack of management experience! Mr. Prospect, do you have the capital and/or the experience to set up a business for yourself to become a sole proprietor?"*** (Generally the answer here is also, "No").
4. ***"You could climb the business hierarchy. You could go to work for a major company and strive to get to the top. This requires patience, some geographical moves, a little luck, some politics and loss of a certain amount of your independence. Would this path be of interest to you?"*** (Here again, the answer is generally "No").
5. ***"This moves us then to the final career area where you could earn a substantial income. This is in creative sales -- real estate, computers or the financial services industry. It is this category that I would like to explore with you over the next few weeks. When would be a convenient time for you?"***

Step 4 – Selection Testing: Profile Tool:

Great Eastern Assessment Tool – GETS / QGETS

This is a step in the selection procedure where objective measurement of candidate's personality and competency for the selling job requirements.

Key Objective: To predict potential agents' sales success and suitability at GE

Overview of GETS / QGETS

- 44 questions, 5-7 minutes to complete
- A 6-pages comprehensive report will be generated
- 5 GE aspirational competencies will be measured:
 - i. Drive for Achievement
 - ii. Entrepreneurial Spirit
 - iii. Emotional Intelligence
 - iv. Customer Service Orientation
 - v. Values and Integrity

Step 5 – In-Depth Interview:

KASH Formula in a Recruiting Interview

The decision as to whether or not to hire an individual is a tough one. One manager has developed a form that helps in making the final decision because it helps to review the candidate's past performances in the light of the KASH formula (Knowledge, Attitude, Skills, Habits), which the manager uses in building the agency.

Knowledge

Remark

- | | | |
|---|--------------------------|-------|
| 1. What are the best ways to expand your knowledge? | <input type="checkbox"/> | _____ |
| 2. What have you learned and how have you developed yourself over the past 5 years? | <input type="checkbox"/> | _____ |
| 3. Were you advised to expand your knowledge or did you do it on your own? | <input type="checkbox"/> | _____ |

Attitude

- | | | |
|--|--------------------------|-------|
| 1. Do you have a clear mental image of who you will be in the future? | <input type="checkbox"/> | _____ |
| 2. What is your plan for accomplishing these goals? | <input type="checkbox"/> | _____ |
| 3. Have you ever accomplished any goals that you have ever set for yourself? | <input type="checkbox"/> | _____ |

Skills

- | | | |
|--|--------------------------|-------|
| 1. What is your best accomplishment in life? | <input type="checkbox"/> | _____ |
| 2. In which areas have you been skilled in? | <input type="checkbox"/> | _____ |
| 3. How did you acquire these skills? | <input type="checkbox"/> | _____ |
| 4. Were you satisfied with your accomplishments? | <input type="checkbox"/> | _____ |
| 5. Do you always do your best in any given assignments / project? | <input type="checkbox"/> | _____ |
| 6. Do you like to be the best in any group? | <input type="checkbox"/> | _____ |
| 7. Do you like to improve yourself, your accomplishments and your knowledge? | <input type="checkbox"/> | _____ |
| 8. Do you like to be on top of any situation? | <input type="checkbox"/> | _____ |

Please record your observations and findings into the following forms immediately after your in-depth interview.

Evaluation Guide: To be completed by Agency Leaders (Interviewers)

	Scores	Your Candidate's Scores
1. Married / Single / Divorced:	25 / 0 / 0	
2. Age:		
35 and above	100	
30 to 35	75	
25 to 29	50	
Below 24	25	
3. Education background:		
University Graduate	100	
College Diploma	50	
Secondary School Leaver	25	
4. Elements of Potential Achievement: (Include personal value, sense of satisfaction, extent of content and personal discipline)		
Outstanding	100	
Good	75	
Certain extent	50	
5. Language ability:		
Quad-lingual	75	
Tri-lingual	50	
Bi-lingual	25	
6. Computer Skill:	25	
7. Job Experience: (ex-banker, sales representative, teacher, sole proprietor, accountant, hoteliers)		
2 years and above	100	
1 – 2 years	50	
Less than 1 year	25	
8. Currently employed	50	
9. Life Insurance Policyholder	50	
Total:	600	

500 and above	Outstanding prospect with appropriate background, ability and success ingredients.
400 – 499	Good prospect with certain skill levels and successful records.
300 – 399	Prospect with key potentials.
200 – 299	Prospect who requires training and support.
100 – 199	Prospect who lacks experience and qualities.

Decision Procedure

Candidate's Name: _____

LIST 3 KEY CHARACTERISTICS / STRENGTHS
1.
2.
3.
LIST 3 POTENTIAL WEAKNESSES
1. Potential weakness
Solution
2. Potential weakness
Solution
3. Potential weakness
Solution
ADDITIONAL INFORMATION
OPINIONS
<input type="checkbox"/> Outstanding prospect <input type="checkbox"/> Above-average prospect in the selection process
<input type="checkbox"/> Average prospect <input type="checkbox"/> Unacceptable prospect
MY DECISION
<input type="checkbox"/> Decided to hire this prospect <input type="checkbox"/> Decided to postpone the application <input type="checkbox"/> Decided to reject the prospect
REASONS for my decision:

Signature: _____ Date: _____

Agency Leaders (Interviewers)

Rules for Effective Interview

Here are a few simple rules to follow for better, more effective structured recruitment interviews:

1. Preparation – Create a relaxed atmosphere

- Select an appropriate and professional venue for the interview.
- Ensure no disturbance or interference; conduct the interview for approximately 45 – 60 minutes.
- Retain 20 minutes for data consolidation and evaluation upon completion of the interview.

2. Listen and observe – Sincere attitude and respect

- Encourage the prospect to speak.
- Let the prospect have enough time to think about the questions.
- Do not rush to break the silence.

3. Questioning – Simple and direct

- Observe the prospect's behavior and response.
- Use open-ended questions, such as "Why" and "How" as a probing method.
- Ask in-depth questions to clarify or supplement the answers provided.
- Be focused on the prospect's answer so as to get an accurate and complete answer.

4. Note-taking – Record all key points

- Before the interview, inform the prospect of your note-taking.
- Make comprehensive key notes during the interview.
- Clarify information and ask questions on notes being taken.
- Use the notes to evaluate the performance of the prospect for accuracy and reduce errors.

5. Finish off the interview – Make the right move

- Make another interview arrangement for supplementing non-clarified or suspending questions.
- End the interview in an appropriate time.

6. Evaluate – Be objective

- Upon completing the evaluation guide, fill in the decision-making section to get an overall evaluation. After the interview, make a comprehensive judgment through your personal observation and overall evaluation.

Attributes for Success

This is a useful tool for you to evaluate prospective producers.

	Yes	No
1. Mental Alertness	<input type="checkbox"/>	<input type="checkbox"/>
2. Emotional and vocational stability	<input type="checkbox"/>	<input type="checkbox"/>
3. Good energy level	<input type="checkbox"/>	<input type="checkbox"/>
4. Goal and achievement motivation / drive	<input type="checkbox"/>	<input type="checkbox"/>
5. Courage, determination, self-image	<input type="checkbox"/>	<input type="checkbox"/>
6. Empathy	<input type="checkbox"/>	<input type="checkbox"/>
7. Insurance belief	<input type="checkbox"/>	<input type="checkbox"/>
8. Natural or realistic market	<input type="checkbox"/>	<input type="checkbox"/>
9. Personal and business maturity	<input type="checkbox"/>	<input type="checkbox"/>
10. Sales experience and skills	<input type="checkbox"/>	<input type="checkbox"/>
11. Accustomed to commission income	<input type="checkbox"/>	<input type="checkbox"/>
12. Work habits, high energy level / organization	<input type="checkbox"/>	<input type="checkbox"/>
13. Good communication skill / controls situations	<input type="checkbox"/>	<input type="checkbox"/>
14. Motivation: self-motivated, service, money, recognition	<input type="checkbox"/>	<input type="checkbox"/>
15. Interest in working	<input type="checkbox"/>	<input type="checkbox"/>
16. Independence and self-discipline	<input type="checkbox"/>	<input type="checkbox"/>
17. Competitive urge	<input type="checkbox"/>	<input type="checkbox"/>
18. Trainability	<input type="checkbox"/>	<input type="checkbox"/>
19. Good staying power	<input type="checkbox"/>	<input type="checkbox"/>
20. Ego strength / resiliency - hear "no" and keep charging	<input type="checkbox"/>	<input type="checkbox"/>
21. Sense of urgency / focus	<input type="checkbox"/>	<input type="checkbox"/>
22. Enthusiasm	<input type="checkbox"/>	<input type="checkbox"/>
23. Good thought process	<input type="checkbox"/>	<input type="checkbox"/>
24. Positive attitude	<input type="checkbox"/>	<input type="checkbox"/>
25. Material and personal lifestyle	<input type="checkbox"/>	<input type="checkbox"/>
26. Money management / financial stability	<input type="checkbox"/>	<input type="checkbox"/>
27. Toughness, willing to pay a price for success	<input type="checkbox"/>	<input type="checkbox"/>
28. Strong self-image and self-confidence	<input type="checkbox"/>	<input type="checkbox"/>
29. People oriented	<input type="checkbox"/>	<input type="checkbox"/>
30. Entrepreneurial spirit	<input type="checkbox"/>	<input type="checkbox"/>
31. Success pattern / demonstrated accomplishment	<input type="checkbox"/>	<input type="checkbox"/>
32. Stability in personal life	<input type="checkbox"/>	<input type="checkbox"/>

Step 6 – Career Presentation

There are two key strategies for an effective Career Presentation:

a) Prospective Producer's Five Questions

Prospective producers have many questions, which must be answered to their satisfaction during the attracting process. However, there are five primary questions all candidates have.

1. **The first question is: *What will I be doing?*** Explain to prospective producers exactly what they will be doing -- specifically, *what* they will be selling, *who* they will be selling, *how* they will develop higher income prospects, *what* their daily activities will consist of, and *how much time and effort* will be required.
2. **Second, they want to know: *How do I learn to sell?*** To answer this question, cover the specifics of your Marketing and Sales System. Show them that you have a definite, proven selling system and demonstrate how it works. *Explain that through joint work you'll first show them how to do the job, then you will let them do it while you observe.* Prospective producers want to know just how they will get started productively.
3. **Third: *What are the rewards?*** In addition to telling prospective candidates about what your various producers are achieving, explain your own achievements and tell of the accomplishment of the producers you have recruited. Explanations of commissions, renewals and service fees are in order here, too.
4. **Fourth, they want to know: *How do you evaluate my potential for selling success?*** This is likely to be the most critical question you answer for prospective producers. How do you evaluate their potential? What can they expect? What will you deliver? Your ability to answer this question makes it possible for you to attract winners on a consistent basis.
5. **Finally, the question is, *How do I make the transition?*** Here you must help the candidate get a comfortable feeling about taking the first step.

As you prepare to make your presentation, remember the importance of dealing with these five key questions. Answer them fully and completely.

b) Four Sales to Make

Your job of recruiting gets easier as you gain experience and as you understand that there are really four “sales” in the recruiting process. They are the following:

1. **The first and biggest sale is selling candidates they have a need to consider a job change** – and on taking the time to consider your opportunity seriously and with an open mind. If there is no “thread of discontent,” there will likely be no movement.
2. **Next, you must sell your candidates on you and your ability to bring success within their reach.** Ultimately, the decision as to whether they join your organization may hinge on their reaction to you.
3. **Then comes the career “sale.”** Your candidates must be sold on the career and the benefits it offers.
4. **Finally, you must sell them on your organization and its future.** Candidates must be sold on the team they are joining. Almost everyone you talk to is interested in belonging to a winning outfit. They want to have pride in the outfit, and they want to be with a leader in whom they can place full confidence.

Step 7 – Project 100

1. To determine the _____ that the candidate can draw on.
2. Prepare candidate for _____.
3. Assess candidate's suitability, job fit and probability of success.
4. This is a job simulation that provides candidate with both positive and negative feeling in an emotional and physical sense.
5. This exercise should get the candidate **out of office** and in front of potential clients.
6. You need to **sell** your career orientation. You need to convince the candidate the importance & benefits of going through career orientation.

Step 8 – Pre-Contract Training

Jump Start – The Major Rules for Success

1. **Fast, Confident Start** – Confidence comes from successful experiences and those successful experiences must come early on. Discuss joint work and your strategy for setting the producer up for early success.
2. **Daily Plan Habit** – Help them see how important it is to wake up employed.
3. **Weekly Effort Formula** – Here you explain the job description and calculate the numbers that must be reached each week.
4. **Sales System and Marketing** – Review again the client building sales strategy and the importance of consistently generating warm prospects.
5. **Sales Language Mastery** – The producer is to become comfortable with the language in 30 days – and conversational in 60 days.
6. **Paid cases** – Stress the importance of the frequency of successes – reaching and surpassing minimum standards of performance.
7. **Performance Improvement Formula** – This is the average-size sale, multiplied times closing effectiveness and the number of ask-to-buys. It is discussed fully in the monitoring and measuring module.
8. **Professional Growth** – Discuss the importance of acquiring credentials as quickly as possible. Clients like doing business with competent advisors.
9. **Personal Growth** – Focus on the benefits of living the balanced life.

SAMPLE ACTIVITY PLANNING FOR NEW RECRUIT IN FIRST 30 & 90-DAY (Month 1)

Name: _____
DOB: _____

File number: _____
Year get started: _____

		Module	Description	Hours	Date	Trained By	Signed	Remark
1 month	Week 1	1	Orientation Program	4				
			Agency culture	3				
			Promotion					
			Mandatory class by GE					
			Malaysia insurance market					
			Tools					
			Agency training					
			Branch Visit	1				
	Week 2		Weekly meeting	2				
		2	Need Creation	2				
		3	Presentation Skill	2				
			Product Training - ILP	2				
			Name list - 100					
			TCF e-Assessment					
			Joint Field	2				
	Week 3		Weekly meeting	2				
		4	Telephone Skill- Fixed Appointment	2				
			Product Training - GIL	2				
			TCF e-Assessment					
			Survey (40 for Full time, 20 for PT)	1				
			Joint Field	2				
	Week 4		Weekly meeting	2				
		5	Prospection Skill	2				
		6	Closing Skill	2				
			Joint Field	2				

SAMPLE ACTIVITY PLANNING FOR NEW RECRUIT IN FIRST 30 & 90-DAY (Month 2)

2 Month	Week 5		Weekly meeting		2				
			E-Partner Walkthrough	<i>Assist agent to open ePartner access and train them on the self-help process via ePartner</i>	2				
		7	Policy delivery	<i>Policy delivery document and standard</i>	1				
		8	Ask for referral	<i>Train agent simple script to ask for referrals, assess their learning via role play.</i>	1				
			Joint Field	<i>Fix min 1 Appointment</i>	2				
	week 6		Weekly meeting		2				
		9	Career Planning		1				
			Goal Setting	<i>Income goal setting by the end of the 3 months / by the end of the year.</i>	2				
			Weekly Tracking System Intro	<i>Weekly track template provided by trainer</i>	1				
			Joint Field	<i>Fix min 1 Appointment</i>	2				
	Week 7		Weekly meeting		2				
			Product Training - Saving sales concept		2				
			Complete TCF assessment	<i>Complete PEP Y1 - eModule for TCF assessment.</i>	6				
		10	Recruitment Introduction	<i>Recruitment tool template provided by trainer</i>	2				
			Weekly Tracking Review		1				
	Week 8		Joint Field	<i>Fix min 1 Appointment</i>	2				
			Weekly meeting		2				
			PEP 1 Class (On Availability schedule)		24				
			Weekly Tracking Review	<i>To be filled out by agent</i>	1				
			Joint Field	<i>Fix min 1 Appointment</i>	2				

SAMPLE ACTIVITY PLANNING FOR NEW RECRUIT IN FIRST 30 & 90-DAY (Month 3)

		Module	Description	Hours	Date	Trained By	Signed	Remark
3 Month	Week 9		Weekly meeting	2				
			Empowering 5 Class (On Availability schedule)	8				
			E-Submission Training	2				
			Weekly Tracking Review	<i>To be filled out by agent</i>	1			
			Joint Field for recruitment	<i>Fix min 1 Appointment</i>	2			
	Week 10		Weekly meeting	2				
			Role Play Need Creation	1				
			Role Play Telephone Skill	1				
			Weekly Tracking Review	<i>To be filled out by agent</i>	1			
			Joint Field	<i>Fix min 1 Appointment</i>	2			
	Week 11		Weekly meeting	2				
			Role Play Product Presentation	1				
			Weekly Tracking Review	<i>To be filled out by agent</i>	1			
			influence edge	2				
			Joint Field	<i>Fix min 1 Appointment</i>	2			
	Week 12		Weekly meeting	2				
			Industry/Sales Relevant Seminar (On Availability schedule)	8				
			Weekly Tracking Review	<i>To be filled out by agent</i>	1			
			Joint Field	<i>Fix min 1 Appointment</i>	2			

Exercise: ACTIVITY PLANNING FOR MY NEW RECRUIT IN FIRST 30 & 90-DAY (Month 1)

Name: _____
DOB: _____

File number: _____
Year get started: _____

		Module	Description	Hours	Date	Trained By	Signed	Remark
1 month	Week 1		Orientation Program	4				
	Week 2		Weekly meeting	2				
	Week 3		Joint Field	Fix min 1 Appointment	2			
	Week 4		Weekly meeting	2				
	Week 4		Joint Field	Fix min 1 Appointment	2			

Exercise: ACTIVITY PLANNING FOR MY NEW RECRUIT IN FIRST 30 & 90-DAY (Month 2)

		Module	Description	Hours	Date	Trained By	Signed	Remark
2 Month	Week 5		Weekly meeting	2				
	Joint Field		<i>Fix min 1 Appointment</i>	2				
	week 6							
	Joint Field		<i>Fix min 1 Appointment</i>	2				
	Week 7		Weekly meeting	2				
	Joint Field		<i>Fix min 1 Appointment</i>	2				
	Week 8		Weekly meeting	2				
			Joint Field	<i>Fix min 1 Appointment</i>	2			

Exercise: ACTIVITY PLANNING FOR MY NEW RECRUIT IN FIRST 30 & 90-DAY (Month 3)

		Module	Description	Hours	Date	Trained By	Signed	Remark
3 Month	Week 9		Weekly meeting	2				
			Joint Field for recruitment	2				
	Week 10		Weekly meeting	2				
			Joint Field	2				
	Week 11		Weekly meeting	2				
			Joint Field	2				
	Week 12							
			Joint Field	2				

Step 9: Spousal Interaction

To interact with spousal or other, to address concerns.

1. Invite them for lunch or dinner.
2. Invite them to see the office.
3. Doing career presentation with spousal/parents.

What to present to the spousal/parents?

1. A clear honest description of the agent's job.
2. Facts about company/agency: Reputation, history.
3. Company conventions and agency meetings.

What the spousal/parents will want to know?

1. What are the chances of success?
2. How can the spousal / parents can help the agent succeed?

Step 10 – Closing & Commitment Interview

Commitment Interview

We feel it is essential for you to plan your final "attraction" interview in advance so that you have time to decide upon the important items you wish to cover. Also, determine the contracting requirements you must schedule and complete.

Depending upon the circumstances, your objectives would include:

- Making the commitment final.
- Reviewing the financing arrangement and how and when commission earnings are paid.
- Establishing the official starting date and agreeing upon the pre- appointment training and assignments to be accomplished prior to the starting date.
- Arranging to complete the necessary contract papers.
- Reviewing the career path and this year's minimum and superior goals.

This interview should end on a high note, with a mutual agreement that this decision is right for all concerned. Both parties must be fully committed to a maximum effort. Both must expect the best in the way of career success in the years ahead.

The important starting point is to build a solid foundation. This is done effectively by following our structured, job description interview. The most important time you invest with a new associate is probably the time spent in this in-depth discussion just prior to the official starting date. You'll want to laminate the page so it can be referenced frequently.

Place one copy in front of you and one in front of your new associate. You want a responsible commitment to your proven methodology for registering entry-level individuals as performing producers.

Let's spell out the job description as we might do with an entry-level producer. Keep in mind, this concept can be modified and used with experienced producers, too.

Job Duties/Description & Performance Standard (New / Senior/ Full timer / Part-timer)

There are certain activities an agent must carry out regularly in order to succeed in this business. In our agency, we have found the following job activities a minimum standard our agents keep to.

Activities/Behaviors	Example	Standard
1. Calls	25/day	
2. Appointments	5/day	
3. Presentation	3/day	
4. Referrals	4/month	
5. No of Cases	3/week	
6. Agency Meeting	1/week	
7. Training	2/month	
8. Service Calls	2/day	
9. Savings	RM100/month	
10. Reading (book/articles)	1 book/month	
11.		
12.		
13.		

Appendix: Recruitment Made Easy (RME) Programme (for Agents)

Step 1- Prospecting

Agent Referral System – Promote RME & Enroll Your Agents to RME

Recruitment Made Easy Program



CPE/LOP/RME/TS/01052018v1

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Recruitment Made Easy

Programme Overview

1. Target Audience: Agent & CA < 4 years from contract date
 2. During RME, agents are urged to build their business as early as the day they join Great Eastern by leveraging on their agency leaders and GE's support and training structure for new agents' development
 3. Agents will only assume the first 3 roles (as introducer) in the 10 steps recruitment process. The remaining 7 steps will be taken care by USM/GSM.
- In this module, the facilitator will:
- Explain the importance of recruitment.
 - Conduct classroom activities to facilitate the conclusion about the SWTH of recruitment.
 - Coach the participants on how to use the Recruitment Scripts (Sushi Concept) and start recruiting immediately.
 - Encourage the participants to invite at least 3 guests to attend the next BOP in 2 to 4 weeks from the training date.

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Recruitment Made Easy

Programme Objective

Recruitment Made Easy (RME) Programme is developed to:

1. create awareness in recruitment **without creating extra workload for agents,**
2. **clarify** agents (introducers) and agency leaders' (recruiters) **roles in recruitment;**
3. equip and support agents (introducers) with the SIMPLEST "Sushi Concept" Recruitment Scripts
4. to start recruiting **immediately.**

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Recruitment Made Easy

Learning Objective

Upon completion of this course, the participants (agents) will be able to understand and identify:

1. The importance and benefits of recruitment (**why**)
2. The sources of potential recruits (**who and where**)
3. Their thread of discontents and common interests (what);
4. The best time (**when**) to approach them (**how**).
5. And apply what they have learned to recruit **immediately.**

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Recruitment Made Easy Programme Contents

Opening and Introduction	1
1. What is recruitment? Are you ready to recruit?	7
➢ Dealing with no shows, cancellations & rejections	10
➢ Busting the recruitment myths	14
2. Why You?	18
➢ YOU are the main. YOU Rock!	18
➢ Agents (YOU) are better recruiter	19
3. Reasons to Recruit?	20
➢ M-A-P-A Strategies - for income / production growth	20
➢ For promotion, business expansion & perpetuity	21
4. Who Are Your Potential Agents?	26
➢ LIMRA's & Your Ideal Candidate's Profile	26
5. Where Are Your Potential Agents?	29
➢ Natural Market & Policyholders	30
➢ Thread of Discontent (TOD)	30
6. Great Eastern Recruitment & Selection Process	31
7. Recruiting Scripts for Face-to Face & Telephone Approach	32
8. Practical Tips for Face-to Face & Telephone Approach	45
9. Role Play	46
10. Action Project / Calling Session	47
➢ invite minimum 3 guests to attend the next BOP at their branch	47

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II. Recruiting Scripts - Sushi Concept



Sushi is vinegar rice with **different** toppings, fillings & condiments

The **MAIN** ingredient of all sushi is vinegar rice.

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2 min

II. Recruiting Scripts - Sushi Concept

for Face-to Face & Telephone Approach

Apply Different Opening Scripts to Different Target Recruits



Step 1: Greetings
Step 2: Opening Scripts

Apply The Same Closing Scripts to All Target Recruits



Step 3: Closing Scripts
Step 3.1: Handle objections

Invite ALL Prospects to Attend BOP or Meeting GSM/USM



GSM/USM to Continue With "Recruitment & Selection Process"

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5 min

II. Recruiting Scripts - Sushi Concept

Step 2. Apply Different Opening Scripts to Different Target Recruits

1. House Wives

Mrs. Wong, I am Alex from Great Eastern. I understood that you are a full time housewife. Besides sending children to school you spend almost all your time at home. I would like to introduce a lucrative career which can **complement your current obligations** to you.....(follow by THE SAME Closing Scripts)

2. Working Adult

Hi John, I am Alex from Great Eastern. How are you doing? Are you affected by the current economy turbulence? Our living costs are ever increasing. Have you thought of **improving your current lifestyle** by seeking for new opportunities? I have seen many dedicated and hardworking people like you in the life insurance industry. They were able to **triple their income in 5 years**.....(follow by THE SAME Closing Scripts)

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7 min

II. Recruiting Scripts - Sushi Concept

Step 2. Apply Different Opening Scripts to Different Target Recruits

3. Sales Professional

Hi John, I am Alex from Great Eastern. How are you doing? With your competency, do you think your income is congruent with your effort. Are you interested to look for a business opportunity with **unlimited clientele & unlimited income**?(follow by THE SAME Closing Scripts)

4. Small Medium Enterprise (SME) Owner

Hi John, I am Alex from Great Eastern. How are you doing? I notice your business occupied almost all of your time. Please take good care of your health. Have you ever thought of venturing into a business which **does not required any capital, loan or funding**?(follow by THE SAME Closing Scripts)

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7 min

II. Recruiting Scripts - Sushi Concept

for Face-to Face & Telephone Approach

Apply Different Opening Scripts to Different Target Recruits



Step 1: Greetings
Step 2: Opening Scripts

Apply The Same Closing Scripts to All Target Recruits



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Step 3.1: Handle objections

Invite ALL Prospects to Attend BOP or Meeting GSM/USM



GSM/USM to Continue With "Recruitment & Selection Process"

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CFE/LDF/RME 1.0/TS/15052017V1

5 min

II. Recruiting Scripts - Sushi Concept

Step 3. Apply The Same Closing Scripts to All Target Recruits

Step 3: Closing Scripts

- > You can use the same Closing Scripts to invite target recruits either to **attend BOP** or meeting your USM / GSM.

".....In Great Eastern, we have great business plans cater for qualified people like you. As such, I would like to **invite you to attend our Business Opportunity Program** which will be held on DD/MM/YYYY at AM/PM at ABC Hotel.

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II. Recruiting Scripts - Sushi Concept

Step 3. Apply The Same Closing Scripts to All Target Recruits

Step 3: Closing Scripts

- > You can use the same Closing Scripts to invite target recruits either to **attend BOP** or meeting your USM / GSM.

".....In Great Eastern, we have great business plans cater for qualified people like you. I would like to **introduce you to my manager**. He is very experienced and able to provide the right assessments and career advice to help you to fulfil your career expectations. So, can we meet up tomorrow at 10.00 am?"

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CFE/LDF/RME 1.0/TS/15052017V1

2 min

II. Recruiting Scripts - **Sushi Concept**

Addressing Common Objections with **ONE GENERIC** statement



I am pleased to introduce you to my manager. He is **very experienced** and able to provide the **right assessments** and career advice to help you to make the **right decision** to fulfill your career expectations.

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3 min

II. Recruiting Scripts - **Sushi Concept**

Address the objections

SAMPLE

Candidate:	<ul style="list-style-type: none"> > I have no intention to make a career change > I need to consider > I am not interested in insurance
Agent:	<p>Yes, it's not easy for us to decide our career path or make a career change. I am pleased to introduce you to my manager. He is very experienced and able to provide the right assessments and career advice to help you to make the right decision to fulfill your career expectations. So, can we meet up tomorrow at 10:00 am?</p>

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CFE/LDF/RME 1.0/TS/IS062017v1

3 min

Ready Support For You To Expand

ATTRACTION



AGENCY FINANCING SCHEME

Provide New Agents with a monthly income of up to RM5,000 in their first 12 months.



RECRUITMENT APP

Present the career to prospects in a modern, attractive and interactive way



GE ASSESSMENT TOOL

Use this personality assessment tool to help you start the career topic with your prospects and help you assess their suitability for this career

ONBOARDING



WELCOME CALL

New Agents will receive a welcome call from Great Eastern's Business Development Team to introduce what the company has to offer



NEW AGENT ORIENTATION

New Agents will be briefed on everything they need to know as a New Agent



90 DAY JUMPSTART

A detailed programme for New Agents in their first 90 days that will reward them for completing the basics with prizes up to RM700

PATHWAY



VENTURE PROGRAMME

A 5 year structure that will get you from New Agent to entrepreneur with extensive training and guidance



ENTREPRENEURSHIP MILESTONE INCENTIVE

Get further rewarded along the way as you develop your business empire

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Recruitment

Made Easy for Leaders (RMEL)



Ticket Redemption: 1

BOP Date:

Time:

Venue:

Recruitment

Made Easy for Leaders (RMEL)



Ticket Redemption: 1

BOP Date:

Time:

Venue:

Recruitment

Made Easy for Leaders (RMEL)



Ticket Redemption: 1

BOP Date:

Time:

Venue:

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