

■ **How Do You Handle This Objection? >> p.5**

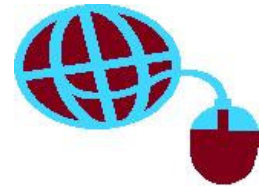
Do you have clients who think they can't buy life insurance just because they are currently on death row? See what fellow agents have to say.

■ **Sales from the Dark Side >>p.8**

Peggy thought she'd made a sale until her "You Might Die" close upset her client so much - he actually died!

**>> inthisissue**

**>> WEB EXCLUSIVE**



AGENTS'  
**salesjourney**

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**New Approach  
To Prospecting  
Raises Eyebrows  
and Earmuffs**

BY GAMIE JOLAND

In what many industry critics are calling the worst prospecting idea ever to come down the pike, the insurance lead marketing firm known as *Brokerbusters Ltd.* has created a new device for life insurance lead generation that has everyone, including the FCC, crying foul. The new insurance sales marketing plan utilizes a revolutionary new cold call telephone approach that can momentarily disrupt the TV program the prospect is watching and put up a picture of the insurance agent while it runs through a prerecorded message of why the prospect should consider making an appointment with the

*Continued on page 13*

**TECHNOLOGY INTRODUCES  
A BRAVE NEW WORLD OF  
INSURANCE PROBLEMS**

BY PRISTINE CELLET

There are soon to be more problems in the insurance world than were ever dreamed of in your philosophy. The latest such dilemma involves the much ballyhooed court case between Mr. Joe Dokes, CLU and Mr. Joe Dokes. The trial involves the first known documented case of human cloning where an insurance agent agreed to have his DNA used for the purpose of duplicating himself as a fully grown adult human being. Said the "original" Mr. Dokes, *"The paperwork and home office requirements were just piling up and I finally realized I couldn't possibly catch up. Cloning just seemed like the best solution."* The basis of the case involves a dispute between Mr. Dokes and his clone over renewal commissions that were denied the clone due to his never having passed the state insurance exam and thereby not being legally qualified to receive fees or revenues of any kind.

In a most interesting sidelight to this case the American College has refused to allow the cloned version of Mr. Dokes to use the *CLU* designation on his business cards or letterhead, explaining that the requirements

*Continued on page 17*



**Hard Time Complying  
with Compliance?**

*"Don't bother!"* say three former leading securities reps now behind bars. Jail time may not be nearly so bad as Compliance Depts. try to tell you! **p.12**



**Need Help Finding  
That Career Making  
Insurance Case  
Of A Lifetime?**

You are not alone! Statistics show 99.8% of agents never even get close to big cases like that. Maybe it's time to stop looking for home runs and be grateful for what you already have. **p.43**