

# The OTCA Method

There's a simple process you can follow that may help obtain a life insurance appointment: **Opener, Thinking, Concern, Action**. Here's the method applied to an invitation for a sample legacy building appointment for a client you recently saw at a charity auction.

## Opener

**Establish your connection with the client. The connection can help the client welcome the call.**

*Hi there. It was good to see you the other day at the charity auction.*

## Thinking

**Convey to the client that you've been thinking about them.**

*Since we last talked you've been on my mind, and I have some concerns about your current life insurance coverage.*

## Concern

**Explain that your thoughts led to a concern you have about them and their financial situation.**

*Many of the people I've met with have found difficulty with planning how to efficiently build and transfer a legacy to their children and grandchildren. Life insurance has changed a lot in recent years, and there are ways to guarantee a death benefit amount with a single premium.*

## Action

**Ask to get the client's opinion about a solution that could help them. Close with a call to action.**

*I'd like to get together with you and get your opinion on an idea. We might be able to significantly increase the amount that you pass on to your loved ones. Does next week, Thursday at 3:00 work for you?*

**Make this method your own and give it a try the next time you're lining up a meeting.**

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