



SOCIETY OF ACTUARIES

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How to Be a Complete Failure at Sales

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Looking to lose friends and alienate people? Just cultivate these 13 bad habits to confirm your reign as the office slacker.

Being bad at prospecting and selling is at least as difficult as being good at it. It actually takes a lot of work to be a slacker. Think about it. You have to be bad at so many things so consistently: time management, prospecting, product knowledge, business etiquette, customer service, follow-up, relationship building and organization. That's a lot of bad habits you've got to form.

Hey, some sales reps and business owners have a knack for being bad at sales. They just make it look easy. If you are looking to join their ranks, use these quick tips to get on the fast track to nowhere!

1. **Leave your business cards at home.** If you do use business cards, be sure they are dog-eared and dirty. But really, why do you even need them? You might as well leave your cards in your office, home or car. If anyone is really interested in contacting you, let them take the initiative. They can always Google you.
2. **Don't send thank-you notes.** No one does that anymore, so why be old-fashioned? Plus, buying stationery is a pain and writing notes with a pen is a drag. If you really must thank somebody, just send 'em an e-mail and be done with it.
3. **Talk to your clients only when you want something.** Why else would you talk to them? Do not keep tabs on your clients as they experience changes in job, business, marital status, health, income level, family and lifestyle. You can be sure they will confide in someone who will relieve you of their business. Let someone else be the hero.
4. **Avoid calling prospects.** Why call people who don't want to be called to talk about stuff they don't want to buy? They'll just insult you, right? If you have to do it, put it off for another day when at all possible. So what if some people are
5. **Make it up as you go.** As we all know, life's more fun when you fly by the seat of your pants. Taking the time to make a to-do list or to follow a set routine gets boring. Thinking up mission statements? Writing business plans? Bah! Who cares if there are tools that make business planning easy, or that Ben Franklin developed a useful time management system—there's a game on TV. Enjoy the moment!
6. **Get in the habit of not returning phone calls.** All these callers can drive you nuts. And it's not like having a client service system is going to double your revenue, right? If it's all that important, they'll call back. What's great about this technique is eventually people will stop calling and the problem will pretty much resolve itself.
7. **Don't ask for referrals.** Referrals may well be one of the best ways to get more clients, but isn't it scary to put yourself on the line like that? It'll seem like you're begging. And you don't want to bother your clients. If they like you, just trust that they'll refer others without your involvement.
8. **Eschew professional development.** Aren't you done with school already? Besides, there's always someone who knows more than you that you can call if you need to. Leave the self-help CDs and classic business books to the top guns. The same goes for getting a good mentor or coach. You already know what to do, right?
9. **Don't follow up on sales opportunities.** Why bother? If prospects, clients or referral sources were interested in working with you, they would get in touch with you. You need not express interest in working with them. And whatever you do, don't send them marketing materials.
10. **Never give referrals to well-respected business people you know.** They might get the



wrong idea and refer you business right back. Referring others business is one of the best ways to build relationships, gain credibility and create ongoing referral streams. Who has that kind of time?

11. **Make your presentations boring.** Bring plenty of brochures and paperwork to overwhelm your audience. The more marketing collateral that describes your company's history, mission, vision, core values, recognition, reputation and financial status, the better. It's always a nice touch to deliver a lengthy PowerPoint presentation describing every aspect of your company, as well as its products and services. (Remember to look at the slides rather than your audience!) A thick three-ring binder works well too. Don't worry about being charismatic or developing your public speaking skills, either. People like you the way you are. Especially your competition.
12. **Don't ask for the business.** It's almost always obvious why you're there anyway, so why state the obvious? Don't find out what the client's needs or reactions to your presentation are. It's much better to leave the sales meeting not knowing what the prospect thinks, wants or expects as next steps. That is, if there are next steps. Tomorrow is another day.
13. **Sell hard.** Everyone is a prospect—they just don't know it yet. Introduce yourself as a sales closer to everyone you come in contact with, particularly in social situations. Let them know what you are selling and how much they need

you. Tell them how you can lower your fees and guarantee your work. In fact, practice selling your stuff to family and friends first. They always appreciate it.

Certainly, you can think of more ways to limit the amount of business you might ever get. But I guarantee that if you follow these tips, you'll be a complete failure in no time! ●

Michael Goldberg is a speaker, networking strategist, and the founder of Building Blocks Consulting. His firm focuses on helping those in sales grow their business. Michael speaks at conferences, runs sales meetings and delivers dynamic "real-world" programs on networking, referral marketing and sales presentations. He has spoken at industry conferences including LAMP, NAIFA, NAHU and the Sales Mastery Forum and has clients that include MetLife, New England Financial, Genworth Financial, Guardian Life, AXA Advisors, Chubb & Son, and Amalgamated Life. Be on the lookout for Michael's book on networking in bookstores soon. For more information, please visit www.NetworkingForProducers.com and subscribe to his monthly newsletter and blog, The Building Blocks to Success.

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