

CLOSE MILLENNIALS & GEN Z: THE AGENT PLAYBOOK

Generational Sales Tips Guide

This guide provides the necessary mindset, language, and method to convert the two fastest-growing segments in the life insurance market. Use this to shift your approach and secure future business now.



SIMPLIFYING YOUR SALES SUCCESS

Leverage IAD's 7 Pillars of Success
to Grow & Scale Your Business

 39555 Orchard Hill Place
Ste 157, Novi, MI 48375
 800.381.0977 • 248.946.4640

 info@iadbrokerage.com
 www.iadbrokerage.com

THE GENERATIONAL MINDSET SHIFT

STOP/START Framework

Younger clients are skeptical of sales tactics but highly motivated by values. Your job is to earn their trust instantly by retiring outdated methods and adopting a modern approach.

TACTICS TO RETIRE (STOP)	MODERN STRATEGIES (START)
Hard-selling or guilt-based language.	Lead with Purpose, Not Policy. Focus on why they need protection.
Focusing only on death benefits.	Focus on Protection. Position coverage as securing their partner, child, or home.
Using industry jargon (e.g., “cash value accumulation”).	Speak in Plain English. Explain the 'why' simply and give only 2–3 clear options.
Long application forms with no digital option.	Go Mobile-Friendly & Fast. Offer e-sign, online scheduling, and mobile tracking.
Talking at them instead of with them.	Use Stories, Not Sales Copy. Share authentic, relatable, short-form examples.

THE OBJECTION CRUSHER

Messaging Framework

Address common concerns directly and transparently. Use these scripts to convert the top three reasons clients delay buying.

COMMON CONCERN	AGENT RESPONSE (ACTIONABLE SCRIPT)	CORE VALUE MESSAGE
"It's too expensive."	"A healthy 30-year-old can get \$250K coverage for less than their monthly streaming subscriptions combined."	It is Affordable.
"I'll do it later."	"Buying now locks in the lowest possible rates. You never know when a health issue could permanently change your options."	Act Now to Protect Rate.
"I'm confused by the options."	"That's what I'm here for. I'll explain everything in plain English and show you just 2-3 options that make sense."	Simple Process.

SIMPLIFYING YOUR SUCCESS

Personalized Support • Unmatched Resources



5 NON-NEGOTIABLE DIGITAL ACTION STEPS

Execute these steps to position yourself as a modern, digitally-fluent advisor who understands the way they want to buy.

1. **Create Entry-Level Offers:** Design an approachable “\$10/month Starter Pack.” Make the first step feel small, simple, and upgradeable, not a permanent decision.
2. **Use Short-Form Video:** Tell 30–60 second authentic stories on channels like Instagram Reels or TikTok to build trust and show personality.
3. **Optimize for Mobile:** Use QR codes on all marketing assets (postcards, social posts) to send prospects directly to a mobile-optimized quote or scheduling form.
4. **Talk Like Them:** Use relatable language like “adulting,” “your future self,” or “if something went sideways.” Ditch the stiff, suit-and-tie vibe in your marketing.
5. **Sell Values, Not Fear:** Focus the conversation on protecting the causes and people they care about—the money is simply the tool that ensures their loved ones maintain their lifestyle.

Contact IAD [marketing@iadbrokerage.com] to leverage the Lead Engine and Marketing Library for done-for-you assets targeting this audience.



SIMPLIFYING YOUR SUCCESS

Personalized Support • Unmatched Resources

START YOUR JOURNEY WITH IAD AND UNLOCK YOUR BUSINESS POTENTIAL!

YOUR SUCCESS IS OUR MISSION...

When you choose Insurance Advisors Direct, you're not just selecting an FMO; you're gaining a dedicated business ally. Our 7 Pillars of Success are designed to help you grow, scale, and thrive.

We're grateful for your interest in partnering with us. Our agents and partners are the heart of our success, and your dedication makes IAD stand out. Thank you for being part of our journey!

READY TO ELEVATE YOUR BUSINESS?

Join the IAD team and unlock exclusive perks and incentives, including:



**CARRIER INCENTIVES
AND BONUS PROGRAMS**



**TOP PRODUCER RECOGNITION
AND REWARD TRIPS**



SIMPLIFYING YOUR SALES SUCCESS

 800.381.0977 • 248.946.4640  39555 Orchard Hill Place
Ste 157, Novi, MI 48375

Leverage IAD's 7 Pillars of Success
to Grow & Scale Your Business

 info@iadbrokerage.com
 www.iadbrokerage.com