There could be a lot of reasons a sales associate did not offer the protection program to the consumer or was not able to close the sale. The following four areas are opportunities where a sales associate can increase their sales performance with a little pre-planning and initiative.

### A | INCREASE THE ODDS OF MAKING THE PLAN SALE

There are a couple of practices that can be used when a customer has passed on the protection plan program. When implemented, they will increase your overall close ratios on protection programs.

- **Turnover Policy (TO)** — In this program you have a customer who has decided to purchase furniture, but is undecided on the protection program. Before you complete the “paperwork”, let your manager have one last opportunity to present the benefits of the program. Many times a different personality or perspective is enough to convince the consumer that the value of the program is worth the investment.

  The manager can simply approach the consumer and thank them for their business and transition into a discussion on the protection program. Example: “I noticed you did not sign up for the Guardsman protection program. Almost all of our customers take advantage of this program to ensure that any stain or damage will not ruin their furniture investment. What concerns do you have?”

- **“No, I do not want the Guardsman program”**

  Add a line on your sales receipt that must be “initialed” by the consumer indicating that they have been offered the Guardsman program and that they are declining the offer. When asked to document a choice, most people are more inclined to give it a second thought. Here is a good follow-up statement if the consumer asks why they have to initial the box.

  “This protects both you and the store so there is no confusion down the road about whether you wanted the Guardsman program. Once the furniture is delivered, we can no longer offer you the program. We get many calls from our customers who decided not to purchase the program, but shortly after the furniture is delivered something happens and they are looking to purchase the plan”.

### B | THE NO NO NO FINANCING CUSTOMER

When positioned correctly, protection plan sales on finance specials have a high frequency of success.

- Assume the protection plan sale is a way to safeguard the customer’s investment. No one wants to start making payments on stained or damaged furniture. This is a way to keep their furniture looking new.

- Point out to your customer how inexpensive it is to protect their investment. A $149 plan with a 5 year term breaks down to $2.50 per month or less than 10 cents per day.
C | SELLING PROTECTION ON PROMOTIONAL PRICED GOODS

Many sales associates simply ignore offering protection programs on lower priced goods. In most cases these sales associates have “pre-judged” what the consumer may or may not purchase. Remember to:

• Offer it to every customer

• Ask the right probing questions and determine which protection plan benefits might have the most value to the customer. A consumer with a house full of children may still see value in the protection program regardless of the furniture price point.

• Break down the cost to its lowest level. A $79 plan breaks down to $1.30 per month or 33 cents a week. “For 33 cents a week you can have the peace of mind that your furniture will be covered against accidental stains”. This is less than the cost of a large coffee or Sunday paper.

• Plan ahead and be aware of upcoming promotions and familiarize yourself on what benefits of the protection program may have the most value for that particular product.

• The bottom line is, if you offer the protection program to every customer, you will increase your commission and close ratio percentage.

D | FOLLOW-UP PHONE CALL

The number one reason people do not purchase the protection program is that no one offered it to them.

Before the furniture is delivered, a follow up phone call can result in increased plan sales. By reaching out to the consumer advising them of their last opportunity to take advantage of this important coverage, you give yourself another chance for the sale.

• If they were never offered the program, the call ensures that every customer is aware of the benefits of the plan.

• If cost was one of their earlier objections, maybe their economic situation has changed and they will add the program.

• Perhaps they were not convinced of the value of the program, but after going home and realizing what has already happen to existing furniture, they may have a different perceptive.