

## Selling to the Temperaments

The success or failure of an Agent in selling to a prospective client is the result of not only the Agents' knowledge in the field of financial planning but also in his knowledge in the field of psychology and personality dynamics. Mistakes in this "relational" area are made everyday and often without the salesperson even knowing the real reason for losing the sale. The following is an overview of the basic temperaments of people, what motivates them to buy and suggestions on how to set yourself up for success in developing a comfort level and giving the prospective client cause to buy.

Speaking the language of each temperament addresses the prospects needs and reduces basic fears that each temperament has in making a decision to buy. For example, if you say to a Choleric "on a scale of one to ten with ten being perfect and we know that nobody is perfect, how would you rate your satisfaction in achieving your goals in this area?" This addresses the Choleric's need to achieve his goals, to maintain control and to win. It also addresses his fear of being taken advantage of so show him how your product will help him achieve his objectives. It sounds simple but often the salesperson gets caught up in how great his product is and how it works or how to use it and forgets the Choleric is a "what" person. Stay with the big picture. Begin with the end in mind and away from too much detail unless he asks for it, and use words like "guarantee, bottom line, objectives, and save time."

Selling to a Sanguine can be a challenge for a salesperson if he doesn't understand that the Sanguine is a "who" person. The Choleric prospect may not care who the salesperson has done business with, but the Sanguine prospect does. This knowledge prevents him from looking bad (which is one of his greatest fears) and ensures his status in his personal or business community (which is one of his greatest needs). The Sanguine is responsive to words like "exciting, powerful, dynamic, state of the art, and latest." The Sanguine also loves a good story. The "feel, felt, found" close works well with the Sanguine because it relates to his emotional feeling side and assures him of being a part of a group of others (i.e. need for status) and diminishes his fear of looking bad.

Selling to the Phlegmatic must be a steady and paced endeavor, which reflects his need for continuity, consistency, and harmony. If you close a Phlegmatic too "hard," he may acquiesce and buy but when you are gone and he has had time to think about it, he may call and cancel. The Phlegmatic must feel "safe" in his decision to purchase. The key is to draw his concerns or objections out and then ask, "Apparently you have a reason for feeling that way. May I ask what it is?" This shows your concern for the relational side of the Phlegmatic. Then give assurances of his decision being a rational one and one he will be pleased with. Once the Phlegmatic has made a decision and he feels comfortable with you, his consistent and predictable nature will make him a loyal client. He does not like to change.

When selling to the Melancholy, be ready to use the Ben Franklin list of pros and cons. This addresses his logical nature and keeps you in a consultative role. The Melancholy has a keen mind for analysis and will resent your attempt to "sell" him, especially if an emotional approach is used. Since "accuracy is next to Godliness" statements like "that's close enough" or "it's in the ballpark" may lose a sale to the Melancholy. Words like "exactly, precisely and specifically" ring true in the mind of the cerebral Melancholy.

Also, being aware of the physical build and body language of each temperament can help you identify who you are dealing with. The Choleric typically has a direct, confident stare and is often thick through the neck and shoulders (males only). It is not unusual to see middle aged or older men with a crew cut or even a shaven head. It saves time! The Sanguine is "sparkly" eyed and animated in his expression and often dresses well. The Phlegmatic is more kindly and serene and will have a cordial demeanor. The Melancholy has a cautious and careful air and may appear aloof or distant.

Finally, keep in mind that we are all a blend of all four temperaments even though we have a primary and secondary temperament that drives our behavior. When the needs of an individual's primary temperament are met, you will often see him shift to his secondary or backup temperament. For example, a Choleric Melancholy may want the bottom line and then begin asking for the details. A Choleric Sanguine may want the bottom line and state it rather directly and then ask where you are from and who you know or begin sharing with you more personal information about himself or herself. Once a Melancholy Sanguine gets to know and trust you, he or she will become more friendly. Identify first if the prospect appears extroverted or introverted and then adjust from there. The Choleric and Sanguine are extroverts and the Phlegmatic and Melancholy are introverts.

Shifting to the other side of the sale, the Choleric salesperson is driven by a need to win. His tendency is to be too direct or not perceptive and responsive enough to a prospect's tone or statement(s) and may be overbearing in his close, creating verbal and non-verbal resistance from the prospect or client. This, in turn, intensifies the need of the Choleric to dominate and to win. He can reduce resistance and improve his chances for a positive outcome if he learns to recognize the primary temperament of the prospect and speak his language.

The Sanguine is the classic salesperson by nature but when dealing with a Choleric, he must realize that a relationship is not a prerequisite to doing business with him. He needs to "tone it down" with the Phlegmatic, and he will have an excellent chance of closing him because the Phlegmatic is primarily relationship oriented as well. He must sell the Melancholy with facts. And above all, don't give any promises or assertions that can't be supported. The Melancholy is not forgiving of this type of "mistake."

Teaching a Phlegmatic to sell is difficult because he is a "server" by nature versus a "seller." And it is easier to teach a "seller to serve" than a "server to sell." Training him on call reluctance and call rejection and teaching him to script his responses to objections can be effective, but keep in mind that people work hard at what they enjoy. And they enjoy a job in which their temperament needs are met. This is why the Phlegmatic "server" does so well in customer service. He gets a great deal more satisfaction out of accommodating the client than selling the prospect. If he is in a sales position where the majority of his time is spent building a relationship with new and established clients, then he will do well. But he is typically not successful in sales that require first time closing without a great deal of training. The Phlegmatic also sells his product unlike the Sanguine who sells himself.

Since to the Melancholy temperament "accuracy is next to Godliness" and the science of numbers and analysis are of great interest, sales can be a productive profession for him if he also learns the art of selling. His most challenging prospect is the Choleric because his directness can be offensive to the typically sensitive and conscientious nature of the Melancholy and can seem too aggressive to persuade. However, if the Melancholy keeps in mind the needs and language of the Choleric, he can be successful in closing him. With the Sanguine, the Melancholy must be more personally responsive than is natural for him, and remember that the Sanguine "language" will create the response the Melancholy wants. Assuming he knows his product well and has good people knowledge, the Melancholy can be effective with both the Phlegmatic and Melancholy but needs to push, even if gently, for the close. It is a matter of being "politely persistent."

In the final analysis, the sale is made and kept because a prospect or client was and is sold on both the product and on the salesperson. Sometimes there is a chemistry between the two. When there is not, the chemistry needs a little help. Temperament knowledge gives you that edge when you use it.

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