



SENIOR MARKETING
SPECIALISTS

A close-up photograph of a runner's lower body and hands in a starting position on a red athletic track. The runner is wearing black shorts, black socks with white stripes, and black running shoes with bright green accents. Their hands are on the ground, and their feet are in starting blocks. The track has white lane lines.

INSURANCE SALES ATHELETICS

***Guide to Creating Scripts and Talking
Points that work for YOU***

Disclaimer: Third Party Marketing Organizations are required to read the proper disclaimer within the first 60 seconds of their recorded appointment phone calls. This resource does not include information about the TPMO disclaimer.

Medicare Café
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YOU ARE A SALES ATHLETE

When a player reaches the professional level of their sport, they do not stop practicing. They work even harder because when they enter on the field, they are now playing on a higher level against other professionals.

This the same for you. You may have 30 minutes or 30 years in the insurance business, but that does not mean you don't practice, evaluate, and consistently improve your skills.

Unlike a professional athlete, that must be in peak physical form, **your sales ability or form is your dialog**. The more natural and confident your dialog, the more people will take your advice with greater weight.

This guide is designed to be your dialog workout plan.

YOUR PLAN

PLANNING + PRACTICE =
PROGRESS & PROFIT



Could you imagine a football team going on to the field with no plan? The quarterback would have no idea who was running where. The offensive line would not know where the quarterback was moving to. The receivers would not know if they should take a handoff or run down the field.

Even if you know nothing about football you can see how this is a terrible idea. It would be chaos.

This is what your marketing efforts and sales appointments look like if you don't have a plan.

Knowing or having an idea of what you are going to say will help remove hesitation, increase productivity, and grow your business.

This also gives you the ability to evaluate your dialog and make improvements to increase its effectiveness.

THE CHALLENGE WITH SCRIPTS

They are someone else's. Someone wrote that script for themselves. The key to this is making them your own. This guide is not designed to give you word for word what to say, it is designed to give you ideas to create your own.



BUILDING THE FOUNDATION

Planning your dialog is the heavy lifting of insurance sales.

Scripts and talking points can greatly help you know what you are going to say to help avoid any hesitation to making contact to either clients or prospects.

"But I don't want to sound like a robot!"

We don't want you to sound like a machine either, so we recommend having at least an outline or bullet points available prior to making a call or contact.

Here is the basic building blocks for a script or bullet points:

- ***Your Name***
- ***Reason For Contacting***
- ***Motivation to Talk To You***
- ***How to Contact You***
- ***Next Steps***

Depending on the type of contact you are performing, you may omit or change a step.

You have only a few seconds to get the prospects attention. If they are not expecting your call or contact, you need to tell them quickly who you are and why you are reaching out.



STAYING ORGANIZED

YOUR SALES PLAYBOOK

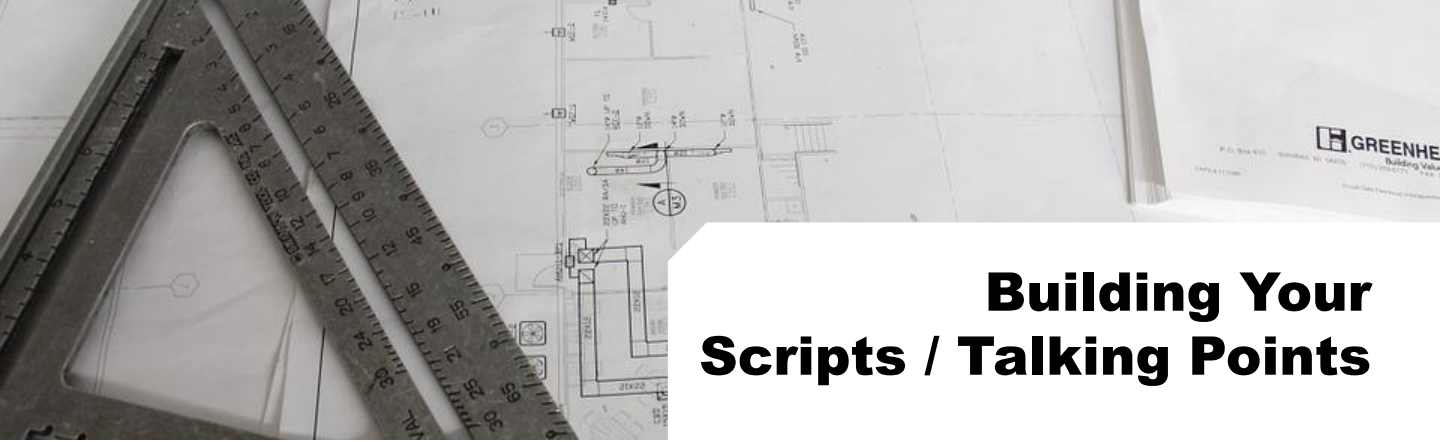
CRM *defined:*

Customer Relationship Management is a strategy, usually in the form of a computer database, for individuals or organizations to track and manage interactions between prospects and clients.

Keeping track of your prospects and clients is VITAL to any sales organization. Insurance agents are no exception.

Your CRM can help you keep track of future opportunities, respond to industry changes, and keep in general touch with your prospects and clients.

Make sure all the hard work you are putting into getting your phrases and talking points down is not going to waste by organizing your book of business and missing out on opportunities.



Building Your Scripts / Talking Points

In this guide, we are going to review scripts and talking points for the following situations:

- [NEW LEADS](#)
- [FACT FINDING](#)
- [TRANSITIONS](#)
- [OBJECTIONS](#)
- [LEAVING VOICEMAILS](#)
- [EMAILS](#)
- [BONUS SECTION – 1 QUESTION CROSS SELLING](#)

You cannot script everything. There still needs to be some natural flowing conversation that helps the prospect or client solve or answer any concerns they may have.

However, you still need to have some idea on what to say or how to respond. Knowing how to communicate in a way that helps your client uncover some ideas or concerns will help them plan their coverage.



The following examples though this guide are there for you to modify and use the field. There will be some trial and error when it comes to what words to use and how to present yourself. The more natural you present yourself and speech, the more comfortable you will be talking to prospects and clients.

NEW LEADS



The clouds part, there is a ray of sun that breaks through and shines down upon your desk. There it is, a new lead.

Now what?

This always reminds me of the dog that chases cars. The dog is going all out to get that shiny, roaring object and then once it catches it, it has no idea what to do with it except bark at it. Don't be that dog.

That lead was generated because there was an interest or concern. Your responsibility is to find out what that was.

FIRST CALLS

First contacts can be challenging. You only have a few moments to capture the attention of the prospect. This can be by calling or by going door to door.

For most, the thoughts going through someone's mind when they answer the phone is "Who is contacting me and what do they want?"

NOTE: The following example is for setting an appoint to meet with the prospect. If you are interested in selling over the phone, that process is much more involved. There are resources on SMS University.

First Step – Who are you

This is simple. Hello. My name is _____. I am __[who you are]_____.

Example: "Hello, my name is Mike. I am a local agent working with Medicare beneficiaries in Columbia, MO."

Second Step – What do you want

What are you trying to get across? Why are you calling? If they are replying to a product or ad, that can be your second step. Or if you are cold calling you can create that interest.

Example: "The reason for my call is the concerns about dental care and lack of coverage with Medicare."

"You sent in your information regarding financial concerns when treating cancer."

Third Step – Get them talking

You don't want to take too long to introduce yourself and reason for the call. You want to get the prospect talking. This is where the open-ended question come into play.

Example: "What dental coverage do you currently have in place?"

"What out of pocket costs have you had when treating cancer?"

"How familiar are you with __[topic]__?"

TIP: Don't ask certain questions starting with "do."

Watch the difference:

Do you have dental coverage?

No.

Did you in the past, such as with employer benefits?

-VS-

What dental coverage do you have in place?

I don't have dental coverage.

Did you in the past, such as with employer benefits?

The first example gives you a hard no. No, I don't have coverage. This may build a "higher objection wall" for you to overcome.

The second example makes the prospect think a little more about the question as to imply they already have it. Even if the answer is no, same as the first example, asking "what" is more likely to trigger a time when they had coverage in the past. This creates the opportunity to talk about past coverage.

Simple phrasing can play a big roll in building a more open dialog with your clients!

Fourth Step – Get Interest / Set the Stage

Now that you have the prospect talking, remember you are trying to sell the appointment, not the product.

Example: "A lot of my clients had coverage when they were working but then retired and realized there is no dental coverage with Medicare. Now they are paying 100% for all their dental care. There are options which look very similar to group plans."

"I have talked to a lot of people who after their cancer diagnosis, then realized they would owe 20% for most the treatment costs. Now they have financial stress on top of their treatments. There may be some options to make sure have greater options for care and savings."

Step Five – Next Steps

This is where you are going to ask the prospect to act. You are going to set the appointment to meet with you.

Example: "It looks like you can save 50% or more on your dental care. You can drop by my office and I can give you some personalized information, or I can drop it by you. What works for you?"

"We would be happy to help you get access to that dental care. I can generate some personalized info and drop it by on ___[day]___ if that works for you."

Objections

You will naturally run into objections. The most common being:

"Can you just mail me some information?"

"The information will be personalized to you and you may have additional options or resources I can help you with. There is no obligation and some of the resources will be free to you. It will only take a few minutes and you are encouraged to take your time and think about it after I drop it off. Sound good?"

What are the free dental resources?

Look up dental clinics and schools in your area. Many dental colleges have free options for seniors.

Check out the Objections section for more about how to reply to your client and prospects.



FACT FINDING

Fact finding is the back bone of the appointment.

When you have an effective fact-finding session, you will have a better understanding of what their needs and concerns are and can design a healthcare solution that truly covers them.

One key part of fact-finding is listening. Most of the fact-finding portion of the appointment should be the prospect or client discussing themselves and situations.

QUESTIONS TO ASK

We have a list of fact-finding questions you can use in the field.

Some may be answered through dialog without you asking. Others you may not want to ask, such as more personal questions, based on general conversation with them.

25+ SAMPLE FACT FINDING QUESTIONS

INSURANCE BASED

What current coverage do you have?
Who is your primary doctor?
Do you see any specialists?
What hospital do you prefer?
Do you have any other providers?
Do you have any other coverages?
How long have you had this coverage?
How did you get this coverage?
When you had group coverage, what did that look like?
Have you looked at any other coverage?
What life insurance do you have?
When was your last insurance review?

HEALTH BASED

What prescription drugs do you take?
Have there been any dosage changes recently?
Do you have any health concerns?
When was the last time you were hospitalized?
Do you have any follow-up procedures from that hospitalization?
Do you have any chronic issues or concerns?
Does your family have any hereditary health issues?
In the past 5 years, have you had any health issues?
Do you have any pending procedures?

PERSONAL

How long have you lived in [city]?
Do you have any local family?
Do you belong to any organizations/clubs?
What do you do to pass the time?
When did you retire?
Do you do any traveling?
Do you work with any other professionals (financial planners, etc.)?

FIELD UNDERWRITING TIPS



Part of fact-finding is positing your prospect and clients with the right coverage. Knowing your products and detailed information can help streamline the underwriting process and reduce your rejected apps.

Look Back Periods

This is when you are looking over their past medical history for a set amount of time. Example: Some plans may have a 5 year look back for heart conditions, while others may have a 7 year look back.

Medication Changes

Many health conditions may be controlled via medication. However, many plans will look back for medication changes (especially increases in dosages) for instability or condition changes. It is important to ask your clients if they have had any changes in their medications over the past few years.

Why are they on that med?

Some prescription medications have off-label uses, meaning the drug is designed to treat one condition but can help with others. Example: Clonidine (Catapres) is a high blood pressure medication but can also treat ADHD, restless leg syndrome, smoking sensations, and other conditions.

When / Why / Result

When talking to your clients and they tell you about a medical occurrence, such as a hospitalization, ask:

When it took place –how long ago did this happen

Why the hospitalization occurred (accident, illness, outpatient procedure, etc.)

What was the result –was the occurrence satisfied or is it an ongoing treatment –do they need to see the doctor every year for check-ups, are they on a medication, etc.

3 Strike Rule

The more conditions your client has, the less likely they will pass underwriting. Example: While some plans may take insulin depending diabetics, combined this with high blood pressure, high cholesterol that has had a medication change in the past year, they may decline the application.



TRANSITIONS

Keeping the appointment moving.

One challenge is to have a smooth transition in appointments from one area to another. Warm-up to fact finding; Product offering to asking for a commitment (also known as closing); etc.

Having effective transitional phrases can keep your prospects and clients engaged in the process.

WARM-UP TO FACT FINDING

After you are situated at the appointment and the warm-up or pleasantries are completed, it is time to get started.

Your transition should be an open-ended question. This allows the prospect or client to tell you why you are there and their concerns.

"What is your situation?"

"What concerns are you facing?"

FACT FINDING TO PRODUCT OFFERING

Once you have adequate information from your prospect or client, you can move them to a solution, or product offering.

"Based on the information you gave me, I would suggest _____ and _____. I have had other clients in similar situations take this route. Let's see if it works for you."

Why this is effective:

"Based on the information you gave me..." – This means you are taking their concerns and building a personalized path or solution.

"I have had other clients..." - You have experience working with this solution. You want to say similar situation as no one has the exact situation, plus you may not know all the factors they are basing their decision on.

"Let's see..." - People love to buy, but they do not like to be sold to. This statement is empowering your prospects and clients to make that decision for themselves.

PRODUCT OFFERING TO COMMITMENT (CLOSING THE SALE)

This needs to be an easy question. The harder you make that decision, the more likely your prospect and clients will stall.

"We can have this start on ____ [DATE] __. Does that work for you?"

This is a simple yes or no question. We have talked a lot about open ended questions, but this is not where you want them to elaborate on an answer. The easier you make it to say yes, the more they will.

RINSE & REPEAT

It may take some time to get your phrasing down and fluid. Don't rush it, take your time, and pay attention to how your prospects and clients react to certain phrasing so you can duplicate the positive results in future appointments.

OBJECTIONS



Objections are a natural occurring reaction to buying a product or service. Consumers want to make sure their expectations are being met, and this is confirmed through questions and inquiries, or commonly known as objections.

The Medicare Market

Many of your prospect's or client's concerns will be uncovered in the fact finding. However, there may be new objections based on the information or policy reviewed or they may be simply holding back some objections that uncover themselves later in the appointment.

How can you handle objections? Keep it simple.

3 STEP PROCESS

- Address the concern
- Repeat the objection
- Respond

Address the Concern

If your prospect is bringing them up, depending on the objection, there may be some genuine concern. Other objections may simply be stall tactics designed to prevent the prospect from deciding at that moment.

Slowing Down

Make sure you are not blowing past their objection. There should be a hard break in the appointment to address their concern.

Depending on the objection, you could address it by saying:

"That is a good [question/point] and you are not the only person to [ask/say] that."

"I am glad you brought that up."

"Thank you for telling me that."

Repeat the Concern

This step says to the prospect or client **"I am listening."** When your prospects know you are listening, they will be more open and trusting. If they think you are there just to sell insurance regardless if it is right for them.

"Just to make sure we are on the same page, [repeat their concern]. Is that correct?"

"I want to make sure I understand. [repeat their concern]. Am I correct in understanding this?"

You don't want to assume you are both thinking along the same lines. When you know exactly what their true concern is, you can help your prospects and clients move through it.

Respond

Now that you have acknowledged their concern and are on the same page, what do you do?

Start Simple

Overcomplication causes overthinking. Overthinking causes delays and can create new concerns. All this leads to inaction.

A simple explanation may be all that is needed. If they have a concern about a benefit of the plan, explain the benefit and ask if that answers their question. If they respond yes, then move on.

"As you can see here, your diabetic supplies will be covered 100%. There will be no disruption in your supplies. All you need to do is give them your new card and things will go on as usual."

"If [their concern] were to happen, then this is how that would look. [Explain the process]. If there were any complications, you have myself and my team to help you should there be any issues. Many times, one call to me is all you need, and I will take care of the rest."

"Changing plans can be a very daunting task. However, it happens all the time. All I need from you is a couple signatures and I will handle the rest. Your new cards will be here in a couple weeks and then you go on as usual. It is really a seamless process and a lot of people are making this change."

Once you have responded to their objection, validate it.

"Does that help you?"

"Does that make sense to you?"

"I hope this helps answer your question."

Should they understand, move on. You can repeat your close.

"Do you want this to start on __[date]__?"

Your Team

Your clients don't just have you; they have Senior Marketing Specialists as well. If you have a concern or an issue that comes up, our team will help you handle and solve the issue.

**DON'T
OVERCOMPLICATE
OBJECTIONS**

Not every question your prospect or client asks is an objection. A simple question does not need an all-out analysis. If you can respond to a question with a simple answer, do that!

Hidden Objections

Not every objection will be straight forward. Some objections may be more stall tactic than concern.

"I want to think about it."

"I want to talk about this with ____."

"I need to sleep on it."

"I am happy with my current coverage."

These objections may have some validity to them. Pushing too hard for a decision may push your prospect or client further away. However, you still need to address them. Tread lightly.

"Of course, take your time in thinking about it. Is there a certain area of this that stands out more than others?"

"Take your time. You sound pretty content with your current coverage, as well you should be. It is great coverage. One of the reasons I have had clients change coverage is __[benefit]__. Is that important to you?"

Not Changing Plans

If in addressing their concerns they are not deciding, then have a clear follow-up plan.

"Take your time. I will leave this information for you to review and my card so you can contact me. If I don't hear back from you by __[date]__ I will reach out. Does that work for you?"

Make sure you follow up!

THIS IS VITAL!

If you don't follow-up when you said you would, you just justified their decision to stall the process. Now, all the features and benefits you discussed could be null and void in the prospect's mind.



VOICEMAIL

One of the top questions asked by sales professionals is, "Should I leave a voicemail message?" Short answer; YES!

With robocalls and other solicitors bombarding people with information, **if you do not leave a message your prospect or even client may brush off that missed call as a spam.** Leaving a voicemail legitimizes your time and reason for calling.

The next objection from sales professionals, what do I say? Not knowing what you are going to say creates hesitation which can very easily turn into inaction.

The best way of overcoming this: have a voicemail plan. Knowing what you are going to say prior to picking up the phone makes the who process easier and seamless.

VOICEMAIL EXAMPLES

The following examples are for leaving messages for a prospect after an appointment (as described on the sample prospect strategy page). Of course, your method, frequency, and style may differ. Feel free to use, modify, rearrange, and make these your own so they are natural sounding.

First Voicemail – Designed to establish you will do what you say you will do
“Hello prospect. This is _____. I am calling to follow up as we discussed. If I do not hear back from you by _____ I will try you then. Again, this is _____ at 555-1212. Thank you.”

Second Voicemail – Establish you still do what you say you will do
“Hello prospect. This is _____. I know you are busy, and this is a decision worth thinking about. If I don’t hear back from you by _____, I will try you then. Again, this is _____ at 555-1212. Thank you.”

Third Voicemail - No obligation – not trying to be a pest
“Hello prospect. I wanted to let you know there is no obligation to change or stay with your current plan. If I don’t hear back from you by _____ I will try you then. Again, this is _____ at 555-1212. Thank you.”

Fourth Voicemail - Benefit
“Hello prospect. I just wanted to let you know I helped someone else in your area save over \$X on their prescription drugs. Your savings could be along the same lines. I will try you back by _____. Again, this is _____ at 555-1212. Thank you.”

Fifth Voicemail – Alternate Contact
“Hello prospect. This is _____. If it is easier to communicate by email, you can visit [your website] and drop me a note under the contact me page. I want to make sure you are taken care of. If I don’t hear back by _____ I will try you then.”

Sixth Call – Don’t leave a message
Don’t leave a voicemail. They should know your number.

Seventh Voicemail – Closing File
“Hello prospect. This is _____. I am going to close your file for now and your coverage will remain the same. I will follow back up with you in October unless I hear otherwise. You can always visit my site at [website] for information. Again, this is _____ at 555-1212. Thank you.”

NOTE: By leaving when you are going to call next, you no longer become a “pest,” you are a professional who is doing what they said they would be doing. Also, leave your phone number at the end to make it easier for your prospect to write it down.

There were SEVEN calls there!

Numerous sales studies have shown almost half of sales people out there never make more than 1-2 calls. The same studies show after the 6th or so outreach is when the prospect answers the call. That is why there are 7!

It may look very daunting, but when you know what you are going say prior to making the call, it makes the whole process easier.

WRITE IT OUT

Just like the prior page, you should have a voicemail script or talking points when you are calling. Here is why:

No script or talking points:

Internal dialog: Well, I need to call this prospect, but I am not sure what to say...should I mention _____ or _____. Maybe I should think more about this....

And before you know it, it is several hours later an no message was ever left and you have moved on.

With a script or talking points:

I am leaving the 3rd voicemail, let me grab my notes and leave them this message.

BAM! Voicemail left. Doesn't seem that daunting now, does it?

Without a plan, you are just throwing darts in the dark.



How long should my voicemail be?

The "sweet spot" for voicemails is 20-30 seconds. Too long and people will not listen. Too short and they may not have enough information to call you back.



EMAILS

Email is now a standard form of communication, especially with people coming out of the workforce.

Yes, some of your older clients may not have email, but don't base your entire marketing and communication strategy off a 90-year-old. Plus, they may have email, if they want to purchase something on Amazon or have a Facebook account.

STATS:

According to TOPO, prospects open less than 24% of sales emails. That's right, for every 4 emails you send out, 3 will be deleted.

Short and direct emails resonated best with prospects, according to a recent study of over 40 million emails.

Emails written at a third-grade level performed 36% better in terms of open rates.

Emails that asked a question had a 50% higher response rate than those that did not.

WHAT DOES ALL THIS MEAN?

Short, easy to read, and a call to action will get you higher response rates.

As the study revealed in the prior page, most of the emails sent out are deleted. I have yet to meet someone who opens every email they receive.

Email is far more effective when you use it with people who know you. This makes it a great follow-up and retention tool rather than using it for lead generation.

One of the most important parts of your email is

THE SUBJECT LINE

47% of email recipients decide on opening an email based on the subject line alone.*

There are opposing views based on the studies and stories out there regarding what works with subject lines.

Most agree using the prospect's name is out. Most people are on to the fact that in many cases, this process is automated. Even though it may be actually typed out, your prospect has no way to know.

If you are wanting to keep it more personal, use the words "You" or "Your." Example: *Your Medicare Coverage*
Simple, personalized, and clear on the message.

Or you can ask a question:
Is Your Medicare Coverage a Good Fit?
How's Your Medicare Plan?
Is Your Medicare Premium too High?

Just checking in
Reaching out

And other similar subject lines are not effective. Everyone is checking in or reaching out, that is the point of the email.

THE BODY OF THE EMAIL

There is a simple 9-word email method that works across numerous sales and service industries. It looks like this:

Do you still need help with _____.

In our case:

Do you still need help with your Medicare coverage?

Simple. Easy to read. Clear call to action (reply).

A sample of what this email will look like prior to sending:

To: YourProspect@email.com

Subject: Your Medicare Coverage

Do you still need help with your Medicare coverage?

Your Email Signature

TIP: Your Email Signature

Keep is simple too! You don't need your fax number, email address, pet's name, or other information prospects can get from your website or Facebook page. What you should have:

Name

Title

Phone

Website URL (or Facebook Page)

Address (optional)



VOICEMAIL EMAIL MESSAGE

If you have the email of a client or prospect and they are not returning your voicemail messages, try sending them a voicemail email.

What is that? Simply use the subject line “Voicemail” or “Voicemail Message” and write out what you left on their voicemail in the email. Don’t elaborate or make this a long-winded email. As we discussed in prior, shorter emails get better reply rates.

Some clients and prospects may respond better to sending an email than returning a phone call.

When should you send this? After the 3rd or 4th voicemail message left that had to call back.

A photograph of a business meeting. Several people are seated around a wooden table. In the foreground, a person is writing on a tablet. Two laptops on the table display bar charts. In the background, a man in a checkered shirt is gesturing while speaking to others. The scene is brightly lit, suggesting an office environment.

**BONUS
SECTION**

ONE QUESTION CROSS SELLING

Cross selling is not, nor should it be a complex process. The more complex something is, the less likely people will be willing to move forward.

Having simple, easy to answer questions is a great way to start the conversation about additional lines of coverage that can help your clients and prospects get the additional coverage they need!

"But I don't want to seem to pushy or "salesy" to my prospect and clients!"

Your clients and prospects are used to having options when it comes to their coverage. Most group plans have optional coverage they are offered annually through their HR department. Give them the same experience!

Start with a simple question like the ones on the following page.

Here are some sample cross selling questions to get you started:

DENTAL/VISION/HEARING

When you had group insurance, did you have dental included?
Do you want to have dental coverage in retirement?

HOSPITAL INDEMNITY

Do you want the hospital benefit that will offset some or even all the co-payments of this plan?

HOME HEALTHCARE

What plans do you have in place after you are discharged from a hospitalization?

What plans do you have for avoiding the nursing home?

CANCER COVERAGE

Besides your current coverage, what plans do you have in place should you be diagnosed with cancer?

Have you seen the out of pocket costs for cancer treatments?

FINAL EXPENSE

What life insurance do you have in place?

When was the last time you reviewed your beneficiary information?

Would having to pay for a funeral place financial strains on your loved ones?

What if they say no?

You will probably get more no's than yes's, but now your prospects and clients know that you offer that line of coverage. If they say no, just don't try and drag them to a yes. Simply say something along the lines of:

"Okay. If you have questions down the road let me know" and move on.

If you push too hard you may make your prospect or client upset, which may resonate through the appointment and they will likely reject any coverage or options you offer them.



ADDL.

TIPS & IDEAS

Lose the “I” statements

The appointment and process are about your client, not about you. The more you talk about yourself, the more distance you may put between yourself and the prospect. Focus on them.

Ask Open Ended Questions

Open ended questions can help build the conversation by letting the prospect or client talk about what is on their mind. This can help you guide them to a solution.

Practice; Practice; Practice;

This is not going to come overnight. You will have to practice and experiment with different phrases and words to help you figure out what works best for you and produces the best results.

Keep it Simple

Simple solutions are easy to understand and react to (read that as saying “yes” to them.) The more complex you make something, the more confusing and challenging the decision is to move forward. Keep it simple and let the prospect or client guide how deep into a topic they want to dive.

Listen; Don’t wait to talk

Make sure you are listening to your prospects and clients and not just waiting to talk. If they are communicating a concern or thought, that is because it is important to them. Listening and dialoging about their concerns are one of the most effective ways to build trust in a limited time.

YOUR ROAD TO SUCCESS

Regardless if you have 30 minutes or 30 years in the senior market, SMS University and the Medicare Café can help with

- Education
- Market Updates
- Marketing Plans
- Sales Ideas
- And more!

Visit SMS University today to see how you can grow your business and how together we can keep moving down the road of success!



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