

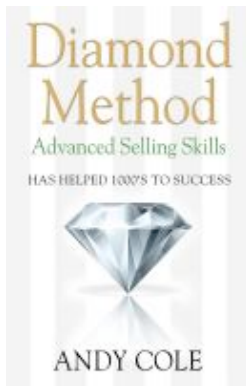
Diamond Method

Advanced Selling Skills

HAS HELPED 1000'S TO SUCCESS



ANDY COLE



Advanced Selling Skills is the first book to be published under the "Diamond Method" series. These self help books are easy to follow and implement. Whether you are new to the sales industry or an experienced professional, the contents of this book will get you results. With a proven track record of over two decades it has help thousands of multi-national people to success, and excel in the sales industry.

Diamond Method Advanced Selling Skills

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DIAMOND METHOD ADVANCED SELLING SKILLS

There are many reasons for calling this Development Program the “Diamond Method” But my main reason for this title is that as we know when a diamond is mined it is classed as a “Rough Diamond”. The rough diamond has to go through many processes before it is polished and graded to become the finished article of true value. This can easily be compared with a new sales consultant who joins an industry. It will take time to develop their skills and product knowledge to the level acceptable to be classed as a professional. Like a rough diamond, time, care, patience and commitment is required to turn a new consultant into the fully polished article. Because companies and markets are constantly changing due to new laws, regulations, consumer demand, technology, economic conditions and so on, we need to be aware of the importance of ongoing training and development if we want to remain the polished professional.

The diamond method courses are designed to help you stay at the forefront of your industry.

Good luck,

Andy Cole

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Diamond Method Advanced Selling Skills

This book provides content related to sales and sales management topics. As such, use of this book implies your acceptance of this disclaimer.

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Section One: Building a Client Bank

Key points

In this workbook you will cover:

- A definition of prospecting
- Methods of generating names of “potential clients”
- The benefits of the referral method of prospecting
- The attitude to have towards contacting “people you know” and when asking for referrals
- How to recognize and establish prospecting opportunities using the Fact Find
- The importance of the continual recording and monitoring of “business activity”

1. Prospecting

Definition of prospecting

Prospecting is defined as:

“The continuous activity of contacting potential clients, to meet with them in favorable circumstances.”

It is the **lifblood** of our industry.

The importance of continually prospecting

Maintaining a steady flow of potential clients is essential to achieving steady growth and to enjoying the many rewards of our business. After successfully obtaining several clients, it is all too easy for you to become complacent. This must be avoided because, to be successful you must:

- continue your prospecting activity
- see your role as a persuader and not just as one of giving advice only, keep observant for the many sales opportunities
- go out and find potential clients
- **always ask for referrals**

It is essential for you to realize that, until you have built a reasonably sized bank of quality clients on which to build future

business, you need to concentrate your efforts on the continuous activity of identifying and approaching potential client.

Benefits of a large bank of clients

Think of the business opportunities of having a large bank of clients!

- People move house on average once every seven years, thus a proportion of future clients will need mortgage advice.
- Moving jobs is now common place, meaning a need for advice of pension transfers or increased pension contributions, not to mention increased Life cover and general savings, if their salary has increased.

Clients may:

- have more children
- have new goals
- receive inheritances
- or have policies mature

There are endless opportunities available for business with a stable, well looked-after client bank.

Methods of prospecting

Introduction

When starting any business there are only three ways of beginning to build a client bank:

1. Advertise
2. Personal contact
3. Referral

People have either *definite* needs, which are things they know they want now, *perceived* needs, which are things they feel they ought to have, and *sub-conscious* needs, which are requirements they have not yet given serious consideration to.

Advertising will only get a response from those who have a definite need and would almost buy from the first salesperson they saw. It is expensive and means sitting back and waiting for people to respond. It is not the most productive or cost-effective method of beginning to build a client bank. Ask anyone who has recently started a business.

People rarely actively seek out to buy life assurance, pensions or investments.

The most effective way of building a client bank is for you to actively go out and make personal contact with potential clients.

Attitude towards prospecting

Whether you are contacting people you know or asking for referrals it is essential that you have the right attitude – one that is based on a firm belief in what you are doing. For example:

- **Approaching people you know means:**

Infusing them with the enthusiasm for the valuable services you are able to offer, to give them every opportunity to

adequately provide for their own futures and that of their dependents.

Opportunities that they would not normally be aware of.

- **Asking for referrals means:**

Increasing the number of people to whom you can offer your valuable services. So that more families, individuals and those in business, will be given the opportunity to adequately provide for their own futures and that of their dependents. **Opportunities that they would not normally be aware of.**

The right to receive referrals has to be earned. If a person recommends you to a friend or colleague it is indisputable evidence of the acceptance of both your service and of that person's degree of trust and confidence in you.

Contacting people you know

Contacting people you know is normal practice adopted by anyone setting up a business (i.e. accountants, solicitors, builders, financial consultants). Of course, people tend to know when they need an accountant, solicitor or builder.

The financial services industry provides a very valuable service, not available elsewhere, in that we help to bring the "perceived" and "subconscious" needs forward to get people to buy what they need, when they have not yet recognized the need.

It is said that 95% of clients would not have bought at the time, had they not spoken with a consultant. (The other five percent were in the right place at the right time.)

Attitude and confidence

Although an appointment call made to family and friends can be carried out in a more relaxed manner than is possible with complete strangers, it nonetheless must still be positive and business like to be effective.

Preparing for referrals

The ability to receive referrals from everyone you meet will produce more potential clients than you ever dreamed possible.

If one person gave you two referrals and those two gave you two more each, and those four gave two more each, and so on, after you had repeated this a total of ten times, you would end up with 1,024 potential clients – a lifetime's work.

Benefits of referrals

There are many benefits to asking for referrals, for example:

- the fact that you have been recommended will create a more immediate trust with the new prospective client, because a friend or associate has already been helped
- your professional standing is enhanced, and you gain a stronger sense of purpose and conviction
- your appointment to sales ratio will be better than with most other forms of prospecting

During the few days between the first and second meeting you will prepare a recommendation that will help the client. It is not unreasonable to expect the client to use this time to prepare

some recommendations that will help you. These recommendations are the names of friends, relatives and acquaintances that the client is prepared to refer on.

Referral tips

When asking for a referral the following tips may prove helpful.

- Explain the importance of working on a recommendation basis for both consultant and client.

Example

“Ideally 5% of my time is spent making contacts with new clients and 95% of my time servicing and helping my existing clients. This enables me the time to prepare and research into areas of the financial market that could be important to the people that I look after. The benefit to you is that if anything comes up that could save or make you money I can be on hand with the right advice.”

- Specify the preferred number of recommendations. Some consultants leave this open ended whilst other emphasize that they would prefer a choice few, in order to obtain the names of quality recommendations. If it is made to sound normal procedure then there tends to be less reluctance.
- The Fact Find, when used correctly, enables a potential client to identify many areas of need where you can offer solutions.

It also provides the opportunity for the potential client to identify relatives, friends and acquaintances who

would also benefit from the professional services offered by the consultant.

- Using the *Who do you know?* Section on the back of the Fact Find prompts the client into thinking about specific categories of people that would potentially have a need for our services. This will, at the same time, indicate other services that can be provided to the client in the future. Allow time for them to answer. If they cannot immediately think of anyone offer some suggestions.
- Ask for as much detail about the situation of those being recommended. Age/marital status/children/type of work/position at work/relationship to referrer/ how long they have known each other/their telephone number/best time to call them.
- Give the client an indication as to how they can help when contacting the recommendations.

Example

“I would like you to speak with them first. Obviously the recommendation I will make to you next time we meet may not be relevant for them. You know yourself that if something does not apply to you, you are usually not interested in it. So all I would like you to say when you speak with them next is: ‘I have met a chap called John Coram who is being very helpful to me on the financial front, and has shown me some valuable ideas. He will tell you a little bit more about what

he can do for you and if you are interested you can arrange to meet up. Is it OK for John to call?"

- Clarify a time or date when the referrals will be contacted and ensure that they will have spoken to them beforehand.
- Report back to the referrer on the outcome of the contact made with the people they have suggested (without giving away any confidences). This will show them that the information they have given has been useful and encourage them to continue to supply more names, quickly building a good center of influence.

2. Using the telephone

Key points

This workbook will cover:

- **The benefits of using the telephone for business purposes**
- **The benefits and techniques of maintaining a positive attitude when using the telephone to contact *potential clients***
- **Techniques for projecting a positive image over the telephone**
- **The purpose of a telephone appointment call**
- **The 8 steps of a successful telephone appointment call**
- **Reasons for *potential client* responses**
- **The importance of confirming an appointment**
- **Techniques that reflect professionalism when receiving a telephone call**

- **How to make telephone appointment calls**
- **Techniques to handle *potential client* responses**
- **Techniques to confirm an appointment**

There are many ways of contacting a *potential client*. Experience has shown that by far the most widely used is the telephone. It should be considered as a helpful means of communication.

Benefits

When contacting potential clients for appointments the telephone, if used correctly, can be a valuable time saving instrument.

The benefits are:

- **A whole week's appointments can be made in as little as 1 hour**

You are not wasting time travelling around, searching for people to talk to. Future diary planning is made easier as other events can be planned around work.

- **Appointments can be confirmed easily and quickly**

The telephone is accessible to most people, therefore appointments can be confirmed or rescheduled by you or the client, thus saving valuable selling time.

- **When using the branch phone to make calls you are supported by professional people in a professional environment**

The outcome of a call is often affected by your attitude. Making calls in a positive environment, supported by positive people can only help to improve this.

Having a manager monitor your telephone techniques and activity enables you to make maximum use of telephone time.

- **The use of a company telephone in company time**

How many self-employed people have this benefit and support to help them with the development of their business?

Purpose

The purpose of using the phone to contact prospective clients is to:

Make an appointment - not sell a product

Think in terms of the service that is being offered. Not having the benefit of product booklets, a completed Fact Find and other sales aids, makes it impractical to sell anything but the concept of an appointment over the phone.

Attitude

Possessing and projecting a positive attitude are the key factors that contribute towards the success of a call. In fact some

would argue that projecting a positive attitude is more important than what is said.

Developing and maintaining a positive attitude

- Learn and practice a script

Knowing exactly what to say and how to say it will have a positive effect on attitude

- Set a minimum appointments target

Knowing the exact number of appointments required from a telephoning session concentrates the mind on the objective for each call, which is to obtain an appointment.

- Visualize the call being successful

Pause just before dialing the number and visualize what the potential client looks like. At the same time imagine them sitting across the desk agreeing to an appointment. This is an excellent way of focusing thoughts and directing a positive attitude towards the job at hand

- Record the number of calls made and the outcome of each call

This enables the activity to be monitored for improvement

- Do not replace the receiver between calls

This helps to get on with the next call straight away thus maintaining momentum.

- End the conversations with a YES question

Make it easy for a client to say yes to the appointment - for example, I take it that the morning would be better? Is more positive than I take it that you cannot make afternoons?

Prepare work area with items needed:

- potential client List, monitoring
- pen, note pad, smart device and/or diary
- appointment script (if required)

Projecting a positive attitude

As the telephone does not give the advantages of eye-to-eye contact or body language, personality has to be projected by voice alone.

A voice that sounds hesitant and cautious, creates a vision of a meek and timid personality at the other end of the line. On the other hand a voice that is positive and friendly, and is both confident and businesslike creates a vision of someone worth talking to.

You should speak with a confident, enthusiastic and positive tone in your voice.

- Learn and practice a script

Knowing exactly what to say and how to say it eliminates hesitant pauses - Err's, Um's and Aar's. Keep it relevant to making an appointment.

- Stand or sit upright

Good posture promotes good speech and a positive attitude. Lounging casually on the back of a chair, promotes a casual attitude.

- Smile or sound enthusiastic

Tone of voice can be affected by facial expression, smiling at the same time as talking puts a friendly tone in the voice.

- Volume of voice

The telephone is designed for normal speech. Straining and shouting often distorts reception and is not the tone expected of a professional.

Other factors that have an effect on attitude when telephoning for appointments are:

- Dress- As if to do business (you should imagine the potential client is sat opposite while making the call)
- Eating- Drinking cups of coffee or even chewing pen tops while telephoning should be avoided.

Making appointments is a business transaction; therefore it should be carried out in a businesslike way.

Successful appointment scripts

There are many different appointment-making scripts and it would be an impossible task to record them all. There is one thing that the most successful scripts have in common, they all follow the same basic principles.

Eight basic steps

There are eight basic steps to follow when developing a successful telephone appointment script:

1. Identify the person to whom the call is directed

“Good morning/afternoon, may I speak with Nick Savastano?”

2. Greet the potential client

“Good morning/afternoon Mr. Savastano”

3. Consultants should identify themselves and the company

“My name is Ian Black, I am a company representative of Prosperity Financial Services”

4. State the genuine purpose of the call and gain interest

“The reason I am calling is.....-And I believe these ideas could also be of benefit to you....”

5. Request an appointment

“I would like to meet you to discuss them, would Tuesday morning be all right or would you prefer Wednesday afternoon?”

6. Handle responses professionally - and make another request for an appointment

“I can appreciate that Mr. Savastano, however if I could show you a way to make or save money would that be of interest to you? Great would Tuesday be Okay or is Wednesday more suitable?”

7. Confirm the date and time and location of appointment

“That is at 11am at your office in Crosswell Close Mr. Savastano. Thank you.”

8. Give contact telephone number

“In case you need to contact me, my telephone number is....”

Handling potential client responses

Understanding why people respond

It would be unrealistic to suggest that all potential clients will happily sit back, listen to what you have to say, and then agree to an appointment.

Although, initially, you will be dealing with people you know, it is quite natural for people to ask questions or raise some point which they feel is relevant to them, before agreeing to an appointment.

It is important to understand that most responses are simply an expression of what the potential client is feeling at the time and not a rejection of the consultant or the services on offer. (You must not take it personally.)

Most responses occur because, at the time of the call, the potential client feels they are either:

- Busy
- Not understanding the purpose of the call
- Not interested

You should be ready to anticipate such feelings and think of effective ways to handle them.

Busy

This could be due to the potential client:

- being in the middle of a meal
- having just arrived home after a trying day at work
- in the middle of another meeting
- being in the middle of an argument
- hurrying to get ready to leave

No wonder a potential client does not always react to a call in the way that a consultant would want them to. The

requirement for financial advice is not the most important thing on their mind right now!

You have two choices in this situation:

1. Quickly identify why they should be interested then ask for an appointment
2. Quickly and politely end the call by agreeing to call back when it would be more convenient

Not understanding the purpose of the call

There are many reasons why this may occur, for example:

- The purpose of the call has not been made clear
- The potential client has not understood the purpose of the call
- A referral misinterpreted information from the referrer before the call

In such situations you simply need to clarify the purpose of the call then ask for an appointment.

Not interested

Often this response is the potential client stating that, in their opinion, they do not need the services of a financial advisor.

As already mentioned earlier in the module, people are generally not aware of the true value of the services a consultant has to offer. This could be due to any number of reasons, for example:

- The potential client does not understand the role of a financial advisor i.e. they feel that they will be sold something they do not really want or need.
- They feel their existing financial arrangements to be adequate
- They do not understand the purpose of the call (as described earlier)

Similar to handling not understanding the purpose of the call you simply need to clarify the purpose of the call then ask for an appointment.

The following are examples of typical client responses and how to handle them.

Client response: *“No, that is fine. But I have to say that I have not any money right not.”*

Consultant: *“I understand what you are saying - the reason I have called you is that we have some ideas which you might benefit from either now or at some time in the future. So all I am really asking for is an opportunity to meet with you. If, at this stage, you do not wish to take it further, at least you will be aware for the future.*

So shall we say Thursday at 1.40 or would an earlier time be better?”

This reaction may show that the client doesn't understand the purpose of the call. They may be assuming that you are trying to get them to buy something that they don't need. It is important that your prospective client is aware of the purpose of the meeting.

Client response: *“Well, my accountant normally deals with all my money matters.”*

Consultant: *“That’s good, maybe we can share some ideas later. We deal with many accountants. I’d certainly be glad to meet up with him at some stage. Meanwhile would Thursday at 1.40 be convenient or perhaps later, at 5.10?”*

Most self-employed people will have accountants, so this is not an unnatural statement. The question is whether their accountants are also the client’s decision makers too. If the purpose is clear that you are intending to set up a meeting to discuss possible requirements that may be met by your products and services, then the fact that they have an accountant is not relevant at this stage. Again ask for the appointment.

Client response: *“Can it wait? I am very busy at the moment.”*

Consultant: *“That is a fair point and that is exactly the reason why I always call in advance, to arrange a convenient time to meet.”*

“It will purely be a fact-finding meeting to establish your requirements, for about 20-30 minutes, unless you have questions. Would Thursday be OK? Or I could fit you in at lunch time today, if you prefer.”

The response here is not making the assumption that the client does not want to meet but is taking the comment at face value. It also addresses the hidden question that they may feel they are going to be sold something they do not need if they meet. Remember, the purpose of calling is to arrange a time to

meet. So ask for the appointment again, perhaps offering a different time.

Client response: *“What sort of ideas are you talking about?”*

Consultant: *“What the company does is help people make and save money effectively through financial planning, but it’ll take more than a couple of minutes to explain over the phone. Is 8 o’clock on Wednesday OK or would 8.30 be better?”*

The client must be clear that you are not selling double glazing, photocopiers or any other such product. Thus, make a clarifying statement and ask for the appointment.

Client: *“What company did you say you were with?”*

Possible response: *“It’s Prosperity Financial Services, I will explain more when we meet. Would Thursday be better? Shall we say 8.15 or 8.30?”*

This might sound obvious - the name of the company - but the key is to be confident about the company you are working for and that the services you offer are of value to many people. Remember that the purpose of the call is to make an appointment, so ask again.

Client: *“OK, 8.30 will be fine. How long will it take?”*

Possible response: *“I think we should set aside about 20 to 30 minutes, to be fair.”*

If a complete Fact Find is to be undertaken, then you must not give the impression that the meeting will be over in 5 minutes. By being offered sensible timings, your potential client will realize that you are serious about your advice and will at least be prepared to give the meeting the time it deserves. After all you will be sharing ideas that could help them improve on their financial situation.

REMEMBER!!!

Do not forget you must always conform to the rules of the Company's Code of Conduct for example it could be.

1. Do not call, unless previously arranged, before 8am or after 9pm
2. Do not call unlisted telephone numbers
3. State your name and that you are a Company representative of Prosperity
4. Respect the right of the investor to terminate the call at any time
5. State the purpose of the call
6. Do not make statements which are untrue, partly true or exaggerated
7. Explain that you can introduce the company's products only

8. Accept any refusal for an appointment courteously

Confirming appointments

It is recommended as sound business sense to contact a potential client prior to attending an appointment to confirm the appointment.

It is very frustrating having valuable diary time wasted because someone does not arrive for their appointment, or worse still are not at home when you call.

Potential clients may not arrive for their appointments for many reasons, for example they may:

- Unexpectedly called away on business
- Have suffered a family crisis
- Have a change in circumstances i.e. loss of job
- Have genuinely forgotten
- Did not have access to their diary when the appointment was made (double- booked)
- Have changed their mind

A quick telephone call to confirm that you will be available to attend the appointment is all that is required.

Receiving telephone calls

Whenever you answer the telephone, it is a good technique to act as if it is your best client phoning in. In this way every client gets the respect and service they have a right to demand from your company.

Techniques that reflect professionalism

- **Answer the telephone promptly**

What images may spring into the client's mind if the phone is left to ring for a long time?

- **Voice quality**

Be courteous and businesslike (do not eat, drink, chew pencils, or slouch in your chair)

- **Identify the company and yourself**

Give the full company title and your name:

Good morning/afternoon, Prosperity Financial Services, Liisa Kirkwood speaking.

(Often a caller will not hear the first thing that is said - beginning with the pleasantries, then, allows both the company name and your name to be clearly heard)

- **Take responsibility for the call**

Take messages and ensure they are communicated promptly (Obtain name, message and callers number)

Follow through on any action promised

Prepare for the unexpected

An unexpected call (perhaps from a very important high net worth client) can sometimes throw your train of thought. An excellent technique is to:

- Greet the caller
- Politely ask the caller to hold a moment
- Place the phone on mute
- Stand or sit upright, take a deep breath and gather thoughts for a moment
- Apologize and resume conversation

Success in your role as financial consultant's means following tried and tested methods. The basics of the business makes sense and will form the basis of your role day by day.

Each stage will naturally follow on from the other as a cycle:

Building and developing clients

Approaching friends, relatives and acquaintances and being recommended on to their friends, relatives and acquaintances will enable you to have a good start in your career. Once you are an authorized consultant of your company you need to build and

maintain names of people to call who will benefit from your advice.

Contacting Potential Clients

Being able to contact prospective clients in a confident and professional manner is vital. This may be face to face on the telephone. This course will help to provide you with the skills and techniques required to successfully make those appointments.

Fact Find Meeting

There are four main stages in the first meeting. Having an in-depth product knowledge is not as important, in this meeting, as obtaining client information and commitment in an atmosphere of trust and respect. Developing this rapport with your client, and obtaining sufficient knowledge to understand their situation, is a skill that you will develop. This course will provide a basic framework to enable you to conduct Fact Finding interviews.

Analysis

After the first meeting you will return to the branch and, together with your manager, prepare a solution for the client. The skills of analysis will be developed on this course to enable you to recognize opportunities and make appropriate recommendations based on a “best advice” criteria.

Presentation Meeting

Clearly presenting your recommendation in a way that your client understands and showing how it meets the needs of your

client is an important skill to develop. This course will offer a checklist to help you in preparing your recommendation and the skills and techniques to present your advice.

Policy Meeting

After the policy has been issued it will be delivered by head office, directly to your Branch. You now arrange to meet with the client to explain the documentation in detail. This is an important opportunity to ensure that your clients are confident with their purchase. This will be covered on another course, called Client Care, within the next few months.

Service Meetings

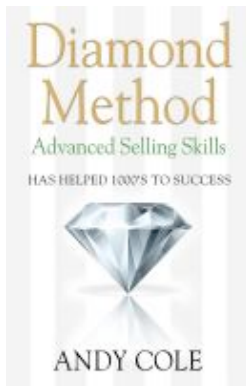
Regular service meetings with a client ensure that the financial objectives agreed during the first meeting are acted upon, and any future needs are catered for. It will also begin to create the environment where your advice is sought after and referred on.

Section Two: The Sales Process

The key to the success of the sales cycle is your ability to:

- Find people to talk to
- Arrange to meet with them
- Identify their “needs” and “wants”
- Communicate these to clients in a way that will stimulate the desire to solve a problem
- Accurately prepare a recommendation
- Convince your clients of the benefits to them of accepting your recommendation
- Obtain referrals on to more people

This course will provide you with the basic knowledge and skills to be able to work this cycle.



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