

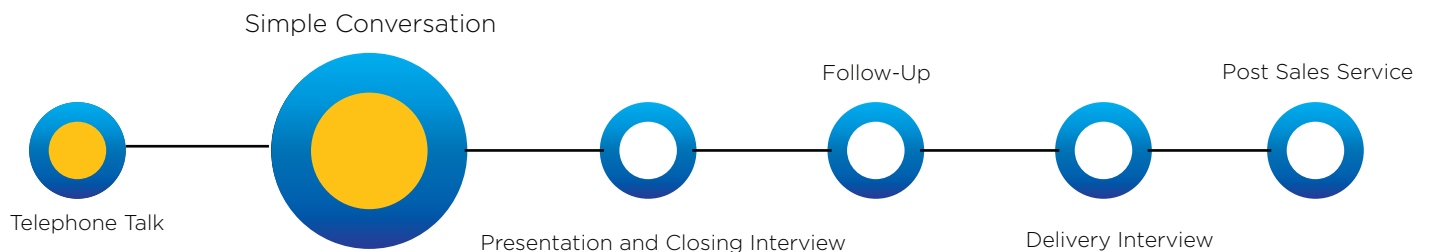
Initial Meeting

This Session:
The Simple Conversation Interview

Pre-Session Work:
Review, Create and Practice the Telephone Approach

Goal:
Conduct a Simple Conversation Interview
Define Next Step in Relationship
Obtain 2 Introductions to New Prospects

The Client Building Process





The Simple Conversation

NOT A FACTFINDER: This is not a selling appointment. You are just trying to open a case. Spending 20 minutes with a prospect, no computer etc.

WHERE & WHEN: Near, but preferably not at their place of employment...unless it's private and there will be no interruptions.

GENERATES DAYTIME ACTIVITY: This is done with one person, if possible, even though others will be involved later. This is a qualifier to open a case later. All you have to do is be there when the client has answered the questions and say "is there anything you wanted to talk to me about?"

The actual questions are not as important as getting an idea of whether this is a prospect:

PRODUCT SALE, PLANNING TRAIL OR GARBAGE PAIL

ACCOMPLISHES 5 THINGS

1. Tells them the type of work we do.
2. That you are there to serve and assist them.
3. Have their own answers to the question reveal needs.
4. Is this person a prospect?
5. Which way do I pivot? (Product, Planning, Garbage)

Schedule **2 Simple Conversations per day, 4 days a week** for a total of **8 per week**.

Beginners: Schedule 3 to net 2 openers. As you become more proficient at it you can schedule two.

Veterans: Use with existing clients as their needs change. If you use it consistently, on annual reviews it will continue to generate new business for you.

Make it easy for the prospect – go to them for the 20 minute interviews and then schedule the second interviews back in your office as much as possible.

Try to complete with only one person, not two working on one form as that can cause conflict /debates. If there has to be two people, give them each a form but ask them not to confer on their responses. You could say, "No talking, let's see if you have the same concerns."

Leave the prospect alone to complete the form uninterrupted. Excuse yourself to make a phone call, use the facilities, etc., and/or make some entries in your Day-Timer.

Watch the clock...you said twenty minutes, stick to it. Don't move into the selling mode. If it is a simple product sale or if the prospect wishes to move into the fact finding, you may do so but be sure to get the prospect's approval on this. This should be an exception to the rule.



Steps to Implementing the Simple Conversation

I. Define Available Time

II. Introduction

"Mr. Prospect, the most effective way for me to show you the services I offer, and to get a better idea of the services you are most interested in, is for you to complete this booklet."

"It will only take you about 7 minutes."

"If you feel uncomfortable with any of the questions, please leave it out."

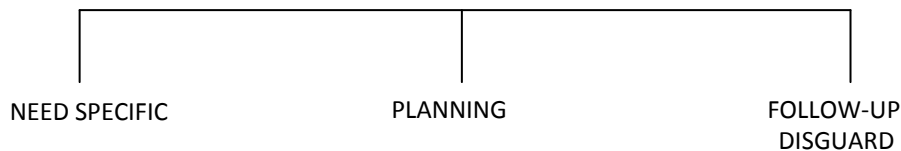
"Please complete it now, so we can discuss it together."

III. Reviewing the Simple Conversation

1. Relax and glance over reviewing silently the **I AM INTERESTED IN DISCUSSING** section.
2. Start to review **"My Opinions Page"** paraphrase and re-ask the following questions: 1, 2, 5, 6, 7, 9
3. Decide on the type of prospect you have. Gap between need/want and existing plans.
4. Close on the next step.

Sell the Process NOT the Product

PROSPECT



5. Set up an appointment.
6. Give article or third party information.
7. Ask for introductions.

The Philosophy:

The Simple Conversation is designed to allow you to learn more about what matters most to your prospect, before you turn them into a client, in a simple, non-threatening manner. Your key goals are to build rapport, have a meaningful conversation with your prospect, identify where your services may be helpful to them and motivate them to take action (in this case, meet with you again). The Simple Conversation will form the basis of your discussion. You are not trying to close a sale at this meeting. You are qualifying the prospect and finding out where you can be of use to this client. If you complete eight Simple Conversation meetings you should have six prospects who are interested and require your services, of the six you should expect that four will follow through with another appointment.

The Steps:

1. Meet the Prospect at a predetermined location

Ideally this meeting will take place in a mutually convenient location where the client will not be distracted.

Start by confirming with the client the amount of time that you have agreed to. Normally this will be 20-30 minutes.

2. Introduce the Simple Conversation

"The most efficient way for me to show you the services I offer and for me to get a better idea of what you would like to discuss further is to have you complete this short document. It should only take 5 to 7 minutes and should there be any questions here that you are not comfortable with, please feel free to disregard them."

3. Give the Prospect time to complete the form

You should allow some privacy and remove any pressure by focusing on something else while the prospect completes the form. Check your email for example.

4. Take the form back and quickly and silently review the "I am interested in discussing" section

5. Turn to the "My Opinions" section

Review questions 1, 2, 5, 6, 7 and 9.

Regardless of the answers, you want to paraphrase and re-ask these questions. Then open further discussion by asking some follow-up probing questions. "What have you done about 'x'?" "How do you feel about that?" "Why is 'x' not important to you?" "You mention that if something was to happen to you, making sure your family could maintain the same standard of living and pay off all your debts would be important to you. Have you ever sat down and calculated what's necessary to do that?" "Would the amount of insurance you have right now be enough?" These probing questions should be asked for questions 1, 2, 5, 6, 7, and 9.

Remember the dentist analogy. When you find a pain point, probe gently, don't dig in, then back off. Find the pain, explore gently, then step back.

6. Now you must decide which category the prospect falls into and motivate the client to take action

Single Product Needs – “It looks like all of your areas are well taken care of but you mention that you haven’t dealt with ‘x’ yet. I specialize in that area. I’d like to set up a time to meet with you and your wife so we can go through the process...is there a time where you are normally together...how about if we pencil that in and I will call you to confirm”.

Overall planning – “here are quite a few areas we can look into...I’d like to meet with you and your spouse (actual name) and look at your goals in more detail and then start doing some planning in the areas you find most important. Is there a time where you are normally together...how about if we pencil that in and I will call you to confirm”.

Follow-up – “It looks like you are well covered for now but things have a habit of changing, if you do not mind I’d like to follow up with you in 6 months and see if there are any new areas where I can help”.

Discard – “Thank you for meeting with me. Here is my business card, if you need me in the future, give me a call”.

7. Once you have established the next meeting for categories a) and b) introduce the relevant Generic Articles (1-3) and your business card

This will allow them to take something home to help their spouse know what is happening at the next meeting.

8. Finally, ASK FOR INTRODUCTIONS!!

Use the People I Would Like To Meet form - “Very similar in the way I met you I would like to meet others. Did you feel comfortable with this process? Like you, who do you know who...just had a baby...bought a house...started a business (always start with the same situation as them and then ask 2 others that fit their life stage).

Be prepared – Feed them names of people they know that you would like to meet. Use LinkedIn, Facebook, people you see in their office, people in similar circumstances - “Just like I met you I’d like to meet someone else who I could have a discussion with. Do you mind if I give ‘x’ a call? Do you mind if when I call him I mention that I talked to you?”

Simple Conversation

Completed By: _____

Date: _____

Email: _____

Phone: _____

MY OPINIONS

Please rate these items:

	VI	I	NI
1. Saving and accumulating money on a regular basis is:	☐	☐	☐
2. Providing educational funds for children is:	☐	☐	☐
3. Having a professional advisor involved in my insurance, investment and retirement planning is:	☐	☐	☐
4. Developing and maintaining a strategic financial plan is:	☐	☐	☐
5. Having an up-to-date will and power of attorney is:	☐	☐	☐
6. In the event of my death or my spouse's/partner's premature death:			
• maintaining our family's lifestyle is:	☐	☐	☐
• paying off any outstanding mortgage or debt is:	☐	☐	☐
• providing for our children's post-secondary education is:	☐	☐	☐
7. In the case of a disability or critical illness for me or my spouse/partner:			
• being able to pay off the mortgage and other major bills is:	☐	☐	☐
• maintaining our standard of living and lifestyle is:	☐	☐	☐
• being able to pay for any additional medical expenses is:	☐	☐	☐
8. Minimizing the impact of inflation and taxes is:	☐	☐	☐
9. At retirement, having sufficient funds to retire on my own terms is:	☐	☐	☐

FINANCIAL OVERVIEW

<i>Please check the one most appropriate to you:</i>	Yes	No	Not Sure
1. I have a professional advisor guiding my financial planning:	☐	☐	☐
2. I know what I am entitled to under my (and/or spouse's/ partner's) group benefits and pension plan:	☐	☐	☐
3. I have a regular savings and accumulation program:	☐	☐	☐
4. I have a plan in place to fund my children's post-secondary education:	☐	☐	☐
5. I know how much income I will receive if I become disabled:	☐	☐	☐
6. I am financially prepared for a critical illness diagnosis (e.g., heart attack, cancer) :	☐	☐	☐

RETIREMENT OVERVIEW

<i>Please check the one most appropriate to you:</i>	Yes	No	Not Sure
1. I know what capital I need to fully fund my retirement lifestyle :	☐	☐	☐
2. My pension/retirement fund is structured to maximize its benefits:	☐	☐	☐
3. I maximize my RRSP contributions each year:	☐	☐	☐
4. My current savings rate will meet my retirement goals:	☐	☐	☐
5. I understand what happens to my group benefits at retirement:	☐	☐	☐

ESTATE OVERVIEW

<i>Please check the one most appropriate to you:</i>	Yes	No	Not Sure
1.I/We have listed all important documents and their location:	☐	☐	☐
2. I understand how taxes will affect my estate and the ramifications:	☐	☐	☐
3. I have an up-to-date will and power of attorney:	☐	☐	☐
4. My/Our current life insurance would sustain our family's lifestyle after my death:	☐	☐	☐

IN THE NEAR FUTURE

I plan to or expect to:

Occupationally	Personality	Financially
Change employment ☐	Get married ☐	Buy/Sell a home/property ☐
Start a business ☐	Start a family ☐	Borrow money ☐
Retire ☐	Care for a parent ☐	Buy/Sell a business ☐

I AM INTERESTED IN DISCUSSING / REVIEWING

Please check the items of interest to you:

	Yes	No
1. A review of my savings and investment programs:	☐	☐
2. Ways to maximize my pension and retirement income:	☐	☐
3. Ways to fund post-secondary education for my children or grandchildren:	☐	☐
4. Ways to put an up-to-date financial plan in place:	☐	☐
5. Ways to maintain my family's lifestyle in the event of my death or disability:	☐	☐
6. Ways to maximize charitable gifting:	☐	☐
7. Strategies to reduce taxes:	☐	☐
8. Insurance to pay off the mortgage:	☐	☐
9. Ways to offset the cost of a critical illness:	☐	☐
10. Ways to offset the substantial expense of long term care:	☐	☐
11. Ways to fund Capital Gains and other estate taxes:	☐	☐
12. Ways to ensure the value of my business goes to my family should i die, become disabled or critically ill:	☐	☐
13. Life insurance on (check accordingly) ☐ Myself ☐ My spouse/partner ☐ My children/grandchildren		
14. Income protection (Disability) (check accordingly) ☐ Myself ☐ My spouse/partner ☐ My children/grandchildren		
15. Critical Illness Insurance on (check accordingly) ☐ Myself ☐ My spouse/partner ☐ My children/grandchildren		

GENERAL INFORMATION

Name	Date of Birth DD /MM/YYYY
Email	Phone
Partner's Name	Date of Birth DD /MM/YYYY

EMPLOYMENT

My Occupation	Partner's Occupation
Job Title	Job Title
Ownership Percentage (If applicable) %	% Ownership Percentage (If applicable) %
Business Name	Business Name

ADDITIONAL INFORMATION

My Family	My House
Number of Children Under Age 18	Own Our House
Number of Children Over Age 18	Renting
Other Dependents	Other

FINANCIAL INFORMATION

Annual Income	Mine	Partner's (If Applicable)
Under \$75,000	☐	☐
\$100,000 - \$250,000	☐	☐
Over \$250,000	☐	☐

NOTES, COMMENTS, REFERRALS



LIFE Learning

Financial planning at first glance can seem to be a complicated subject or something that is only necessary for the rich with wealth to manage. Nothing could be further from the truth.

It is critical that all Canadians, regardless of their financial standing, use their resources responsibly and “align their financial goals to protect what matters most”. For most Canadians, money is earned and spent with little thought to where it goes and for what purpose. We have urgent obligations such as rent/mortgage payments, bills, loans, fees, etc. We are also bombarded with advertising that tells us what we “should desire” or “need to have”. This “desire” based spending eats up our limited resources, often before we have really thought about what is truly important to us and thus allocating money toward these areas.

The idea behind Methods is to lead you through a process that reverses this pattern by first establishing what is truly important, then to assess your current position and spending habits in relation to what matters most to you. Finally, we establish a “comfortable” weekly or monthly amount to allocate toward planning appropriately to both build wealth and eliminate potential risks to the plan.

Once completed, the Methods process is a living plan which is reviewed annually and amended to ultimately build a road map to your financial independence and goal achievement. In essence, “realigning your financial expenditures to protect what matters most”. There are two sections included in this document which outline the components of the Risk Management and Wealth Building strategies. The information in these sections will give you a solid background to understand each of these areas prior to meeting with your planner.



Understanding Your Risk Management Options

Depending on an individual's needs, desires and health condition, there are many types of insurance available. These include life insurance, income replacement, critical illness insurance and long-term care insurance.

Life Insurance

Temporary Coverage

"Temporary" life and health insurance is a way of looking at certain financial risks that would be devastating if they arise, but which most often we will live past. For example, the loss of an income earner, especially early in life can cause extreme financial hardship for those left behind. How will the mortgage be paid? How will the children's education be funded? Will the family have enough income to maintain their standard of living?

Term Insurance – "Renting"

Term insurance is often used to provide coverage for these temporary situations. With term insurance policies, your premiums only pay for the cost of the insurance; there is no savings component or cash value. As a result, the initial premiums on a term insurance policy are generally lower than the premiums on a comparable permanent insurance policy. If you stop paying premiums, the coverage expires. Term life insurance premiums often increase every 10 or 20 years, although some policies provide for level premiums over longer periods of time. However, most Term plans are designed to expire prior to life expectancy.

Permanent Coverage

Regardless of when an individual dies, there will likely be taxes, funeral costs and other expenses due at death. In addition, some individuals may desire to leave a bequest at the time of their death or wish to maximize their estate value.

For business owners who have accumulated a sizable investment portfolio or estate, permanent life insurance can be an important tool in helping to transfer a business successfully, reducing taxes or as a wealth positioning asset with valuable tax sheltered accumulation and tax effective estate transfer capabilities.

Permanent Insurance – "Leasing / Owning"

For permanent needs, there are insurance products that provide primarily protection with the lowest annual cost outlay such as permanent term insurance (Leasing) or Limited Pay products (Owning), to those which allow substantial tax sheltered growth and asset allocation potential such as whole life and universal life insurance (Owning with Equity and Growth).

LIFE LEARNING

This information will help you understand and determine what protection you need today, while keeping in mind what may be important tomorrow.

Disability Insurance - Income Replacement

Your ability to earn an income is quite simply your biggest asset.

During a disability, household bills still need to be paid. Disability Insurance provides a benefit, usually 60-70% of the annual salary, in the event the insured becomes disabled and is unable to work. There are various types of disability coverage, ranging from policies that will only pay benefits if you are unable to work at any job, to policies that will pay benefits provided you are unable to perform the duties required for your regular job. Many employers offer their employees group disability insurance coverage. However, self-employed individuals or individuals who are not covered through their employer should ensure that they have adequate insurance coverage to continue to pay their costs of living while they are unable to earn an income.

Critical Illness Insurance

Critical Illness Insurance is a relatively new product, which was introduced in the 1980s. It pays a benefit to the insured in the event the individual is diagnosed with any of a specified list of critical illnesses such as cancer, heart attack or stroke and survives a waiting period that is usually 30 days. Some Critical Illness Insurance plans may cover as few as three or four illnesses while others cover in excess of twenty.

Whereas Disability Insurance usually pays a monthly benefit equal to a percentage of your salary in the event you are unable to work, Critical Illness Insurance pays a lump-sum, tax free benefit shortly after diagnosis, regardless of the ability to work. This can help pay for items related to the illness, such as medical expenses that are not covered by a health plan, mortgage payment, or a much needed vacation. These plans also come with rent, lease and own options, similar to the life product descriptions.

Long Term Care Insurance

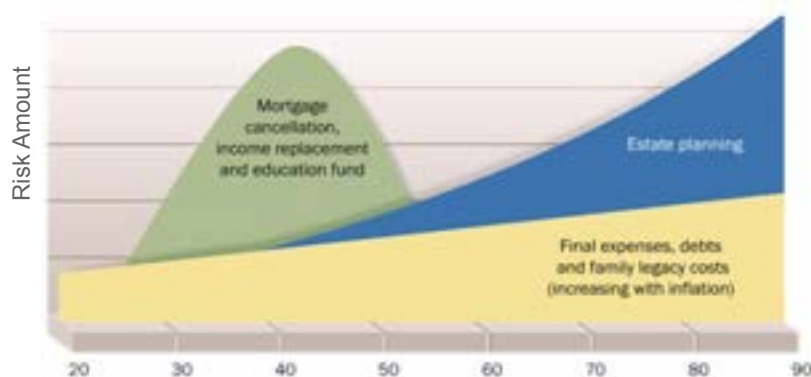
As the population ages, more and more people will experience the need for long term care. The expenses associated with these services are likely the biggest risk to retirement savings and should be an integral part of every retirement plan.

Canadians want the peace of mind of knowing that they will be able to afford the care they need without burdening their families with the costs. Long-Term Care Insurance provides a benefit that helps cover the cost of nursing home fees or attendant home care fees. Most plans generally pay a stated daily or weekly benefit once it is determined that the insured is no longer able to adequately care for himself or herself. Other plans offer a pool of money that allows a percentage draw periodically.

CONCLUSION

Risk Management is an important part of financial and estate planning. From the payment of the first premium, protection of one's income and estate can be established. With all types of insurance, you get what you pay for. There are relatively inexpensive basic plans and more expensive comprehensive plans. It's important to consult a licensed insurance professional to determine the most appropriate solution for your needs.

Life Cycle Planning



Building Wealth Through Investing

6 Principles to Investment Success | 6 Ways to Minimize Tax

Building wealth through investing is a vital part of any financial plan — and one of the most emotionally challenging. Market noise, trend-chasing, and procrastination all erode returns. Long-term success comes down to discipline, a clear plan, and sound advice.

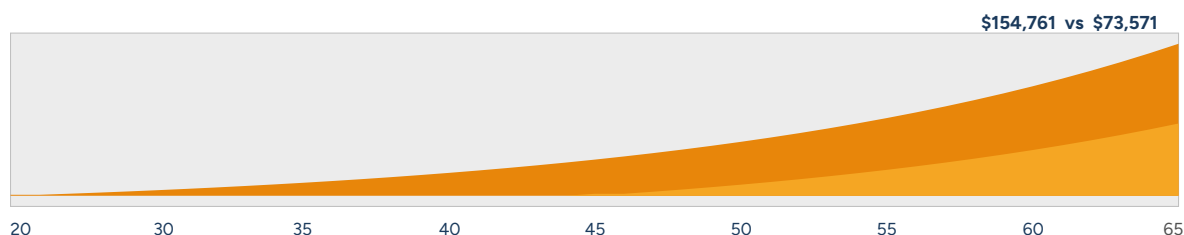
Life Learning

This information will help you understand investment options, risk factors, and methods to reduce risk.

Six Principles to Investment Success

1. Start Today

The biggest threat to your investment program is procrastination, not the market. Pay yourself first. Start with a comfortable amount and build from there. Starting early at a smaller amount consistently outperforms starting late with a larger one.



■ Start at 25 — \$1,000/yr at 6% to age 65

■ Start at 45 — \$2,000/yr at 6% to age 65

2. Use Tax-Advantaged Accounts

Six government-registered programs offer tax deductions, sheltered growth, and grants. Using them strategically is one of the most powerful wealth-building tools available:

- RRSP
- RESP
- FHSA
- TFSA
- RDSP
- Permanent Life Insurance (Cash Value)

3. Understand Risk

Risk and return are inseparable. Higher-risk strategies offer greater growth but require a longer time horizon. Know your profile — stay committed through market cycles.

4. Diversify

Spreading investments across asset types reduces overall risk without proportionally reducing returns. When one area underperforms, another offsets it. Don't put all your eggs in one basket.

5. Match Your Portfolio to Your Risk Profile

Asset allocation divides your portfolio across equities, fixed income, and cash in a ratio matched to your goals, time horizon, and risk tolerance. Your advisor will work through a structured process to identify the right mix for your situation.

6. Rebalance Regularly

Following these six principles will put you on the right path to building wealth.

Start early. Use every tax shelter. Know your risk. Diversify. Match your allocation. Rebalance regularly.

1. Registered Retirement Savings Plan (RRSP)

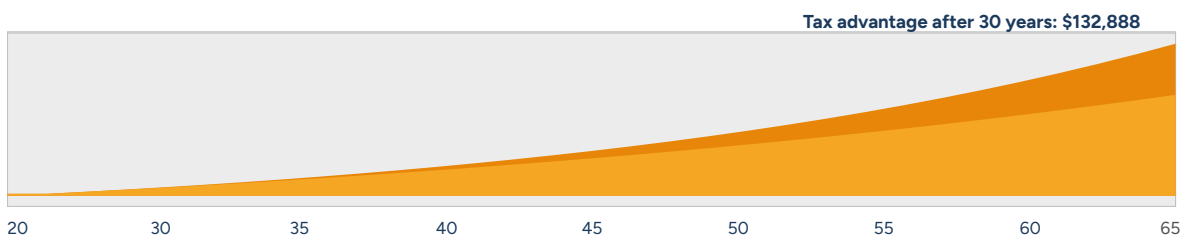
Save now, tax-deductible • Grow tax-deferred • Withdraw at a lower rate in retirement

2026 Limit: \$33,810 or 18% of 2025 earned income (whichever is less) | Unused room carries forward indefinitely

Contributions are tax-deductible, reducing your taxable income today. Inside the plan, investments grow with no annual tax on interest, dividends, or gains. Withdrawals in retirement are taxed — but typically at a lower rate than during your working years.

Key Features:

- 2026 limit: \$33,810 or 18% of 2025 earned income. Unused room carries forward.
- Home Buyers' Plan (HBP): Withdraw up to \$60,000 tax-free for a first home — repay over 15 years.
- Lifelong Learning Plan (LLP): Up to \$10,000/yr (\$20,000 total) for full-time education.
- Spousal RRSP contributions are a proven income-splitting strategy for retirement.
- Convert to a RRIF or annuity by December 31 of the year you turn 71.



■ Registered: \$5,000/yr at 6% for 30 years

■ Non-Registered: \$5,000/yr at 6% less ~ 40% tax for 30 years

2. Tax-Free Savings Account (TFSA)

Contribute after-tax • Grow completely tax free • Withdraw anytime with no tax consequences

2026 Annual Limit: \$7,000 | Cumulative room since 2009: \$109,000 | Must be 18+ and a Canadian resident

Contributions are not deductible, but all growth — interest, dividends, and capital gains — is completely tax-free. Withdrawals don't count as income and won't reduce OAS, GIS, or other income-tested benefits.

Key Features:

- \$7,000 annual limit in 2026, plus unused room from prior years. Total cumulative room since 2009: \$109,000.
- All growth inside the account is 100% tax-free — no annual tax on any earnings.
- Withdrawals are tax-free; the withdrawn amount restores to your room on January 1 the following year.
- Unlike an RRSP, withdrawals do not affect income-tested government benefits.
- Only your principal residence and TFSA offer truly permanent tax-free investment growth in Canada.

3. Registered Education Savings Plan (RESP)

Tax-sheltered growth • Canada Education Savings Grant (CESG) • Income taxed in the student's hands

Lifetime limit: \$50,000 per beneficiary | CESG: 20% on first \$2,500/yr (up to \$7,200 lifetime)

Savings grow tax-free until the beneficiary attends an eligible post-secondary institution. The federal government matches 20% of the first \$2,500 contributed each year — up to \$500 annually and \$7,200 lifetime. When withdrawn for education, income is taxed in the student's hands at their lower rate, not yours.

Key Features:

- Family plan: If a child doesn't attend post-secondary, the plan transfers to an eligible sibling.
- Unused assets can roll into a parent's RRSP if sufficient contribution room exists.
- Canada Learning Bond (CLB): Extra grants for modest-income families — no contribution required.
- No annual contribution cap; the CESG only applies to the first \$2,500 contributed per year.

4. Registered Disability Savings Plan (RDSP)

Long-term savings for Canadians with disabilities • One of Canada's most generous matched programs

Government can contribute up to \$90,000 lifetime | Grant: up to \$3,500/yr | Bond: up to \$1,000/yr

One of the most generous government-matched savings programs in Canada. No annual contribution limit — the lifetime cap per beneficiary is \$200,000. Grants and bonds are available based on income, not contribution size alone.

Government Matching:

- Canada Disability Savings Grant: Up to \$3,500/yr based on family income. Deposited automatically after a contribution.
- Canada Disability Savings Bond: Up to \$1,000/yr for low-income Canadians — no personal contribution required.
- Retroactive catch-up: Up to 10 years of missed Grants and Bonds if previously approved for the Disability Tax Credit.
- Catch-up applications must be filed before December 31 of the year the beneficiary turns 49.

5. First Home Savings Account (FHSA)

Tax-deductible contributions • Tax-free qualifying withdrawals • The only account that offers both

2026 Annual Limit: \$8,000 | Lifetime Maximum: \$40,000 | Carry-forward: up to \$8,000 of unused room

The FHSA is the only registered account in Canada offering both a tax deduction on contributions and a tax-free withdrawal for a qualifying home purchase. Contributions reduce taxable income like an RRSP; qualifying withdrawals are tax-free like a TFSA.

Key Features:

- \$8,000/yr limit. Up to \$8,000 of unused room carries forward from the prior year.
- \$40,000 lifetime cap per person. Both partners can each hold their own FHSA.
- Combine with the RRSP Home Buyers' Plan (HBP) — a couple could access \$136,000+ tax-advantaged.
- 15-year account lifespan. If unused for a home, transfer to RRSP or RRIF without using contribution room.
- Unlike the RRSP, contributions must be made by December 31 to count for that tax year.

6. Permanent Cash Value Life Insurance

Tax-sheltered growth • Tax-free death benefit • Flexible lifetime access • Corporate planning tool

Permanent life insurance provides lifelong coverage plus a tax-sheltered investment component. Contributions above the cost of insurance accumulate inside the policy on a tax-deferred basis — complementing RRSPs and TFSAs, especially for those who have maximized other registered accounts.

Key Features:

- Tax-sheltered growth: Excess premiums accumulate inside the policy with no annual tax on earnings.
- Tax-free death benefit: Paid directly to beneficiaries outside of probate — one of the few true tax-free intergenerational transfers permitted by the CRA.
- Lifetime access: Cash value can supplement retirement income, pay off a mortgage, or fund other goals.
- Insured Retirement Plan (IRP): Cash value used as bank collateral can provide tax-advantaged retirement income. Requires careful structuring — consult a qualified advisor.
- Corporate advantage: For incorporated owners, corporate-owned life insurance fills the gap where RRSPs and TFSAs are unavailable and passive income is taxed at the highest rate.

Quick Comparison — Six Tax-Minimizing Strategies

Strategy	Tax Deduction?	Tax-Free Growth?	Tax-Free Withdrawal?
RRSP	Yes	Yes (deferred)	No — taxable
TFSA	No	Yes	Yes
FHSA	Yes	Yes	Yes (first home)
RESP	No	Yes	In student's hands
RDSP	No	Yes	Beneficiary's hands
Perm. Life Ins.	No	Yes	Death benefit: Yes

Take the first step today.

The right combination of registered accounts and insurance depends on your income, goals, and timeline. Speak with a qualified financial advisor to build a plan tailored to you.

Introduction Talk

Mr. Prospect, very similar to how I met you I am looking to meet others. Did you feel comfortable with with approach?

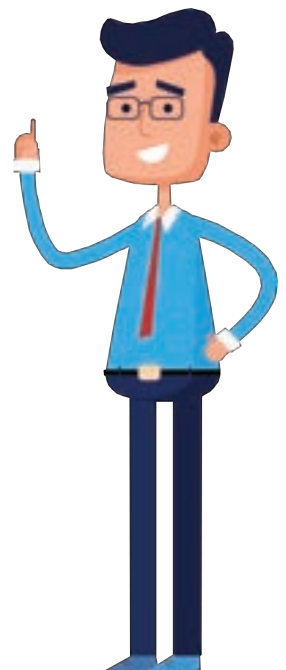
I would not expect you to know anyone who has a specific need for any of my services, but usually when people are in certain situations, they are open to exploring their financial situation.

Who do you know who...?

(Pick 3 areas from "People We Would Like to Meet" that relate to the demographic of the person you are meeting)

(Ask one at a time, probe, encourage name flow before getting qualifying information)

Advisor Goal:
Try for two
introductions from
every meeting
PLAN





People We Would Like to Meet

Someone who...

- ☒ Has recently changed employers or been promoted
- ☒ Has a professional practice
- ☒ Holds an executive position in his or her company
- ☒ Just bought a house or condo
- ☒ Recently inherited some money
- ☒ Just joined the company where you work
- ☒ Recently started their own business
- ☒ Is planning to get married
- ☒ Has just had a baby

Perhaps...

- ☒ Members of your family
- ☒ Neighbors, associates from community involvement
- ☒ Your dentist, physician or lawyer
- ☒ Close business associates
- ☒ Friends and acquaintances
- ☒ Guardians, executors, financial advisors
- ☒ Sports partners

It is possible that any of the above people may benefit from the professional advice of a Financial Planning. We have provided space for the names and addresses of those who come to mind.

Contact Information

Contact information for new introductions.

NAME: _____

Address: _____

Phone: (Bus.) _____ (Res.) _____

Occupation/Comments: _____

NAME: _____

Address: _____

Phone: (Bus.) _____ (Res.) _____

Occupation/Comments: _____

NAME: _____

Address: _____

Phone: (Bus.) _____ (Res.) _____

Occupation/Comments: _____

NAME: _____

Address: _____

Phone: (Bus.) _____ (Res.) _____

Occupation/Comments: _____

NAME: _____

Address: _____

Phone: (Bus.) _____ (Res.) _____

Occupation/Comments: _____

NAME: _____

Address: _____

Phone: (Bus.) _____ (Res.) _____

Occupation/Comments: _____

Answering Objections

Objections to the appointment are a natural part of the process and one that we should welcome. Objections tell us what our prospect is thinking. If you rehearse your responses you will be able to get back on track easily and reach your goal of setting a set number of appointments each day. There are three methods for answering objections:

1. **Feel, Felt, Found**
2. **Boomerang**
3. **Reverse the Objection**

Method	Objection	Answer
Feel, Felt, Found	- Not interested - Not in the market - Have insurance - Don't believe in	I can appreciate how you FEEL, many of the people I talk with have FELT the same way. However, they have FOUND this idea to be of real value. On that basis, would mornings or afternoons be better for you?
Boomerang	- Not in the market - Not interested - Can't afford more	I can understand how you feel and even if you were (reverse the objection e.g.; were in the market) I realize that I haven't done anything to deserve consideration for your business. What I have in mind is to simply meet you and share a few ideas. Would meeting early in the week or later in the week work better for you?
Reverse the Objection	- Not in the market	I can understand how you feel, yet the fact that (restate their objection) is the very reason we should get together, so that when (restate their objective in a more positive manner) you'll know me and perhaps think of me. On that basis would (choice one) or (choice two) be more convenient?



Strategies for Handling Objections

- **Anticipate Your Client's Considerations** and be prepared for them
- Learn to **Enjoy** dealing with Client Considerations and overcoming them
- **Depersonalize the Client Considerations** – Remember, the client does not know you. S/he is not rejecting you. S/he doesn't have enough information upon which to base a judgement of the value you can bring them.
- **Stress the Benefits** you offer
- **Minimize the Risk** to the prospect – “Mr. Jones, it will take me less than fifteen minutes to show you how our services can be of value to you. At that point you can decide whether you want to proceed. Doesn't it make sense to invest just fifteen minutes to see how we might help you save or earn money?”
- **Remember to breathe deeply** – If you become tense, breathe deeply to relax

Specific Responses

Not Interested - Referred Lead	I can certainly understand that. What I first talked to (referrer), he/she felt that same way. When we completed our work together, he/she thought that services were valuable. On that basis, why don't we work together? Would mornings or afternoons be more convenient for you?
Is this Insurance?	The three cornerstones of Financial Planning include accumulation, retirement and protection. We offer a variety of financial products and services. But, only you can determine your need. On that basis, why don't we get together to explore these three financial cornerstones? Would mornings or afternoons be more convenient for you?
Just Bought Insurance	Then I am sure you are not in the market for your protection needs now. May I ask you a question? Do you think that at some point in the future you may want to sit down with someone and review your overall financial security? (Wait for response: if not, ask permission to keep in touch, if yes, ask for an appointment and referrals)
Friend / Relative in the business	I can appreciate how you feel. Many of my clients are also my friends and relatives, but usually people like to seek a second opinion. One of the two things will happen; we will discover an area that needs additional attention or we will find that everything is in good shape. So, on that basis, why don't we get together? Would mornings or afternoons be more convenient for you?
Have an Agent	(Name), I am very pleased that you have, as it means you have been given good advice in the past. It certainly is not my intention to duplicate anything that has already been done. So, on that basis, why don't we get together? Would mornings or afternoons be more convenient for you?
Not Interested	(Name) I can fully appreciate you not being interested in something you have not yet seen. However, so that you can make a fair assessment of our services, I would like to share just 15 minutes with you. On that basis, would mornings or afternoons be more convenient for you?
Selling Something	(Name) I see my work as providing a service. Our first priority is to establish whether our services will be of benefit to you. You will be able to judge that for yourself very quickly. Would mornings or afternoons be more convenient for you?