

Think about this: **The key to a financial advisor's success is establishing and defining the client-advisor relationship.**

Most of your clients do not want to have ONLY a financial relationship with you. The more you know about your client, the more you know about their needs. Knowing their needs will in turn help you suggest various products to them to satisfy those needs.

You might meet one client and end up offering various products* for the family:

1. Mortgage protection policy for the couple if they have balance on their mortgage.
2. Life insurance for the young children with cash value accumulation which will help with college expenses.
3. Survivorship policy for the couple if they want to leave a legacy for their children and grand children.
4. Disability income policy for the husband/wife if in an insurable occupation or an Overhead Expenses policy if client is a business owner.
5. Annuity products if client wants to liquidate assets and get retirement income.
6. Health insurance for client and or family.
7. Guaranteed issue life policy for an uninsurable family member seeking insurance.
8. Funeral Expense policy for a senior in the family.

(*This is just a partial list of recommendable products)

Tips to get started on relationship building:

1. Set up the appointment for approx. 30-45 minutes and let client know this time is required to understand needs.
2. Meet client when he/she is relaxed and not in a hurry to get to the next appointment.
3. Let client know at the beginning of the meeting that all information provided is confidential and will be used to make suitable recommendations of financial products. Stress that information will not be shared with anyone without prior consent of client.
4. Always ask open ended questions such as "what is the purpose of this insurance coverage?", "When do you want to retire?", etc
5. Try to understand the client's "financial risk tolerance" so that you can recommend a suitable product.

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