



L ISTEN FOR CLUES

- ✓ Lost job
- ✓ Change address/phone number
- ✓ Inherited money
- ✓ Just retired
- ✓ Taxes too high
- ✓ Newborn/college planning
- ✓ Relocation
- ✓ Low rates

A CKNOWLEDGE CLIENT NEEDS

- ✓ Income
- ✓ Retirement Planning
- ✓ Life Insurance
- ✓ Long term care
- ✓ Wealth transfer
- ✓ Emergency money

B ELIEVE IN YOUR PARTNER

- ✓ Experienced
- ✓ Knowledgeable
- ✓ Trustworthy
- ✓ Courteous service
- ✓ Financial planning expertise
- ✓ Retirement planning expertise



L ISTEN FOR CLUES

- ✓ Lost job
- ✓ Change address/phone number
- ✓ Inherited money
- ✓ Just retired
- ✓ Taxes too high
- ✓ Newborn/college planning
- ✓ Relocation
- ✓ Low rates

A CKNOWLEDGE CLIENT NEEDS

- ✓ Income
- ✓ Retirement Planning
- ✓ Life Insurance
- ✓ Long term care
- ✓ Wealth transfer
- ✓ Emergency money

B ELIEVE IN YOUR PARTNER

- ✓ Experienced
- ✓ Knowledgeable
- ✓ Trustworthy
- ✓ Courteous service
- ✓ Financial planning expertise
- ✓ Retirement planning expertise



L ISTEN FOR CLUES

- ✓ Lost job
- ✓ Change address/phone number
- ✓ Inherited money
- ✓ Just retired
- ✓ Taxes too high
- ✓ Newborn/college planning
- ✓ Relocation

A CKNOWLEDGE CLIENT NEEDS

- ✓ Income
- ✓ Retirement Planning
- ✓ Life Insurance
- ✓ Long term care
- ✓ Wealth transfer
- ✓ Emergency money

B ELIEVE IN YOUR PARTNER

- ✓ Experienced
- ✓ Knowledgeable
- ✓ Trustworthy
- ✓ Courteous service
- ✓ Financial planning expertise
- ✓ Retirement planning expertise