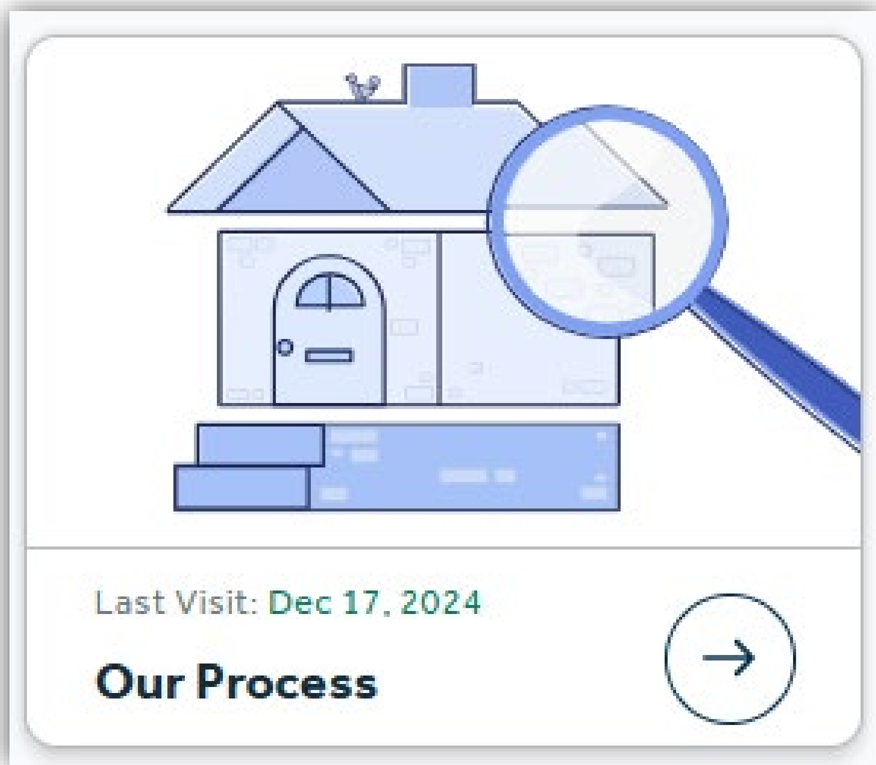
GuideMe

Sample Script - Preview

An example of a prospect session



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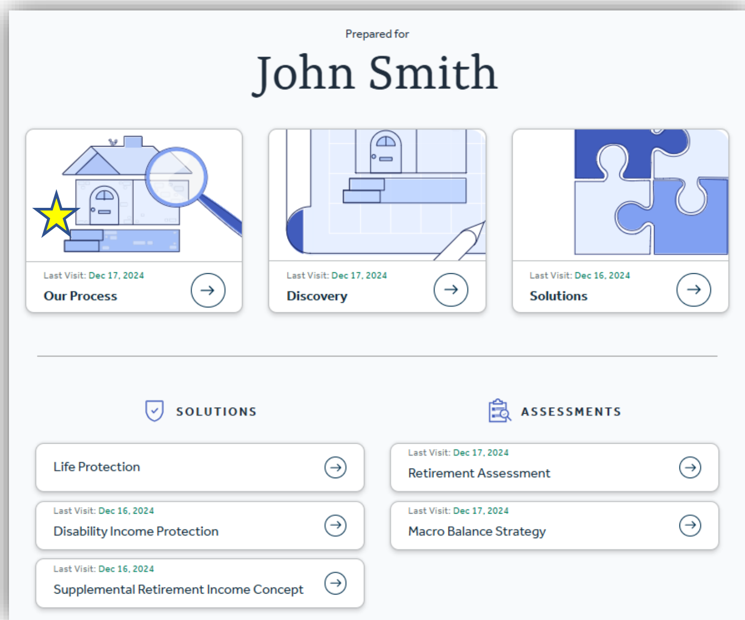
An example of a prospect session

Note to agents: This is a sample script only. You should strive to internalize the salient points on each screen, following the process of Critical Sales Skills (CSS), and become proficient with the functionality of the GuideMe application. In actual client appointments you will need to practice versatility to flow with your client through the process, answering questions along the way to help arrive at a mutually agreed upon solution.

Words highlighted in **bold-underlined** are the key talking points for each slide.



I'm glad we were able to meet today.

(Connect relationally. Recall a shared history or anecdote. Comment on the weather, the weekend, the kids, before pivoting to business.)

(Open with your Legitimate Purpose Statement as learned in CSS)

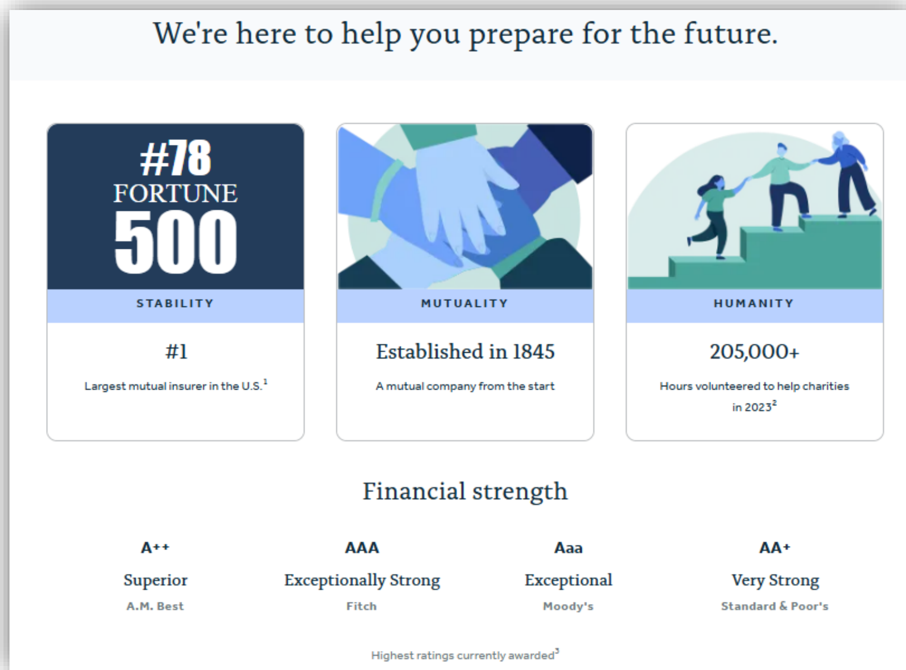
Let's start with a preview to give you a clear understanding of our company, **our process and how I help people?**

But before we get into all that, **what are you hoping to get out of our meeting** today?

(Let the client answer. Acknowledge their desire, jot a note if needed.)

So, how familiar are you with New York Life?

(Let the client answer.)



We are the **largest mutual life insurance company** in the country.

Some people are surprised to learn that New York Life is currently **number 78 on the Fortune 500**, larger than familiar brands like **Coke and McDonalds**, based on total annual revenue.

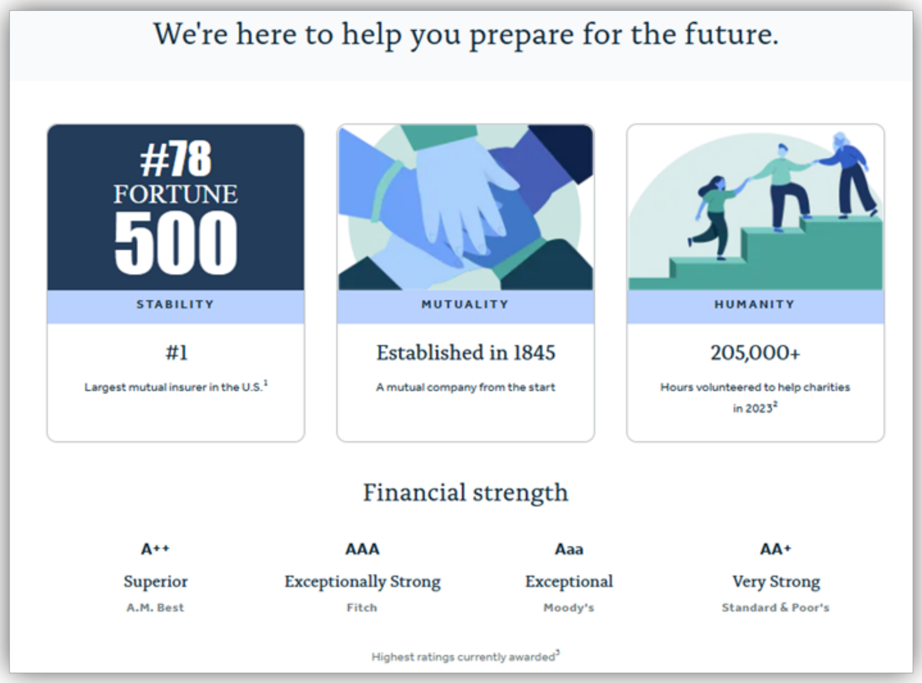
We're big, yes, but we're also a different kind of company.

As a **Mutual Company, there are no stockholders**, which means we're able to align company decisions with our policyholders.

Corporate Humanity is one of the reasons I chose to join New York Life. It's one of their guiding principles.

People have different feelings about corporate humanity. I'm curious, **what are your thoughts on the topic?**

(Allow the client to respond. Go deeper with comments like, "Tell me more." "Why do you say that?")

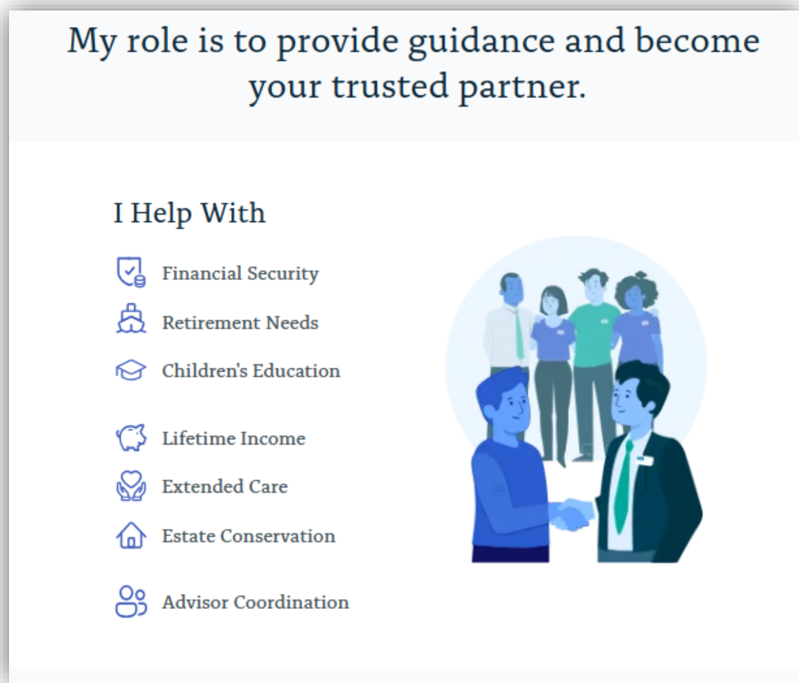


We currently hold the highest possible ratings for financial strength awarded to any life insurer from the four major ratings agencies.

Well, that's **New York Life in a nutshell**. Of course, there's a whole lot more to know. If you're interested, you can **check out newyorklife.com** anytime.

Any other **thoughts or questions** before we continue?

(Allow pause for the client to respond.)



We’re going to get to know a lot about each other in this process, so let me start by telling you **a bit about myself.**

(Briefly offer; 1) a professional point, 2) a family point, and 3) a personal interest point.)

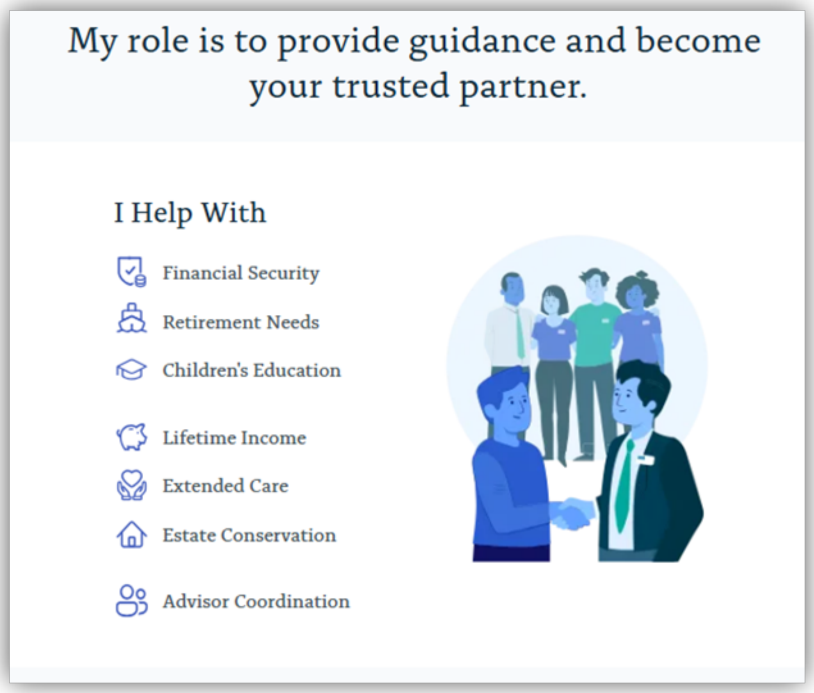
Is there **anything else you would like to know about me?**

(Let the client answer)

So, **tell me a little bit about *you*.**

If they need prompting… How’d you get where you are today? or What brings joy to the (last name) family?

Interesting. Tell me more about that.

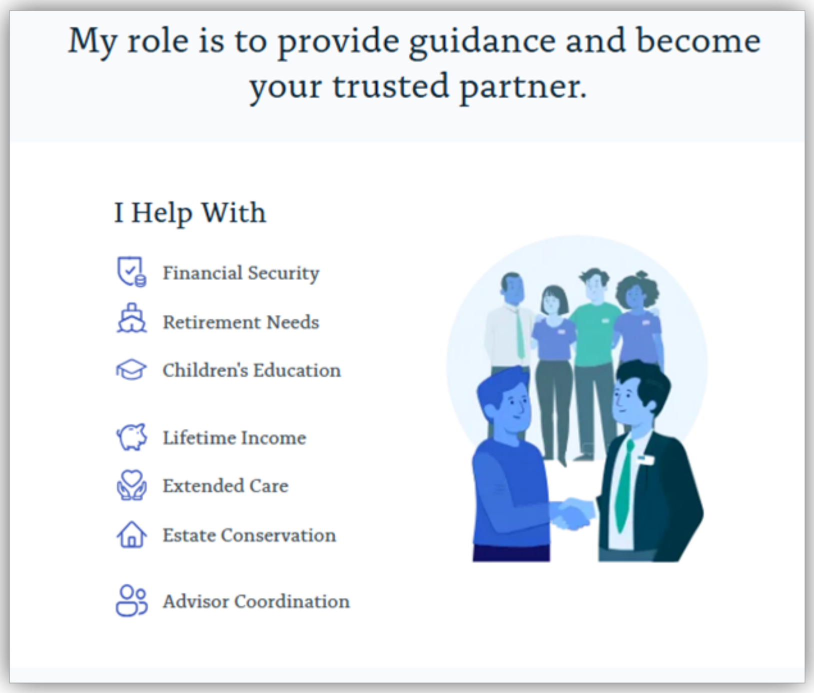


So, here are a few of the **areas I help with.** Do **any of these stand out** as something you might want to talk about?

I also **help work with other advisors**. Often, the most important is this one, your "Trusted confidante." Usually a personal relationship; a spouse, a parent, a close friend. **Who would you say is your primary advice giver?**

(Let the client answer, and jot down the person's name.)

Great, I'll remember that, so I can be available to him (her) as needed.



OK, so let me explain our process. Our **<u>Financial GPS is made up of Guidance, Preparation and Solutions.</u>**

First, we meet and have a **<u>discussion of dreams, goals and priorities</u>**, like we are doing today.

Then we **<u>formulate your unique strategy</u>**.

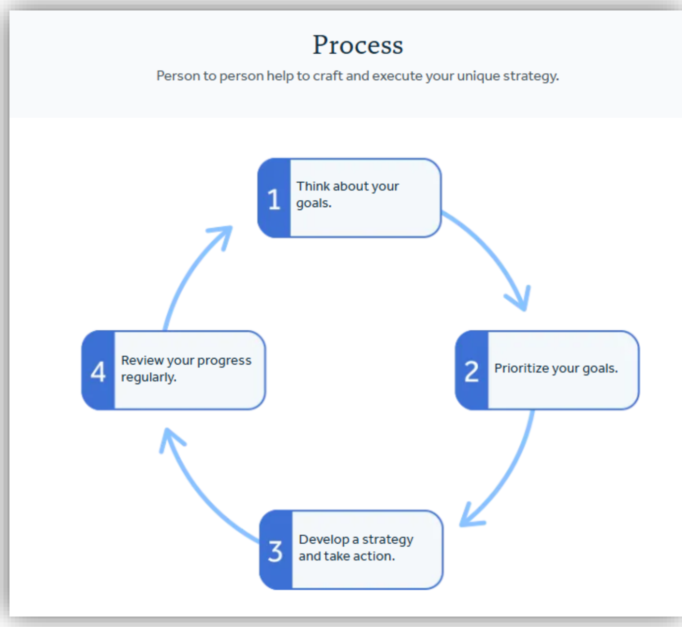
Finally, we **<u>discuss personalized solutions</u>** and recommendations.

But, let's dig into each of those components a little deeper…

First, I bring the value of **human Guidance to the process**. You can't start planning a trip until you **know where you want to go**.

I help you do that.

These are **some of the areas we may be working on over time**. From what you've told me so far it seems like _______________ & ________________ might be a couple of them. Am I right?



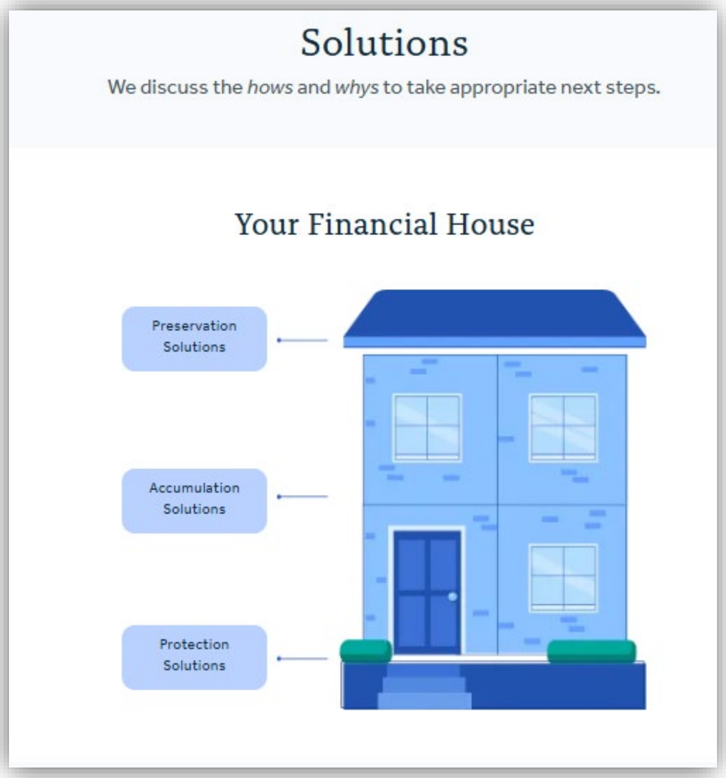
The **Preparation part gets more strategic**. With us, this is always **person-to-person**, not sending you to some on-line calculator. We can start discussing **numbers 1 and 2 as early as today**.

Step 3 is where we use our state-of-the-art tools to craft a strategy and **recommendations for your specific situation.** When needed, I have **access to a team of professionals** through our agency system.

Of course, number 4 is about the ongoing process. It's **not about "set-it-and-forget-it."** Things are always changing, things ***in*** our control and things ***outside*** our control. We have to be able to **flex and bend as needed along the way.**

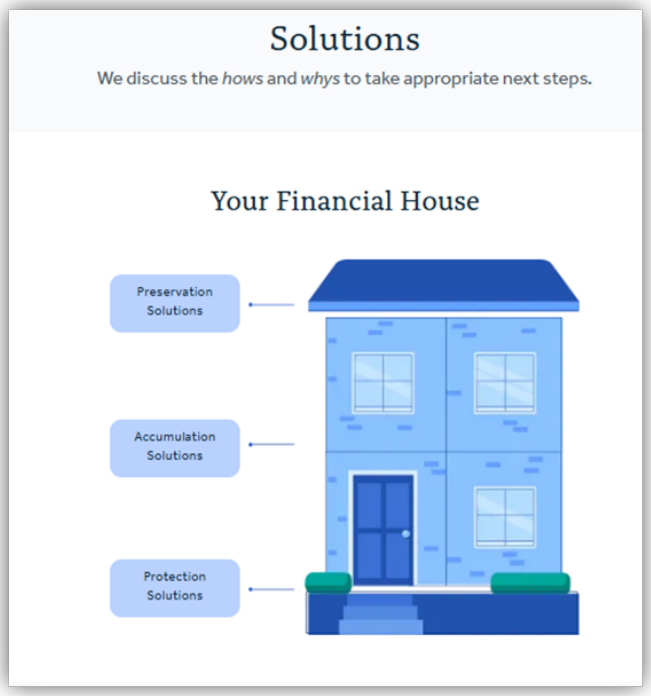
What are your thoughts?

(Let the client respond.)



The **Solutions** we deal with are divided into three primary categories: **Protection, Accumulation and Preservation.** It helps to think in terms of a **"financial house."**

You always **build the foundation first**. With a physical house that means digging in the mud, blocks, steel, concrete. All the stuff that **isn't very exciting, but it is very important.**

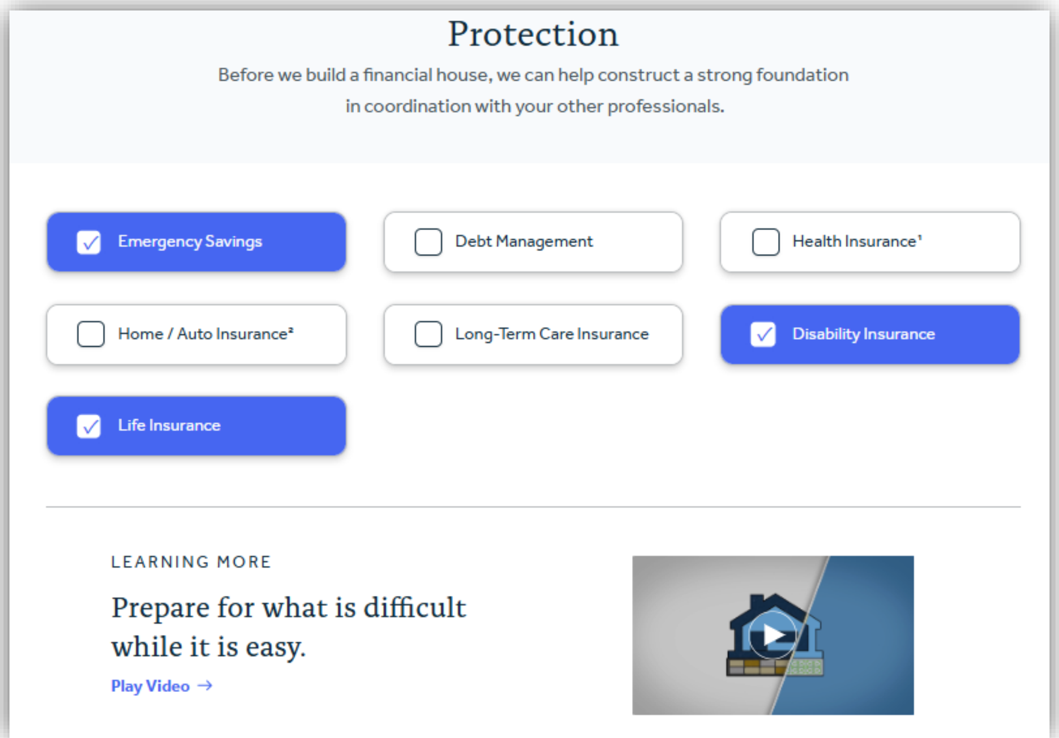


Same with a financial "house." **Protection means wills, budgets, insurance products.** All very important, but not likely to be featured in our daily news feeds.

The house part is more fun. **Accumulation**. That's about saving. **Retirement funding. Risk diversification. Tax diversification.** Growing assets. Ups and downs, hopefully more ups.

Then the best part of all. The roof. **Preservation**. That's where you get to enjoy the fruit of your labor. It's no longer about "socking it away." Now it's about **enjoying a lifetime stream of income.**

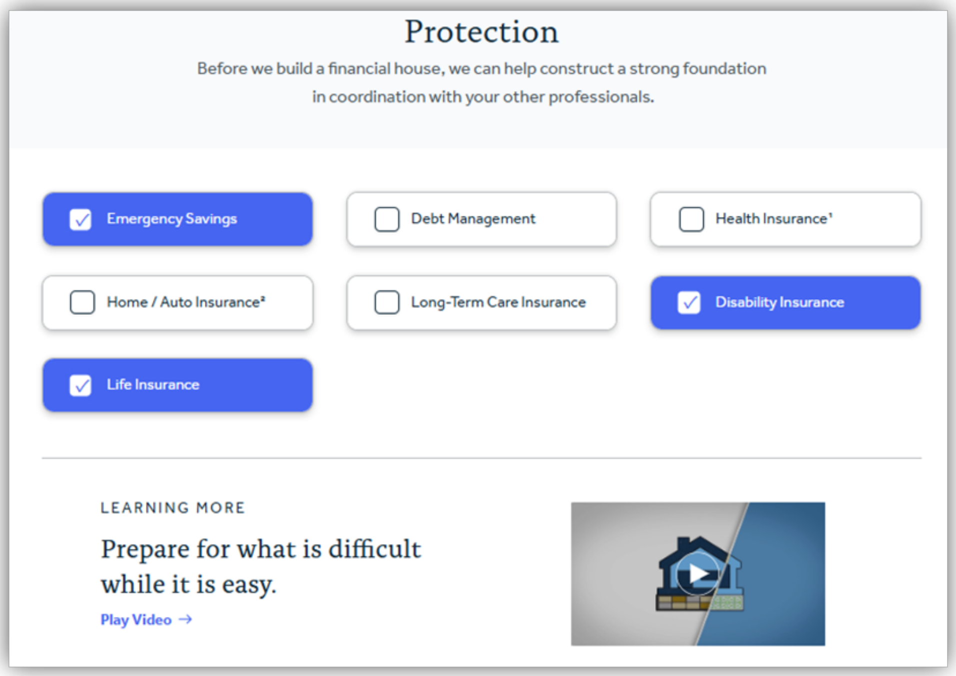
Let's look at each of these categories in a little more detail…



Each of these foundation blocks is **important…but not urgent,** so they often get left to deal with "some day." But let me ask you a question…**When is having an emergency savings fund urgent?** *(Let the client answer.)*

Right, when you have an emergency! But then it's too late. You needed to **prepare for that difficulty when it was easy.**

That is true for all these blocks. So I will be the **proverbial "pebble in your shoe"** that helps ensure you avoid undue hardship by getting these items in order before you **urgently** need them.



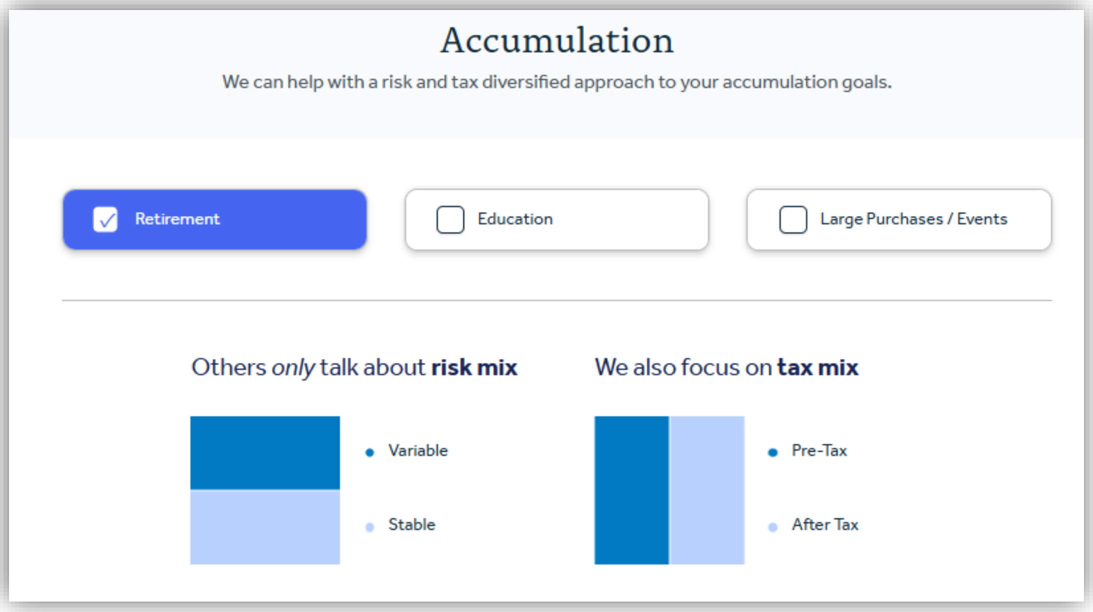
That said, which of these, at first glance, jump out as possibly **<u>needing some attention?</u>** Some of these may be in **<u>coordination with your other advisors</u>**.

(Let the client answer. Tap each item identified by the client. Prod with additional questions to help the prospect identify their priorities)

Great. We can talk more about each of these items over time.

To be clear, I don't provide products or solutions for ***<u>all</u>*** these blocks, but they are all important, so if we find gaps or needs, **<u>I can point you in the right direction.</u>**

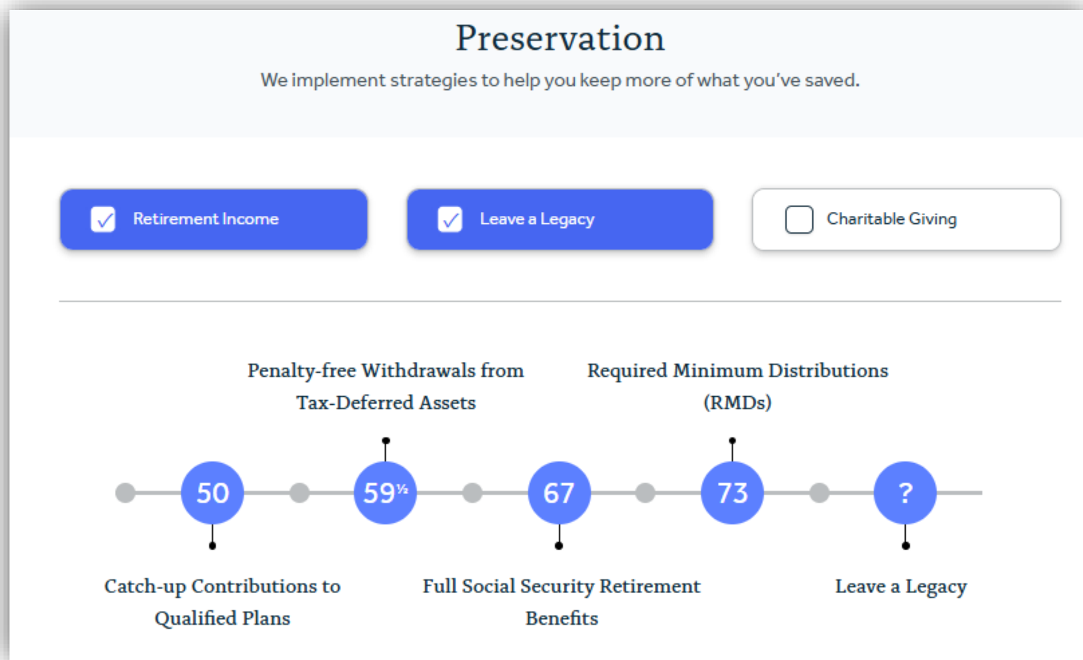
Any thoughts...questions...concerns?



For many people I find **Accumulation** is often top-of-mind, that is, **"Am I saving enough for retirement?"** "Will I have enough for my kid's education?"

The first thing we do here is **define your specific needs** and set **clear, objective savings goals**. We look at what strategies are appropriate for you. We determine what steps it will take to reach your goals and what mix of solutions are a best-fit.

A differentiator for us is **our tax-diversified approach**, and corresponding product offerings. Everybody talks about **risk diversification**, but few pay as much attention to ***tax* diversification.** We believe it's not just about how much you *save*, but **how much you *keep* that really matters.**



These are **<u>some of the topics people think about</u>** in the **Preservation** stage, that is, after retirement.

The largest **<u>fear of most retirees is running out of money.</u>**

We have **<u>a variety of solutions for that</u>**.

Another common concern is the **<u>orderly distribution of one's estate</u>** after they're gone.

<u>We've been helping people with that for a long time.</u>

(If still years away from retirement, say…)

Some of these things will become more important the closer you get to retirement.

Transition Statement

AT THE END OF THE GUIDEME APPROACH AND BEFORE THE DISCOVERY (FACT FINDER):

The next step in process is to gather information. We will identify your specific goals and objectives, investment philosophy, and time horizons.

Once I have all the information, we can do a full analysis and provide you with your own Financial Summary. (Show an example of the Financial Summary to your clients). This will give you an opportunity to see exactly where your assets are currently positioned as well as your cash flow.

As a result, I will be able to provide recommendations that are tailored to you, and you can be confident that any strategies you decide to implement, not only is aligned with your goals and objectives, but also reflects your core values and your beliefs. Does this sound like the type of financial work you are looking for?

Great! Before we begin there are a few things I need to ask of you.

I need complete honesty from you. For me to make appropriate recommendations it's important to know that I am dealing with the facts.

Also, out of respect for my time and ideas, if you decide to implement any of my recommendations, you place your business with me oppose to taking my ideas to one of my competitors.

And lastly if you find your time well spent, as I mentioned earlier, you will recommend me to several of your friends or associates who would also find this meeting beneficial.

CAN WE WORK UNDER THESE CONDITIONS?