
CARPE DIEM
SEIZE THE DAY MAKE A DIFFERENCE.

TRUST RESPECT CUSTOMIZE

Name: _____ Date: _____

- Meet 5 minutes before the meeting with trainee to get as much information on who you'll be presenting to and cover the 3 rules of training.
    1. Camera On
    2. Remove All Distractions
    3. Edification
    4. Trainer takes over the conversation, and trainee takes notes

BUILD Rapport (Ask how they know the trainee, and a fun history about them)

1. Do you know the purpose of today's meeting?
2. Do you know what we do?

Out of respect for your time, what I'd like to do is customize this for you. So, I'll ask you a couple of questions to get to know you better, and you only have to share what you feel comfortable sharing...

We are in the financial industry, so what are some important financial goals for you and your family, whether they are short-term, mid-term, or long-term?

(Leading Examples)

1. Retirement
2. Proper life insurance coverage
3. Saving money for the kids
4. Making more money
5. Traveling

Are you able to achieve those goals with your current profession in the timeframe that you want to achieve them? _____

If the question is NO ask the next question

If your current profession doesn't allow you to achieve your goals and dreams, would you be open to exploring a way to help you get there? _____

READY TO GO TO THE PRESENTATION

NOTES:

_____

_____

_____

_____

_____

_____



FINANCIAL LIFESTYLE STRATEGY

GOALS

On a scale of 1 - 10, how important ARE THESE GOALS TO YOU?

_____ Have alternate income in case of death or disability?

_____ Build savings for unexpected expenses?

_____ Build retirement wealth?

_____ Give your kids a head start financially?

1. (401K / 403B / IRA / ANNUITIES)

1. When it comes to your long term retirement, do you have any 401k's, 403b's, IRA's, or Annuities?_____

If yes to 401k or 403B .....

2. Is it with your current or previous employer? _____

3. How has the account performed? (regardless of performance, ask question 4)

4. If I can show you how to protect the money when the market goes down, however participate in some of the gains when the Market goes back up, is that something you are open to looking at?

ACCOUNT OWNER	EMPLOPYER MATCH	401K / 403B / IRA / ANNUITIES	BALANCE	MONTHLY CONTRIBUTION

Reminder: Ask for retirement account statements at the end and have them email to you to review.

2. (PROTECTION PLANNING)

Outside of the employer provided, do you have any life insurance? _____

	CLIENT	SPOUSE
TERM OR PERM		
DEATH BENEFIT		
PREMIUM		
POLICY ISSUE YEAR		
CASH VALUE *(IF APPLICABLE)*		
INSURANCE CARRIER		

RIDERS:

_____ Terminal Illness _____ Chronic Illness _____ Critical Illness _____ Disability Income _____ Child Rider



If they answer YES to:

TERM POLICY:

If I can get you same amount of coverage for less or more coverage for what you are currently paying is that something your open to looking at? _____

PERM POLICY:

Are you aware of your policy benefits and features? Yes _____ No_____

If we can get you more value for your money are you open to looking at that as well?_____

3. (INCOME)

When it comes to your income, are you paid weekly or biweekly? _____

After all deductions, what is your net income? _____

4. (EMERGENCY FUND)

In regards to your emergency fund, how many months of your income do you have saved? _____

How much do you allocate towards your emergency fund every pay period? _____

CURRENT MONTHLY INCOME	CLIENT	SPOUSE	TYPE OF SAVINGS	BALANCE	MONTHLY CONTRIBUTION
Current Monthly Income:			Savings Account:		
Bonus Commission:			Checking Account:		
Rental Income:			Bank CD:		
Other Income: *Social Security / Pension / Child Support*			Money Market:		

5. Lets find out what your insurable need is .....

D → **DEBT** - Outstanding Credit Cards, Student Loans, Car Loans & Medical Bills _____

I → **INCOME** - Annual Income x 10 Years _____

M → **MORTGAGE** - Amount Owed on House _____

E → **EDUCATION** - Future Education Costs ($150,000 per child) _____

Your minimum financial obligation to your family is (total) _____

Out of the goals we discussed, your top goals are _____ and _____.

How much do you feel comfortable putting away on a weekly basis to help achieve these goals and meet your financial obligation?

Weekly Commitment: _____. (Times the commitment by 4) Monthly commitment _____

6.

CLIENT NAME:	SPOUSE NAME:
DOB:	DOB:
HOME ADDRESS:	ANNIVERSARY: DEPENDENT CHILDREN:
HOME/CELL PHONE:	NAME: DOB:
EMAIL:	NAME: DOB:

7. (UNDERWRITING QUESTIONS)

Height: Weight:	Smoker/Non Smoker:
Health Challenges/Medications (last 5 yrs) *Example: High Blood Pressure, Diabetes, Cholesterol*	Pending Medical Procedures:
Suspended Drivers License:	Misdemeanor/Felonies:

8. (CLOSING STATEMENT)

"So What I'm going to do is spend a couple hours designing your policy and do some research. Based off of what we have discussed, I already have a good idea of what I'm going to do for you and your family and Im confident you'll be very happy. We'll set a time to get back together for either later today or tomorrow and I'll show you what I have. Of course we can make adjustments if needed because these are your policies not mine. From there we'll get the forms together and send them off to underwriting because remember, the downside to all life insurance is that it has to get approved."

PAUSE....

"So again - we'll get back together. I'll show you what I have. Make adjustments if needed. We'll get the forms together and send them off to underwriting for approval. **I just want to manage expectations of what we'll be doing the next time we meet."**

2nd Appointment: DATE_____ TIME: _____