

A light blue silhouette of a world map is centered in the middle section of the page, serving as a background for the main text.

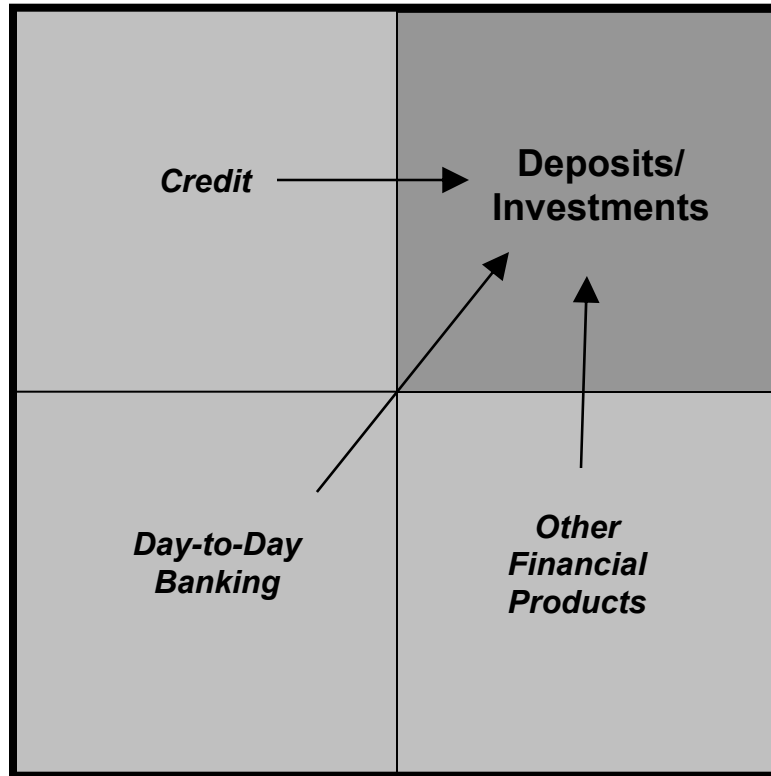
# Don't Forget About Investments

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## Don't Forget About Investments

Research shows that the organization with which a client/member deposits their retirement investments is where they will deposit the majority of their funds, including checking and other types of savings.

### How Do You Get There? "Discover It"



### Transition Lines

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**BIG FIVE Financial Benefits**

- 1. Make Money
- 2. Save Money
- 3. Lend Money
- 4. Protect Money
- 5. Save Time/Provide Convenience

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**Credit Transitions**

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How would you transition from the Credit category?

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**Day-to-Day Banking Transitions**

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What would be your transition from the Day-to-Day category?

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**Other Financial Products**

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Create your transition from Other Financial Products.

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*Retirement Specific*

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## Making Recommendations

You want to \_\_\_\_\_ close while presenting \_\_\_\_\_.

It is important to present the \_\_\_\_\_ of the recommended product or service along with the \_\_\_\_\_.

Instead of saying: *“The interest rates are based on whether the loan is fixed or variable. Which are you interested in?”*

You would say: *“A home equity loan can save you money by consolidating all your small loans, resulting in lower monthly payments.”*

## Recommendation Exercise

Please focus on the Deposits/Investments Quad (page 1) and make some recommendations for a prospect based on the information listed below.

- Prospect, age 52
- \$98,000 in annuity at Prudential with match from employer
- \$74,000 in annuity at Jackson Insurance
- \$120,000 in mutual fund at Ameriprise
- Police pension
- IRA CDs – at another financial institution
  - \$10,500 due July
  - \$6,000 due September
  - \$20,000 due January
- Emergency Savings – \$11,000 at another financial institution
- Vacation Savings – \$5,000 at another financial institution
- Educational Savings – \$20,000 at another financial institution
  - One child in last year of college



### “Do It”

Feature	Benefit	Script

### “Refer It” Script

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