

Recognizing Life Events Workshop

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Recognizing Life Events

Life E	Events differ from Life Cycles in	that Life Cycles speak to
	events, whereas I	Life Events are specific to a
	of the client/m	
	•	Most sales professionals will only make comments regarding the Life Events that are uncovered.
	e are nine steps that you w Event change:	ill want to follow when consulting someone with a
1.	Discovery	
2.	Gracious Comments	
3.	Financial Dialogue	Statements or Questions
4.	Creating an Interest	
5.	Specific	_ and Non-Financial Statements/Questions
6.	Specific Financial and Non-Financial	
7.	Objection Answering	
8.	·	Closing
9.	Follow-Up and Follow-Throug	h

- Birth
 Marriage
 Death
 Divorce
- 5. Education
- 6. New Employment
- 7. Loss of Employment
- 8. Retirement

The first thing we have to do is discover the event.		

Workshop on Clues

Life Event	Listen For	Look For	Technology or Data
Birth			
Marriage			
Death			
Divorce			
Education			
New Employment			
Loss of Employment			
Retirement			

You may need to	by asking a couple of questions to be sure of the Life Event.	
	mments such as, "I am sorry to hear about your loss. Is there ngratulations! How exciting. What are your plans?"	
For example, you could say, "ensure you are in the account unemployment check today. Is	that relates back to the Life Event. 'This would be a good time for a financial check-up to discuss and its that best suit your needs," or "I see you came in with an its there any way we can help? I would like to sit down with you and its sure your financial needs are being met."	
	g astatement/questions or astatement/questions or a	
financial we are talking about	specific statements/questions which would be financial and non- the related probing questions.	
	What would be some of your financial lations using the same scenario of someone who is getting or is	

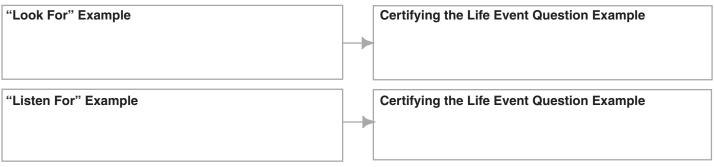
Scenario: Marriage				
Financial Recommendations	Non-Financial Recommendations			
We have to overcome the				
	·			
Objections:				
Response:				
The next step will be to				

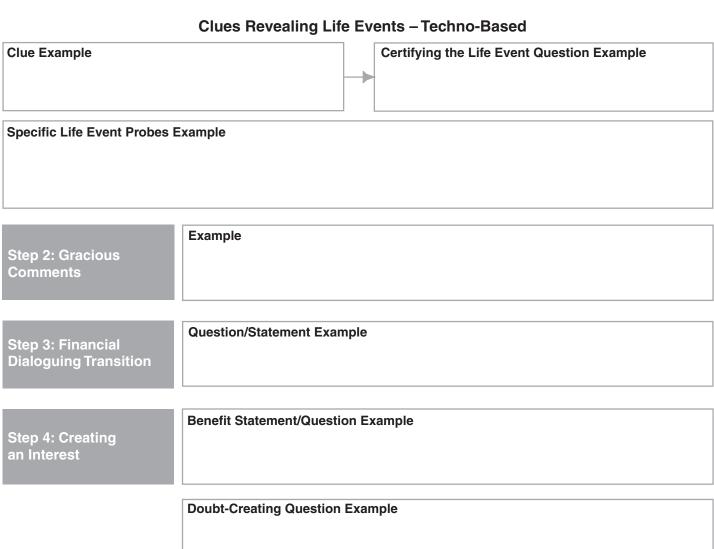
Follow up and follow through to make sure e	verything is
correctly.	
Three ways,	, and

SPECIFIC SCENARIO:

Step 1: Discovery

Clues Revealing Life Events – Behavioral





Statements/Questions	Step 6: Scenario-Specific Recommendations
Financial	Financial
Example	Example
Example	Example
Example	Example
Non-Financial	Non-Financial
Example	Example
Example	Example
Step 7: Objection Answering	
Objection Example	Objection Response Example
Objection Example	Objection Response Example
Objection Example	Objection Response Example
Step 8: Consultative Closing	
Step 9: Following Up and Following Through	