



Recognizing Life Events Workshop

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Recognizing Life Events

Life Events differ from Life Cycles in that Life Cycles speak to _____
_____ events, whereas Life Events are specific to a _____
_____ of the client/member or prospect.

Normally, Life Events are _____. Most sales professionals will only make
_____ comments regarding the Life Events that are uncovered.

There are nine steps that you will want to follow when consulting someone with a Life Event change:

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-Through



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.

_____ comments such as, *“I am sorry to hear about your loss. Is there anyway we can help?”* or *“Congratulations! How exciting. What are your plans?”*

You want to transition with a statement or _____ that relates back to the Life Event. For example, you could say, *“This would be a good time for a financial check-up to discuss and ensure you are in the accounts that best suit your needs,”* or *“I see you came in with an unemployment check today. Is there any way we can help? I would like to sit down with you and review your accounts to make sure your financial needs are being met.”*

Create an interest by including a _____ statement/questions or a _____ – _____ question.

_____ specific statements/questions which would be financial and non-financial we are talking about the related probing questions.

The same would apply for _____. What would be some of your financial and non-financial recommendations using the same scenario of someone who is getting or is just married?



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 everything is _____
correctly.

Three ways – _____, _____, and
_____.



SPECIFIC SCENARIO:

Step 1: Discovery

Clues Revealing Life Events – Behavioral

“Look For” Example

Certifying the Life Event Question Example



“Listen For” Example

Certifying the Life Event Question Example



Clues Revealing Life Events – Techno-Based

Clue Example

Certifying the Life Event Question Example



Specific Life Event Probes Example

Step 2: Gracious
Comments

Example

Step 3: Financial
Dialoguing Transition

Question/Statement Example

Step 4: Creating
an Interest

Benefit Statement/Question Example

Doubt-Creating Question Example



Step 5: Scenario-Specific Statements/Questions

Financial

Example

Example

Example

Non-Financial

Example

Example

Step 6: Scenario-Specific Recommendations

Financial

Example

Example

Example

Non-Financial

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

Example

Step 9: Following Up and Following Through

Example

