



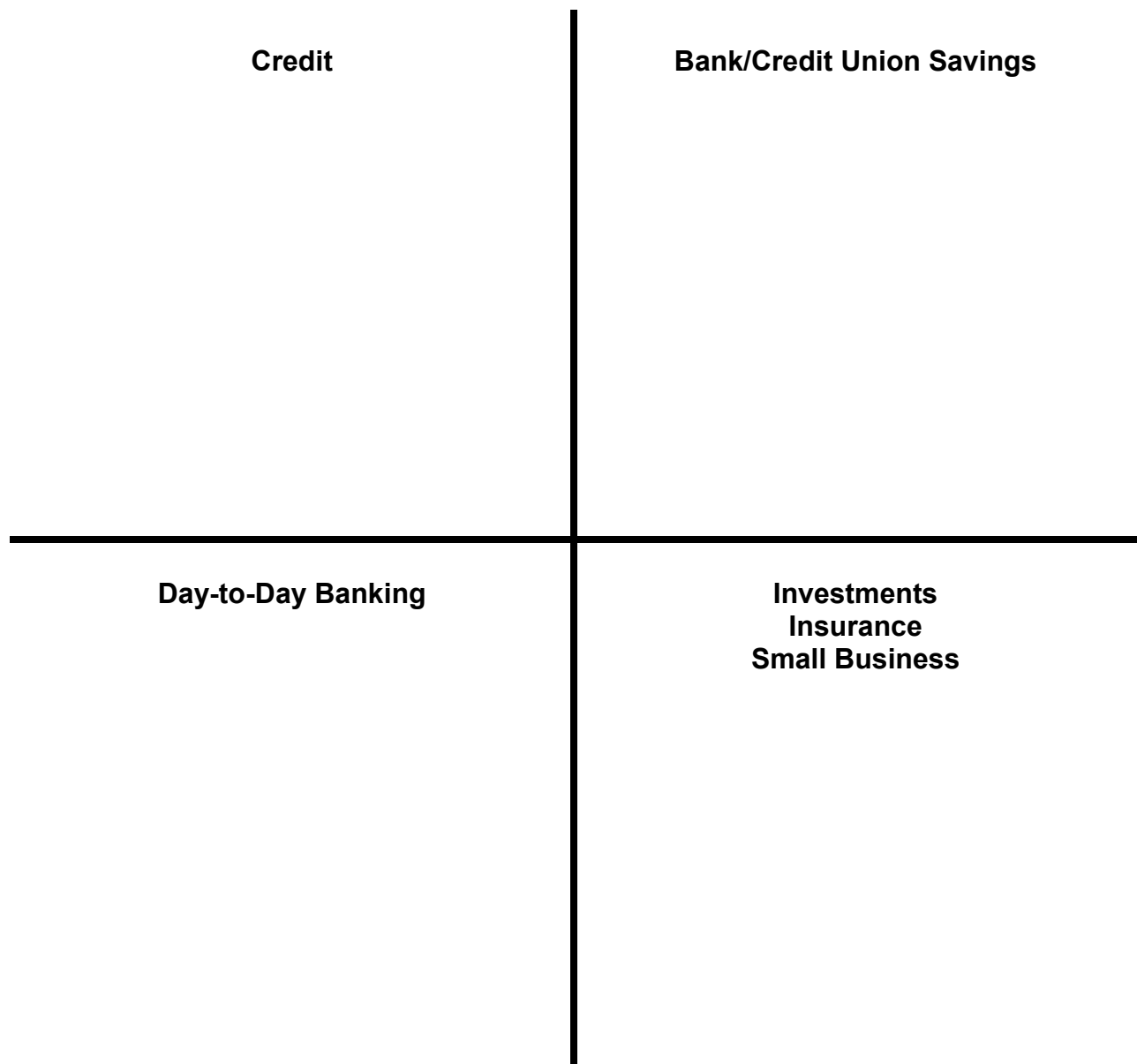
The Finer Points of Transition Lines



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The Purpose of Transition Lines

- Transition Lines allow you to **move smoothly** and **with logic** into another **category**.
 - Listening for **clues** will **allow** you to make a **logical transition** into another **category**.
 - There are times you may not pick up on a clue, so you want to **create transitions** that might **fit** in **any situation**.



Benefit Statements

Benefit Statements can be inserted when

- Asking a probing question
- **Transitioning from category to category**
- Making recommendations

Day-to-Day Banking Category to Saving Category Example

*“We have discussed your day-to-day banking needs, but I would be interested in knowing how **you are making money** on the funds saved on a long-term basis.”*

Big Five Financial Services Benefits

- Make Money
- Save Money
- Lend Money
- Protect Money
- Save Time and Provide Convenience





Linking Benefits to Categories Workshop

Category	Benefit(s)	How
Credit		
Bank/Credit Union Savings		
Day-to-Day Banking		
Investments		
Insurance		

Clues

What the client/member or prospect:

- Says

"I pay all my bills online or by automatic deduction."

Transition Line:

"You mention you pay all of your bills either online or by automatic deduction. As I may be able to save you money, could I ask if any of these bills are loan or credit card payments?"

- Asks

"Is there a way for me to transfer money each pay period?"

Transition Line:

"Yes, it is very convenient to transfer money either by automatic deduction, online, or by mobile banking. Let's discuss the types of payments you would like to set up. Do you have mortgage, auto, insurance premiums, savings for education, or other...?"

- Does

They read a text on their cell phone.

Transition Line:

I notice you have a smart phone. Do you currently have a checking account where you conveniently transfer funds and pay bills by mobile?

- Technology or Data

You recently read an article in the newspaper about the customer's/member's employer.

Transition Line:

I notice many employees at your company have been offered an early retirement. Are you one of those individuals? I would like to introduce you to our knowledgeable specialist who can discuss some investment options that will allow you to make the most of your retirement funds.





Transition Line Scriptwriting Clinic #1

You are currently discussing Day-to-Day Banking.

- My name is Jessica, age 38. I am an architect at a local firm.
- I have two children, ages 12 and 8.
- My personal checking is at one of the mega banks where I keep an average of \$1,500 in my checking account and do not earn interest on the account.
- The debit card is my primary method of payment, but I write about 5–10 checks per month.
- I use online banking to make transfers from my checking account to my savings and mortgage accounts.
- Overdraft protection is something I like for peace of mind.

You will transition from Day-to-Day Banking to another category. You are not asking probing questions or making a recommendation.

I will transition to _____ category based on the following clue?

The transition line is:





Transition Line Scriptwriting Clinic #2

You are currently discussing Credit.

- My name is Matthew, and I am 35 years old. I work as an anesthesiologist at a local hospital.
- I purchased my home 10 years ago for \$455,000. The last appraised value was \$535,000.
- My payment of \$2,075 is automatically deducted from my checking account, but I always pay extra via online banking.
- The rate on my mortgage is 5.75% with \$190,000 remaining on the loan, and I do not have a home equity line of credit.
- Both of my automobiles are free and clear. I have a BMW that is two years old and a new Honda SUV.
- I use a Chase credit card that earns airline points. I pay off the balance each month.

You will transition from Credit to another category. You are not asking probing questions or making a recommendation.

I will transition to _____ category based on the following clue:

The transition line is:





Transition Line Scriptwriting Clinic #3

You are currently discussing Savings.

- My name is Jennifer, and I am 47 years old. I came to you to open a special rate 17-month certificate of deposit for \$10,000 from a check written on another financial institution.
- My primary savings and money market are at a mega bank. I keep \$40,000 in the savings with \$75,000 in the money market. Deposits are automatically made to these accounts each month from my checking account.
- Each of my children, ages 17 and 19, has a savings with \$20,500 and \$23,000. The oldest son is now in college; however, I still put \$100 in the youngest son's account each month.
- I have various retirement IRAs with another financial institution that total \$70,000. I also have a 401(k) at my employer.

You will transition from Savings to another category. You are not asking probing questions or making a recommendation.

I will transition to _____ category based on the following clue:

The transition line is:





Transition Line Scriptwriting Clinic #4

You are in Day-to-Day Banking.

- My name is Jim, and I just retired from the state auditor’s office. I came in to set up my social security direct deposit and fill out the direct deposit form for the state retirement. Both will be deposited to my checking account.
- My checking is at your financial institution. I use automatic deduction for utilities, charitable contributions, and insurance and property tax payments. Most of my day-to-day needs are paid with a debit card.

You will transition from Day-to-Day Banking to another category. You are not asking probing questions or making a recommendation.

I will transition to _____ category based on the following clue:

The transition line is:



Transition Line Scriptwriting Clinic #5

You are in Credit.

- We are Michael and Lisa Reed. We do not have accounts at your financial institution but saw your advertisement for Home Equity Lines of Credit.
- We have squirrels in our attic! You can't imagine the damage; plus, we have major roof problems.
- It will cost around \$18,000 to repair the roof and attic, and convert the attic to an office space.
- Our current mortgage is at another financial institution with a \$55,000 balance and a 3.25% rate. The last appraised value was \$305,000.

You will transition from Credit to another category. You are not asking probing questions or making a recommendation.

I will transition to _____ category based on the following clue:

The transition line is:



Your Action Plan

More	
Better	
Different	
Less	

