

A light blue silhouette of a world map is centered in the background of the slide, showing the outlines of continents and major landmasses.

Commitment to Follow-Up Workshop

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Objective

At the Beginning of the Conversation

At the End of the Conversation

Charting



Windows of Opportunity

Organization-Generated

Client/Member-Generated

Environment-Generated

Competitor-Generated



Steps to an Entry Line:

- Greet the client/member

- Identify yourself

- State the purpose and benefit of the call

- Reference why you're calling



- Link the “why” to the client’s/member’s financial goals and objectives

- Provide a time frame for the call

Remember your etiquette!

- *“May I ask...?”*
- *“I’d also appreciate knowing...”*
- *“Can we now go into...?”*
- *“Thank you for...”*
- *“Would you please tell me...?”*
- *“That’s very interesting...”*



Organization-Generated Window of Opportunity _____

- Greet the client/member

- Identify yourself

- State the purpose and benefit of the call

- Reference why you're calling

- Link the "why" to the client's/member's financial goals and objectives

- Provide a time frame for the call



Client/Member-Generated Window of Opportunity _____

- Greet the client/member

- Identify yourself

- State the purpose and benefit of the call

- Reference why you're calling

- Link the "why" to the client's/member's financial goals and objectives

- Provide a time frame for the call



Environment-Generated Window of Opportunity _____

- Greet the client/member

- Identify yourself

- State the purpose and benefit of the call

- Reference why you're calling

- Link the "why" to the client's/member's financial goals and objectives

- Provide a time frame for the call



Competitor-Generated Window of Opportunity _____

- Greet the client/member

- Identify yourself

- State the purpose and benefit of the call

- Reference why you're calling

- Link the "why" to the client's/member's financial goals and objectives

- Provide a time frame for the call



Profile

Client/Member Name (Last, First): Robbins, Melissa

Other Contact:

Date: 9/14/20xx

Primary Banker:

Best Time to Reach:

Home #:

Work #:

Preferred #: H or W (check one)

Borrowing Needs

Do you or does anyone in your family have any borrowing needs now or in the next 6–12 months (new auto, remodeling, holiday, tuition, home, etc.)?

Mortgage – \$70,000 Met Title 4.5% 15 years remaining
Appraisal – \$705,000
No Home Equity

Savings Needs

What accounts do you have at other banks, credit unions, or investments firms?

Day-to-Day Banking Needs

What other services do you use at financial organizations, such as direct deposit, online banking, etc.?

Online Banking
Debit Card
Balance of \$2,000
Writes ten checks
Direct Deposit
Interest is important

OPENED INTEREST BEARING CHECKING WITH \$5,000 AND RELATED PRODUCTS (DEBIT, ONLINE BANKING, OVERDRAFT PROTECTION, DIRECT DEPOSIT)

Other Financial Services

How are you saving for the future (IRAs, 401(k), mutual funds, annuities, money market accounts, CDs, and retirement accounts)?

401(k) with employer
Mutual Funds at AMEX – \$40,000
Will up to date
Insurance up to date with Waterfield

Additional Needs

Where do you work?
JK Smith – 15 years

Personal Information

Last child left for college



Profile

Client/Member Name (Last, First): Ripple, Sandra and James Other Contact:

Date: 10/1/20xx Primary Banker: Best Time to Reach:

Home #: Work #: Preferred #: H or W (check one)

Borrowing Needs

Do you or does anyone in your family have any borrowing needs now or in the next 6–12 months (new auto, remodeling, holiday, tuition, home, etc.)?

Owens Home – \$200,000 at 4.25% at BOA
 Last appraisal was \$470,000
 \$10,000 line of credit – variable
 Credit Cards pay off monthly
 Truck paid in 2004

Savings Needs

What accounts do you have at other banks, credit unions, or investments firms?

\$6,000 CD at BOA – due in three months
 Two other 6-month CDs at BOA each at \$10,000 (due dates?)

Day-to-Day Banking Needs

What other services do you use at financial organizations, such as direct deposit, online banking, etc.?

Does not write many checks – online user
 Debit card
 Interest is not important on the checking

OPENED SIMPLE NON-INTEREST CHECKING WITH DEBIT CARD AND ONLINE BANKING

Other Financial Services

How are you saving for the future (IRAs, 401(k), mutual funds, annuities, money market accounts, CDs, and retirement accounts)?

401(k) at employer
 IRA started but keeps putting off adding more
 Interested in 529 plans but has never done anything
 MET WITH JOHN SMERES BUT DID NOT MOVE FORWARD

Additional Needs

Where do you work?
 Grocery Store – 6 years in deli

Personal Information

Two children 4 and 1



Profile

Client/Member Name (Last, First): Pepper, Phillip

Other Contact:

Date: 9/24/20xx

Primary Banker:

Best Time to Reach:

Home #:

Work #:

Preferred #: H or W (check one)

Credit Needs

Do you or does anyone in your family have any borrowing needs now or in the next 6–12 months (new auto, remodeling, holiday, tuition, home, etc.)?

\$200,000 balance on 3.75% mortgage at Chase

Not sure of Appraisal

\$50,000 on Home Equity

Line of Credit not connected to home at 6%

Just consolidated credit cards into a special at 3.5% on \$12,000

Deposit/Investment Needs

What accounts do you have at other banks, credit unions, or investments firms?

Chase

Savings – \$52,000

CD (due in 7 months) \$30,000

OPENED \$10,000 12-MONTH CD SPECIAL

Day-to-Day Banking Needs

What other services do you use at financial organizations, such as direct deposit, online banking, etc.?

Upset with fees at current organization

Interest is important

Direct Deposit

Uses online and debit card

Other Financial Services

How are you saving for the future (IRAs, 401(k), mutual funds, annuities, money market accounts, CDs, and retirement accounts)?

Retirement with RBC

Investments at RBC, loves service and just spoke with rep about 2 weeks ago

Long time since updating will and insurance

MET WITH DEENA BARBER TO DISCUSS INSURANCE OPTIONS
– NO DECISION MADE

Additional Needs

Where do you work?

8 years in retail

Personal Information

HUSBAND OWNS HIS OWN BUSINESS



Profile

Client/Member Name (Last, First): Garcia, Maria

Other Contact:

Date: 10/2/20xx

Primary Banker:

Best Time to Reach:

Home #:

Work #:

Preferred #: H or W (check one)

Credit Needs

Do you or does anyone in your family have any borrowing needs now or in the next 6–12 months (new auto, remodeling, holiday, tuition, home, etc.)?

Has lived in the area for 20 years
Owes \$125,000 at 5.5% at mortgage company
No home equity
Estimates home is valued at \$575,000

OPENED EQUITY FOR \$75,000 FOR HOME IMPROVEMENTS

Deposit/Investment Needs

What accounts do you have at other banks, credit unions, or investments firms?

\$24,000 savings at an internet bank
\$9,000 in savings for 9-month old granddaughter daughter at Chase
4 CDs that total \$80,000 due at different times all at Chase.
(December, February, April, June)

Day-to-Day Banking Needs

What other services do you use at financial organizations, such as direct deposit, online banking, etc.?

Convenient to work

Keeps \$1,500 in account
Pays bills online
Uses debit card
At Chase

Other Financial Services

How are you saving for the future (IRAs, 401(k), mutual funds, annuities, money market accounts, CDs, and retirement accounts)?

Has 401(k) with employer but no other retirement savings

Additional Needs

Where do you work?
CBC Industrial for 15 years

Personal Information

Last child left for college



More	
Better	
Different	
Less	

