

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

Personal Client/Member Teleconsulting Pre-Call Planning Workshop

Spend only _____ minutes preparing for a call.

Gather the Data

- _____
- _____
- _____
- _____

Benefits

- Make some general _____ about current and future needs.
- Allows you to _____ the call
- Understanding products and services used helps you _____ possible financial needs.
- Reference the _____ and go to the _____ which shows that you know and value your clients/members.

Analyze the Data

Look at the four categories of financial needs to look for unmet financial needs.

Credit

Deposit and Investment



Day-to-Day Banking

Other Financial Services

Additional Clues

Financial Physicians Model

Symptoms

This is the _____ data that indicates one or more financial needs might exist.

Diagnostic Conclusion

This is the information after an analysis of the cause or nature of the _____.

Treatment Plan

This is making a _____ in response to the symptoms and diagnosis.



Say, Leak, Know

Say - State information or _____ at the planned point in the conversation.

Leak – Information or facts only if you deem it _____ at some point in the conversations.

Know – Pertinent client/member information prior to a conversation to develop _____ questions and to anticipate objections.

The Plan

Objective

Symptom, Treatment, Probing Questions



Anticipated Objections

Prepared Responses

Say, Leak, Know



Case #1

What you KNOW about the client/member:

Client/Member:

James Brooks - age 30, Finance Manager for a local car dealer; annual income of \$100,000

Evelyn Brooks - age 28, manager of children's clothing store; annual income of approximately \$55,000

Accounts with the Bank:

Fixed Home Loan - \$150,000 at above the market rate of interest; value of home is about \$800,000

Start date: Three years ago

Channels Used: Branch

Other Income: Unknown

Personal Profile:

Children - Carol Evelyn Brooks – age 2

Hobbies - Unknown

Last Profile: Never Profiled

Name came from list from Marketing of loans with no other products.



Case #2

What you KNOW about the client/member:

Client/Member:

Thomas Chaney - age 48, University Professor with approximate annual income of \$180,000

Roxanne Chaney - age 39, homemaker

Accounts with the Bank:

Savings - average balance \$25,000; large deposit recently made of \$75,000

Start Date: Six months ago

Channels Used: Branch

Other Income: Not known

Personal Profile:

Children - Rosy Chaney – age 10, Andrew Chaney – Age 5

Hobbies - Thomas plays chess and likes computers; Roxanne plays tennis

Last Profile: At account opening



Quadrant Note Taking

Borrowing (Credit)	Deposit and Investment
Day-to-Day Banking Services	Insurance & Other Financial Services
Personal/Professional	

