



Transition Lines During the Client/Member Conversation

Worksheet

Please Note: You will need a Client/Member financial review for this session

Big Five Financial Services Benefits

1. _____
2. _____
3. _____
4. _____
5. _____

Benefit Statements

- Probing Questions

- Recommendations

- Transition Lines

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.



Clues

Listen and Look for Clues

What the client/member or prospect:

- Says
- Asks
- Does

And

- Technology or Data

There are times you may not pick up on a clue, so you want to create transitions that might fit in any situation.





Windows of Opportunity

Client-/Member-Generated

Organization-Generated

Competitor-Generated

Economy-Generated





Day-to-Day Banking Conversation

- My name is Sara Ford, and my spouse is Peter Ford. We are ages 38 and 42 with three children ages 12, 10, and 8.
- Our personal checking is at one of the mega banks where we keep an average of \$2,500 in our checking account and do not earn interest on the account.
- The debit card is our primary method of payment, but we write about 5–10 checks per month.
- We use online banking to make transfers from our checking account to our savings and mortgage accounts.
- Our nephew, Paul, is a junior at Ohio State. We use bill pay to send funds to him on a monthly basis.
- Overdraft protection is something we like for peace of mind.



1. Write one transition line into another category based on one of the clues you noted.
2. Please include one of the financial benefits within this transition line.

Transition to _____ Category

Borrowing Category Conversation

- My name is Peter Ford, and my spouse is Sara Ford.
- We are ages 38 and 42 with three children ages 12, 10, and 8.
- We purchased our home 10 years ago for \$325,000. The last appraised value was \$395,000.
- The rate on our mortgage is 2.95% with \$90,000 remaining on the loan, and we do not have a home equity line of credit.
- Our business is being run out of the garage of our home.
- Both of our automobiles are free and clear.
- My wife holds an American Express credit card with an 18% rate that she normally pays each month.
- I use a Chase credit card that earns airline points. I pay off the balance each month.



1. Please treat the Borrowing category independently from the previous category (Day-to-Day Banking) as if the prospect had not talked with you about day-to-day banking.
2. Write one transition line into another category based on one of the clues you noted.
3. Please include one of the financial benefits within this transition line.

Transition to _____ Category



Savings Category Conversation

- My name is Sara Ford, and my spouse is Peter Ford.
- We are ages 38 and 42 with three children ages 12, 10, and 8.
- Our primary savings and money market are at a mega bank. We keep \$40,000 in the savings with \$75,000 in the money market. Deposits are automatically made to these accounts each month from our checking account.
- Each of our children has a savings with \$10,000, \$8,000, and \$6,000. We contribute to these accounts each month using online banking.
- We have various retirement IRAs with a credit union that total \$70,000.



1. Please treat the Savings Deposits category independently from the previous categories as if the prospect had not talked with you about day-to-day banking or borrowing.
2. Write one transition line into another category based on one of the clues you noted.
3. Please include one of the financial benefits within this transition line.

Transition to _____ Category

Recommendations

It is important to consultatively close and present the solutions.

Present the features of the recommended products along with the benefits.

Litany Technique ◀ allows you to summarize your recommendations in numerical order. “I would recommend this product because #1, #2...”



Part One:

1. The prospect has come in to open a checking account. What are your recommendations for the Fords?
 - Please include at least one of the financial benefits in your recommendation.

Day-to-Day Recommendations

First-Person Script



Part Two:

1. Make two more recommendations. Please include the financial benefits in your recommendations.

Other Recommendations

First-Person Script



Take-Away for Today

More	
Better	
Different	
Less	

