



Build Rapport

- Build a quality first impression.
- Develop credibility.
- Keep your work area neat and organized.
- Use a handshake during greetings.
- Make sure your sales materials are clean and up-to-date.
- Present yourself with positive body language.
- Be sensitive with verbal communications.
- Use customer names.
- Create trust through genuine interest in the customer.

Relate With Empathy

- Provide eye contact and smile.
- Be sensitive to your body language.
- Adjust to address generational differences.
- Create mental pictures to improve understanding.
- Remain positive during conversations.
- Use the customer's name.

Identify Needs

- Ask questions and listen intently to your customer's response.
- Use open and close-ended questions.
- Be intentional about gathering enough information about the customer.
- Ask questions that will provide information you need to develop a financial solution.
- Want to listen.
- Use the difference in rate.
- Avoid hasty judgments.
- Use the customer's name.

Develop Specific Solutions

- Expand your product knowledge.
- Know your primary products very well.
- Use the features customers care about most to describe your products.
- Create benefits for all important product features.
- Help customers visualize benefits with expanded benefits.
- Use suggestive selling to test client interest in products.
- Limit your recommendations.
- Address today's challenges or problems.
- Use the customer's name.

Gain Commitment

- Ask for the business.
- Overcome outstanding objections.
- Empathize with the prospect or client.
- Use the customer's name.
- Restate any objections to clarify your understanding.
- Revise and restate your recommended financial solution.
- Confirm that the objection is no longer an issue.
- Ask for the business again.

When making a referral...

- Refer the client to an expert, not the products they present.
- Focus the referral on a solution that is important to the customer.
- Support your recommendation with benefit statements.
- Remain involved through the introduction.
- Follow-up with the customer and the employee after the referral.

Expand Relationships

- Reinforce the purchase decision based on benefits important to the customer.
- Send thank you notes after sales and significant customer service events.
- Build a comprehensive, personal and financial profile of the customer.
- Anticipate product or service requirements.
- Maintain contact with the client throughout the year.
- Offer on-going assistance.
- Be proactive to respond to changing customer needs.
- Use the customer's name.