

# INVESTMENT CHEAT SHEET

	Rider	Cash Value Accumulation	Guarantees	Protection against losses "Floor"	Upside Potential	Long Term	Short Term	Tax Savings
<b>SAVER</b>		✓	✓				✓	✓
<b>SPENDER</b>	✓	✓					✓	✓
<b>RISK TAKER</b>					✓	✓		✓
<b>SECURITY SEEKER</b>	✓	✓	✓	✓		✓		✓
<b>FLYER</b>	✓	✓	✓	✓	✓	✓	✓	✓

## **SAVER** : SAVE, SAVING, SAVINGS PLAN/PROGRAM

DO: SHARE PRODUCTS AND TRUSTWORTHY RESULTS; SHOW THEM TANGIBLE PROGRESS; UNDERSTAND EVERY PENNY MATTERS TO THEM; KNOW THAT THEY CAN'T PASS A GOOD DEAL.

DON'T: SUGGEST HIGH-RISK OPTIONS; IGNORE PRODUCTS WITH LOW RETURNS (IF THEY'RE RELIABLE, THEY COULD BE INTERESTED).

## **SPENDER** : GIFTS, BENEFITS, RIDERS, MORE, BONUS

DO: TALK ABOUT CURRENT POSSIBILITIES FOR CHILDREN/FAMILY IN THE FUTURE (MENTION HOW IT COULD HELP RELATIONALLY), PITCH QUICK START-UPS.

DON'T: TALK ABOUT RESTRICTIONS, ELONGATE/DIVE DEEP INTO YOUR EXPLANATIONS OR DETAILS.

## **RISK TAKER** : POTENTIAL, UPSIDE, EXCITING, NEW, DIFFERENT

DO: TALK ABOUT POSSIBILITIES AND POTENTIAL; SHARE NEW AND EXCITING PRODUCTS; TALK BIG PICTURE; BE READY FOR ACTION.

DON'T: BORE THEM WITH DETAILS, TIE UP ALL THEIR MONEY (THEY WANT TO BE READY FOR THE NEXT BIG THING).

## **SECURITY SEEKER** : PROTECTION, INSURANCE, RETIREMENT

DO: TALK ABOUT FUTURE EARNINGS; SHARE LOW-RISK PRODUCTS; LOOK FOR LONG-TERM INVESTMENTS; SHARE ALL OF THE DETAILS; BE READY FOR QUESTIONS FROM THEM.

DON'T: SHARE HIGH-RISK PRODUCTS; COME UNPREPARED/UNDERINFORMED; CAUSE THEM TO OVER ANALYZE AND BECOME FEARFUL.

## **FLYER** : ROUTINE, TAKEN CARE OF, AUTOPILOT, PLANNED OUT

DO: FIND LOW-MAINTENANCE, AUTOMATIC WAYS TO GROW THEIR PORTFOLIO; REASSURE THEM THAT YOU'RE HANDLING EVERYTHING FOR THEM; OFFER AN EASY SYSTEM OF ORGANIZING THEIR MONEY MATTERS.

DON'T: INTERPRET THEIR LACK OF CONCERN ABOUT MONEY TO MEAN LACK OF INTELLIGENCE; BORE THEM WITH DETAILS AND SPECIFICS.