

# PREFERENCE PROFILE

## SAVER

"A PENNY SAVED IS A PENNY EARNED"



### PERSONALITY SUMMARY

SAVERS ARE VERY CAREFUL WITH THEIR MONEY. THEY DON'T LIKE TO PART WITH IT UNLESS ABSOLUTELY NECESSARY AND THERE'S A DEAL INVOLVED.

**POWER WORDS:** SAVE, SAVING, SAVINGS PLAN/PROGRAM

**OPPOSITE DYNAMIC:** SPENDER, RISK TAKER, FLYER

### PRODUCT FEATURE PREFERENCES

WHEN SPEAKING TO A SAVER, YOU WANT TO HIGHLIGHT SAVING OPPORTUNITIES FOR THEM.

**EXAMPLE:** MONTHLY SAVINGS PROGRAMS

### MONEY STRENGTHS

- TRUSTWORTHY AND ORGANIZED WITH THEIR MONEY
- METHODICAL ABOUT SPENDING MONEY
- AVOIDING CREDIT CARD DEBT
- SHOPPING PRIMARILY THROUGH DEALS

### MONEY WEAKNESSES

- OBSESSING OVER MONEY
- HOARDING MONEY
- RUINING "FRIVOLOUS" FUN FOR OTHERS

### DO'S/DON'TS

**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).

# PREFERENCE PROFILE

## SECURITY SEEKER

"BETTER SAFE THAN SORRY"



### PERSONALITY SUMMARY

SECURITY SEEKERS PLAN FOR THE FUTURE AND WANT TO KNOW IT WILL BE SET-TLED AND SAFE THEY ENJOY A PREDICTABLE PLAN.

**POWER WORDS:** PROTECTION, INSURANCE, RETIREMENT, LOW-RISK, LONG TERM

**OPPOSITE DYNAMIC:** SPENDER, RISK TAKER, FLYER

### PRODUCT FEATURE PREFERENCES

WHEN SPEAKING TO A SECURITY SEEKER, ADDRESS THE FUTURE AND HOW THE PRODUCT WILL HELP REACH THEIR GOALS.

**EXAMPLE:** SAFE INVESTMENTS WITH A PLAN FOR SECURITY IN THE FUTURE

### MONEY STRENGTHS

- INVESTIGATES OPTIONS THOROUGHLY, A GOOD PLANNER
- TRUSTWORTHY WITH THEIR MONEY
- WILLING TO SACRIFICE TO SAVE FOR THE FUTURE
- KNOWING WHEN TO SPEND WISELY

### MONEY WEAKNESSES

- CONTROLLING/NEGATIVE ABOUT MONEY FROM TIME TO TIME
- FEAR CAN CAUSE THEM TO BE BLIND TO POTENTIAL
- PARALYZATION FROM TOO MUCH DATA AND RESEARCH

### DO'S/DON'TS

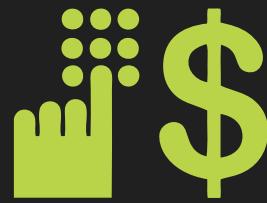
**DO:** TALK ABOUT FUTURE EARNINGS; SHARE LOW-RISK PRODUCTS; LOOK FOR LONG-TERM INVESTMENTS; SHARE ALL OF THE DETAILS; BE READY FOR QUESTIONS FROM THEM.

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

# PREFERENCE PROFILE

## SPENDER

"USE IT OR LOSE IT"



### PERSONALITY SUMMARY

SPENDERS GET A THRILL FROM THE PURCHASE WHETHER IT IS FOR THEMSELVES OR OTHERS.

**POWER WORDS:** GIFTS, BENEFITS, RIDERS, MORE, BONUS

**OPPOSITE DYNAMIC:** SAVER, SECURITY SEEKER

### PRODUCT FEATURE PREFERENCES

WHEN SPEAKING TO A SPENDER, HIGHLIGHT THAT TAKING ACTION TODAY WILL ALLOW THEIR SPENDING FLEXIBILITY IN THE FUTURE.

**EXAMPLE:** 10% BACK

### MONEY STRENGTHS

- GENEROUS WITH THEIR MONEY
- ENJOY BUYING THINGS FOR OTHERS AND THEMSELVES
- READY TO ACT ON A PURCHASE

### MONEY WEAKNESSES

- QUICK TO SPEND, EVEN IF IT'S UNREASONABLE
- BUYING WITHOUT HESITATION
- POOR COMMUNICATION ABOUT PURCHASING DECISIONS

### DO'S/DON'TS

**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.

# PREFERENCE PROFILE

## RISK TAKER

"NOTHING VENTURED, NOTHING GAINED"



### PERSONALITY SUMMARY

RISK TAKERS LOVE THE NEXT BIG THING. IT MAY NOT TURN OUT TO BE THAT BIG, BUT THEY ENJOY THE RUSH OF TRYING SOMETHING NEW.

**POWER WORDS:** POTENTIAL, UPSIDE, EXCITING, NEW, DIFFERENT, BONUS

**OPPOSITE DYNAMIC:** SAVER, SECURITY SEEKER

### PRODUCT FEATURE PREFERENCES

WHEN SPEAKING TO A RISK TAKER FOCUS ON THE UPSIDE POTENTIAL AND FLEXIBILITY OF A PRODUCT.

**EXAMPLE:** NEW START-UPS

### MONEY STRENGTHS

- EXCITED BY POSSIBILITY
- CONCEPTUAL THINKERS
- NOT BOGGED DOWN BY DETAILS; DECISIVE
- CAN SEE POTENTIAL

### MONEY WEAKNESSES

- BLINDED BY POSSIBILITY
- IMPATIENT AND IMPULSIVE
- LEAVING PARTNER OUT OF DECISIONS

### DO'S/DON'TS

**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).

# PREFERENCE PROFILE

## FLYER

"KEEP IT SIMPLE"



### PERSONALITY SUMMARY

FLYERS RARELY THINK ABOUT MONEY. THEY MAKE IT. THEY USE IT. RELATIONSHIPS MATTER MORE TO THEM THAN HAVING/MAKING/SAVING MONEY.

**POWER WORDS:** ROUTINE, TAKEN CARE OF, AUTOPILOT, PLANNED OUT

**OPPOSITE DYNAMIC:** SAVER, SECURITY SEEKER

### PRODUCT FEATURE PREFERENCES

WHEN SPEAKING TO A FLYER, DISCUSS THE CONSISTENCY THAT THE PRODUCT CREATES. IF FLYER IS THEIR PRIMARY, THEN APPEAL TO THEIR SECONDARY.

**EXAMPLE:** PUT TOGETHER A CONSISTENT, THOROUGH PLAN

### MONEY STRENGTHS

- HAPPY TO LET SOMEONE ELSE MANAGE MONEY MATTERS
- NOT MOTIVATED BY MONEY
- CONTENT WITH WHAT THEY HAVE

### MONEY WEAKNESSES

- POOR PLANNERS; REACTIONARY
- DISORGANIZED
- UNRESPONSIBLE – NOT IRRESPONSIBLE. THEY JUST DON'T SPEND TIME WORRYING ABOUT MONEY MATTERS

### DO'S/DON'TS

**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.