



“Know, Like, Trust, and...”

**CARE (and prove it with
the details!)**



How do I show that I care?

By making prospects and clients feel that they are THE most important people on the planet, and that their money and its growth is of utmost importance to me.

This, in turn, leads to referrals and keeps the caring going and coming around.



First, Some Assumptions

- 1) I am specifically addressing ARFs or Referrals who at least appear interested in Bank on Yourself.
- 2) There is still some “chasing” that may occur.
- 3) I may already be preaching to the choir...
- 4) Some credits go to Trevor Lastoka and Aural Christall



Pamela & Tim's System

According to their system, there are 3 types of appointments leading to “the close” and an application:

#1, #2, #3

For those of us who follow this particular system, there are many opportunities for communication, again, assuming continued interest in the method.



Pamela & Tim's System

However, for some of us it, it looks more like:

#1, #1 Again, #1 Again, #2, #3, #3 Again, #3 Again



Pamela & Tim's System

In addition, after the close, you are servicing for potentially a very long time. Making your initial impressions is very important, but the long-term servicing is just as important, if not more.

Working with people's money is extremely personal, so you want to be sure that they know that you are on top of it, every bit of the way.



So, Who Cares?

OK, Let's make this very clear...you specifically don't have to do all the caring! If you have an assistant you rely heavily on, he or she must show caring or at least feed you the information you need when speaking to or emailing a client or prospect.



Who Cares That You Care?

The client and/or prospect does! If you talk about their kids James and Andrew, but their names are Adam and Joseph, that shows you didn't take the time to care to look them up! If you don't take the time to care about these details, why would they trust you to care about their money?



So, Where Does This Lead?

In my opinion, *every single* conversation, email, pre-close activity, post-close activity, and servicing should be acknowledged appropriately and in a way to show that you are on top of their situation and indeed are highly caring.



So, Where Does This Lead?

Since everyone has their own ways to doing things, my goal is simply to show you my method, and let you decide what would work best for you.



THE BOTTOM LINE:

CARING = COMMUNICATING WITH DETAILS!



**SO,
HOW DO I COMMUNICATE WITH
THEE?**

LET ME COUNT THE WAYS!



1) Introductory Email



2) 1st Appointment Reminder



3) Follow-Up to 1st Appointment



4) Book Received?



5) 2nd Appointment Reminder



6) Follow-up to 2nd Appointment



7) Appointment Reminder for Financial Data Collection



8) Follow-Up to Financial Data Collection



9) Homework Response



10) Appointment Reminder for Personal Solution / Tabular Values



11) Follow-Up to Personal Solution / Tabular Values



12) Appointment Reminder for Application



13) Follow-Up to Application



14) Follow-Up to Electronic Signing of the Application



15) Ready, Set Go Bank on Yourself! What to expect now for...



17) Underwriting Letters



18) Approval Letters



19) First Withdrawal Email



20) Insurance Company Applied your Check



21) 21-Day Loan Availability



22) Policy Received!



22) SML Letter for Policy Delivery



23) LLIC Letter for Policy Delivery



23) Did You Receive the Policy?



24) Policy Delivery Documents Received



25) Hand-Written Congratulations / Thank You & Gift Card



26) 6-Month / Annual Review Requests



27) 6-Month / Annual Review Appointment Reminder



28) Follow-Up to 6-Month / Annual Review



29) Past Due Premium Notice



30) Loan Letters



31) Loan Request Follow-Up with Client



32) Loan Payback Notification by LLIC



33) Loan Repayment Draft “Heads Up”



34) LOAN REPAYMENT DRAFT CONFIRMATION



35) Waiting on LLIC for Loan or LPUA Information