

A light blue world map is centered in the background of the slide, showing the continents of North America, South America, Europe, Africa, Asia, and Australia. The map is rendered in a simple, flat style.

Recognizing Life Events Workshop

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Recognizing Life Events

Life Events differ from Life Cycles in that Life Cycles speak to _____
_____ events, whereas Life Events are specific to a _____
_____ of the client/member or prospect.

Normally, Life Events are _____. Most bankers will only make
_____ comments regarding the Life Events that are uncovered.

There are nine steps that you will want to follow when consulting someone with a Life Event change:

1. Discovery
2. Gracious Comments
3. Financial Dialogue _____ Statements or Questions
4. Creating an Interest
5. Specific _____ and Non-Financial Statements/Questions
6. Specific Financial and Non-Financial _____
7. Objection Answering
8. _____ Closing
9. Follow-Up and Follow-Through



1. Birth
2. Marriage
3. Death
4. Divorce
5. Education
6. New Employment
7. Loss of Employment
8. Retirement

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Clues Workshop

Life Event	Listen For	Look For	Technology or Data
Birth			
Marriage			
Death			
Divorce			
Education			
New Employment			
Loss of Employment			
Retirement			

You may need to _____ by asking a couple of questions to be sure of the Life Event.

_____ comments such as, *“I am sorry to hear about your loss. Is there any way we can help?”* or *“Congratulations! How exciting. What are your plans?”*

You want to transition with a statement or _____ that relates back to the Life Event. For example, you could say, *“This would be a good time for a financial check-up to discuss and ensure you are in the accounts that best suit your needs,”* or *“I see you came in with an unemployment check today. Is there any way we can help? I would like to sit down with you and review your accounts to make sure your financial needs are being met.”*

Big Five Financial Benefits

Borrow (Lend) Money

Make _____

_____ Money

Protect _____

Save _____ and Offer _____



Create an interest by including a _____ statement/question or a
_____ – _____ question.

_____ specific statements/questions which would be financial and non-
financial (we are talking about the related probing questions).

The same would apply for _____. What would be some of your financial and non-financial recommendations using the same scenario of someone who is getting (or just got) married?

Scenario: Marriage	
Financial Recommendations	Non-Financial Recommendations
<i>Example: Open a safe deposit box</i>	<i>Example: Change address at post office</i>

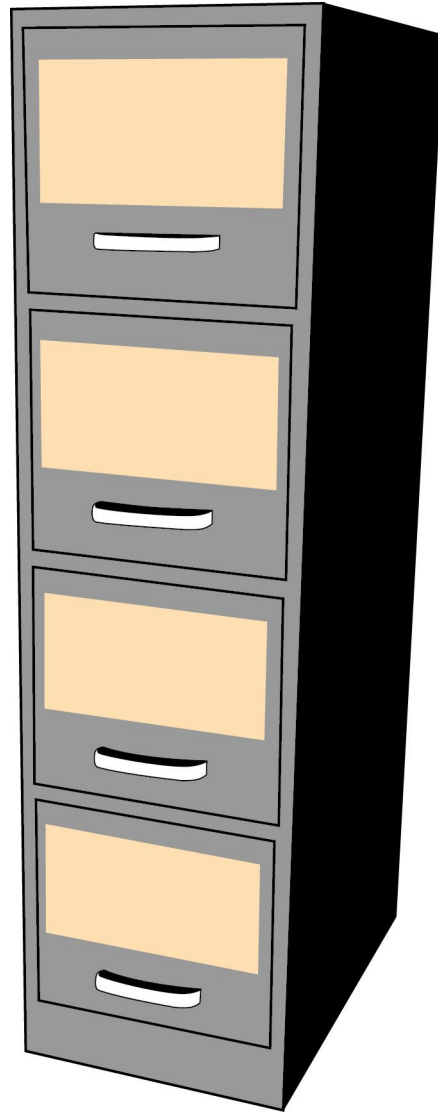
We have to overcome the _____.

Objections:

Objection Debrief with Other Participants

	Objection List	My Vote (✓)	Top 5	Category
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				

Objection Categorizer



Response:

The next step will be to _____.

Follow up and follow through to make sure everything is _____
correctly.

Three ways – _____, _____, and

