



BASIC Training Program

Module 1



Taking yours to the
next level

GV Basic Training Program

Module 1 Fundamental of Financial Planning

Why this industry? Why GV? Market Potential, FLC, Basic Sales Cycle, Business Planning

Module 2 Product Training

AIA / SLM, summary features & applications

Module 3 Concept Selling

Healthcare, Family Income Protection, Savings

Module 4 Online Submission

AIA / SLM

Module 5 ACT System

Planning, P100, activities recording, sales kits

Module 6 Handling Objection

No Trust, No Money, No Hurry, No Need

Module 7 NB underwriting, Claim & Servicing

basic knowledge & handling



GV BASIC Module 1

2022



Ice breaking.....



Risks

- *Healthcare planning*
- *Family Income*
- *Debt cancellation*



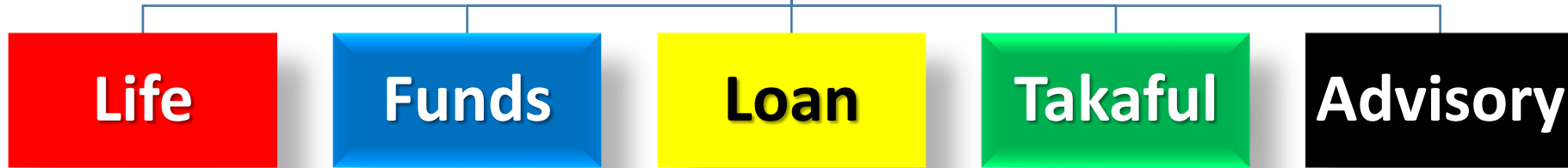
*Estate Planning –
Will & Trust*

Loans

- *Loan application*
- *Asset Protection Account*
- *Actual Scenario Analysis*

Funds

- *Savings - Lifestyle*
- *Retirement Needs*
- *Education Needs*



Our Unique Platform – ONE Stop Financial Services



Personal and Family Financial Planning



Life

Funds

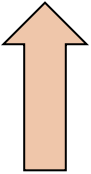
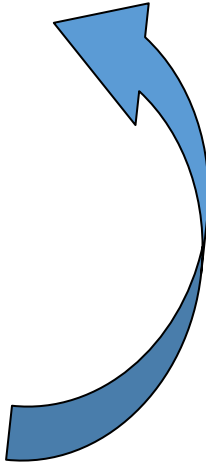
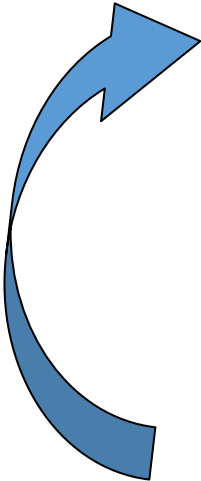
Loan

Takaful

Advisory

Financial Service Platform

GV – Financial Associates



Mortgage Loan

Clients

Healthcare Planning

Retirement Planning

Financial Needs

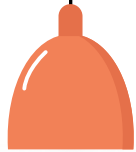
Education Planning

Family Income Protection

Debt Cancellation

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Great Vision – Competitive Edge (USPR)



Flexible Entry Approach

You may start with Life or Loan or Funds approach

20

Superior Offer
与众不同的服务



LIFE
Need based approach



FUNDS
Wealth accumulation



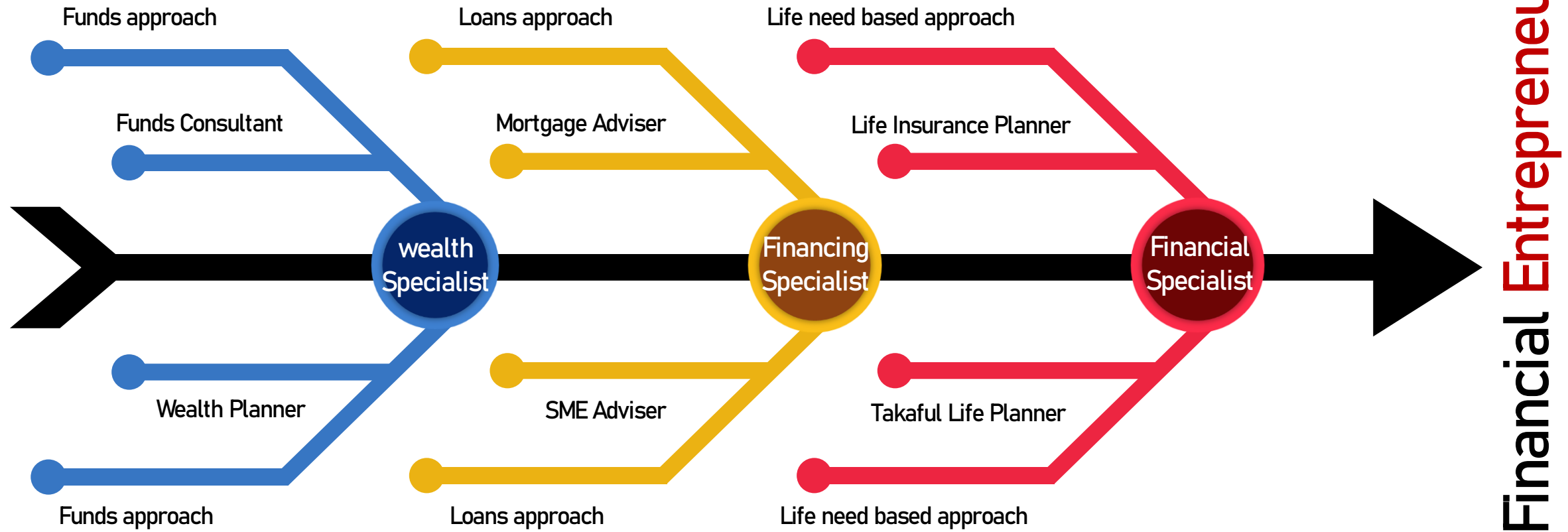
LOANS
Mortgage & SME Financing



TAKAFUL
Need based approach

From Specialist to Financial Entrepreneur

Who do you want to be?



Financial Entrepreneur

What's in it for me?

- Multiple source of income
- Active income
- Recurring income
- Passive income creation
- Foreign trip incentive
- Speedy promotion
- ONE stop financial services
- Long term career opportunity
- Personal growth
- Quality time management
- Cross selling opportunity
- Client stickiness
- Nationwide expansion
- Team building opportunity
- Asset creation opportunity
- Sunrise & All weather industry

Our model :

Great Vision Business Model



UNIQUE PROMOTION STRUCTURE & COMPENSATION SCHEME





Great Vision Business Model

Promotion Structure & Requirement

Promotion	FYP	Manpower	Duration
Business Associate (BA) to Asst. Sales Manager (ASM)	50,000 Personal Sales		No Time Limit





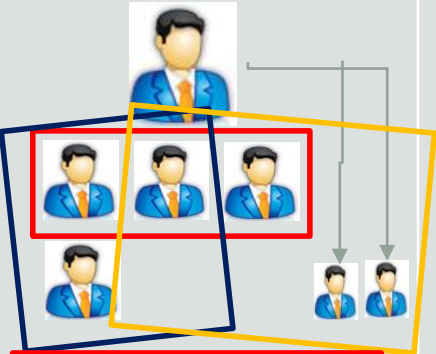
Note: Personal Sales PR1 with 85%

Promotion Structure & Requirement

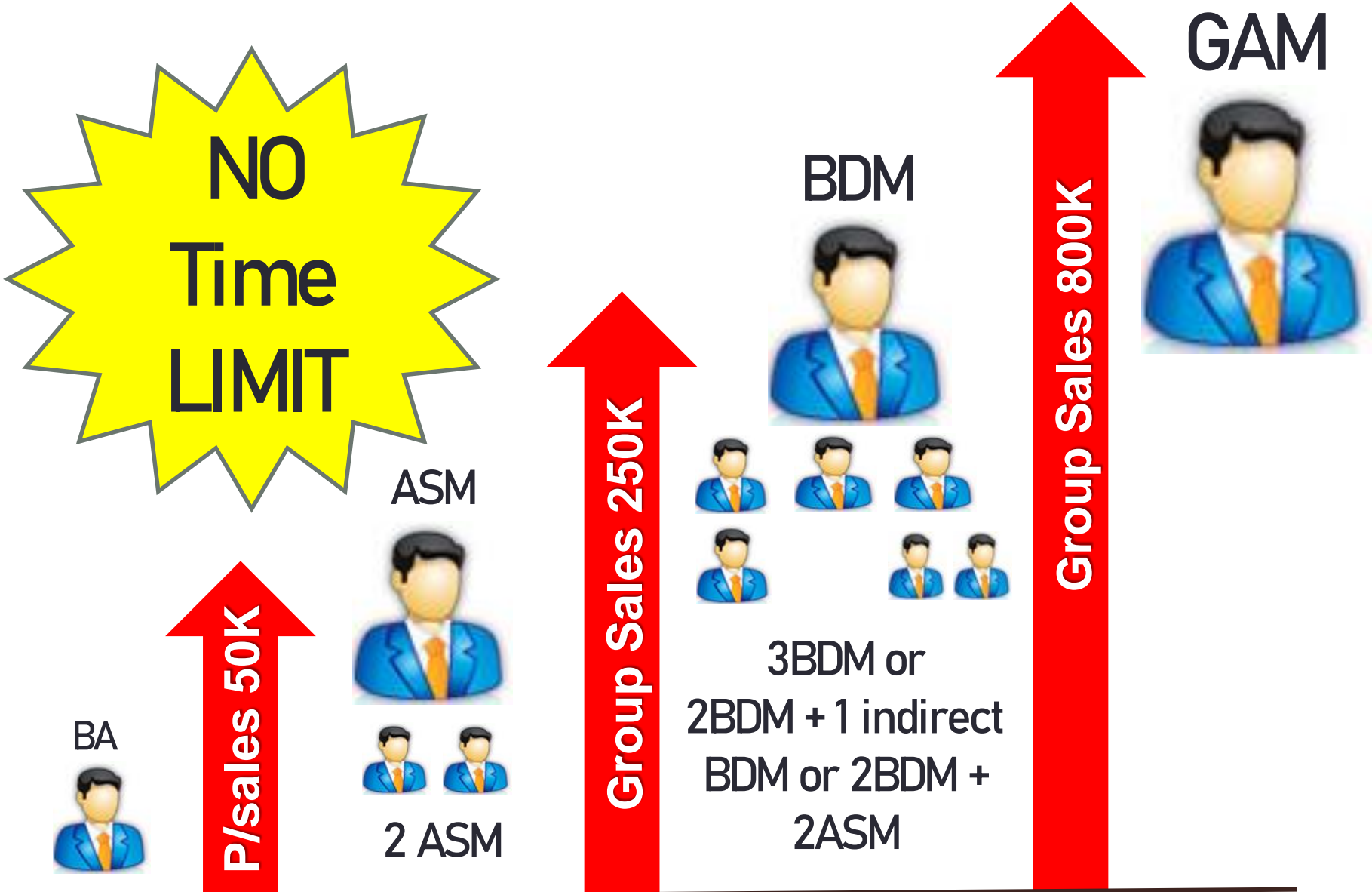
Promotion	FYP	Manpower	Duration
Business Associate (BA) to Asst. Sales Manager (ASM)	50,000 Personal Sales		No Time Limit
Asst. Sales Manager (ASM) to Business Development Manager (BDM)	50,000 Personal Sales & 250,000 Group Sales	   2 Direct ASM	No Time Limit

Note: Personal Sales PR1 with 85%

Promotion Structure & Requirement

Promotion	FYP	Manpower	Duration
Business Associate (BA) to Asst. Sales Manager (ASM)	50,000 Personal Sales		No Time Limit
Asst. Sales Manager (ASM) to Business Development Manager (BDM)	50,000 Personal Sales & 250,000 Group Sales	   2 Direct ASM	No Time Limit (every end of June or end of Dec)
Business Development Manager (BDM) to Group Agency Manager (GAM)	800,000 Group Sales <i>Note: Group PR1 with 85%</i>	 3 Direct BDM or 2 Direct BDM & 1 Indirect BDM or 2 Direct BDM & 2 Direct ASM	No Time Limit (every end of Dec)

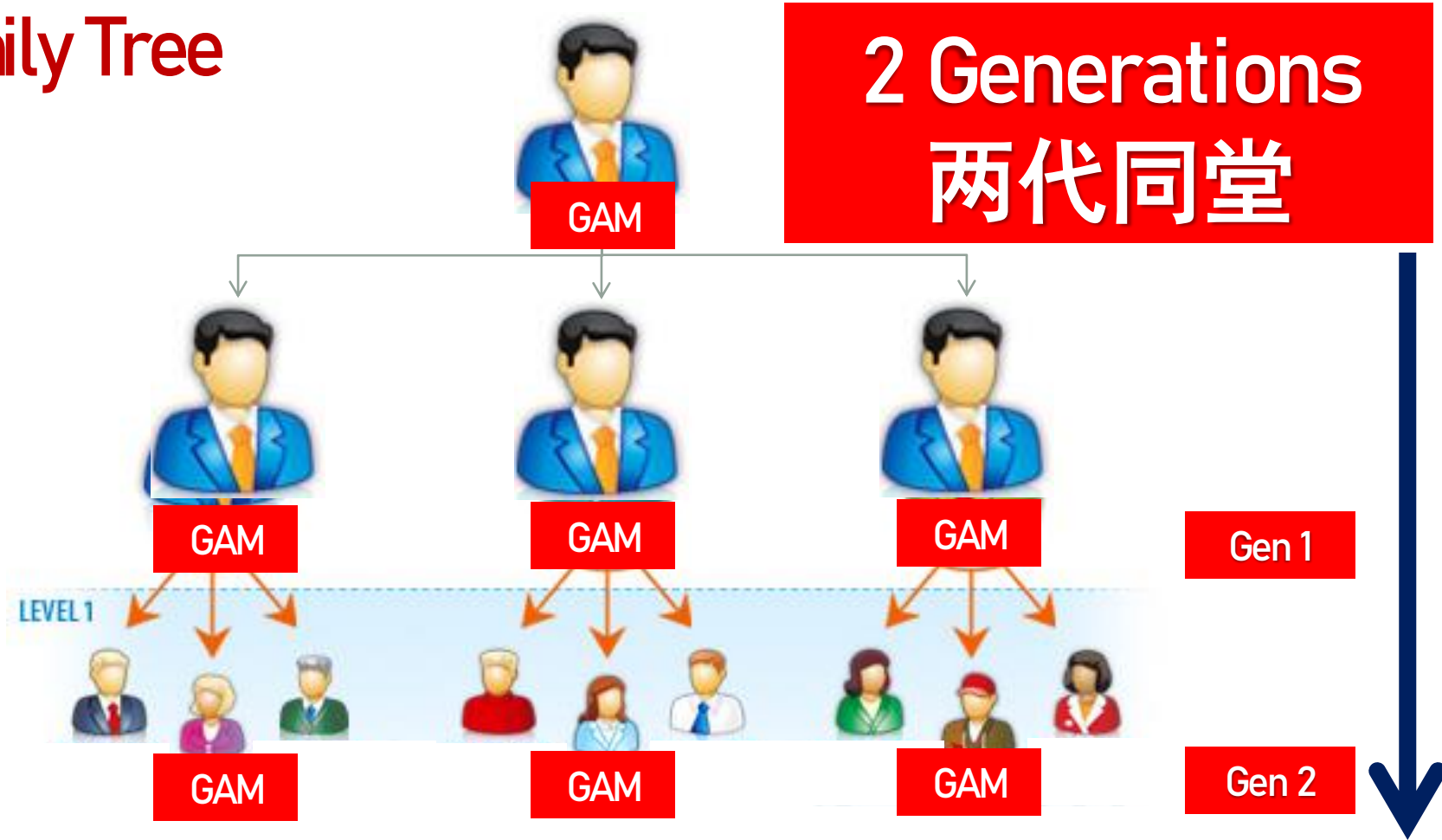
Promotion Structure & Requirement



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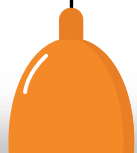
Note: PR1 with 85%

Family Tree

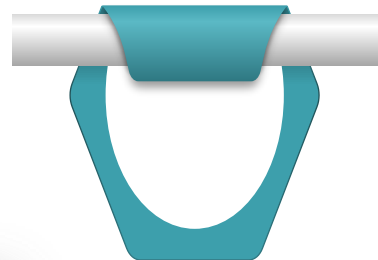


Enjoy 2 Generations
Spin-Off Benefits

Great Vision – Competitive Edge (USPR)



Powerful Promise
坚定不移的承诺



**Passive
Income Model**

*Create
passive
income via
recurring &
perpetual
stream of
commission*

Financial Solution	Active Income	Recurring Income	Passive Income
Life Insurance	<ul style="list-style-type: none"> Standard Commission 	<ul style="list-style-type: none"> Renewal Standard Commission Overriding Commission on Group New Business Overriding Commission on Group Renewal Business 	<ul style="list-style-type: none"> Spin off benefit on new business Spin off benefit on renewal business
Funds Investment	<ul style="list-style-type: none"> Standard Commission on front end load 	<ul style="list-style-type: none"> Standard Commission on On-going investment Standard Commission on On-going EPF investment Overriding Commission on Group Sales 	<ul style="list-style-type: none"> Trailer Commission on personal sales Trailer Commission Group Sales
Loans – Mortgage or SME	<ul style="list-style-type: none"> Loan commission Legal Fee sharing Fee based commission sharing 	<ul style="list-style-type: none"> Overriding Commission on group loan business Overriding on group Legal Fee sharing Overriding on Fee based commission sharing 	



Types of Income – Multiple source of Income

Life Comm

Year	1 st	2 nd	3 rd	4 th	5 th	6 th
BA	16	12	13	14	13.5	13.5
Variance	7	8	1			
BDM	5	7	4	4		
Variance	2	2	0			
GAM	3	3	2	2		
Variance	2	2	0			
Gen-1	2	2	1	1		
Gen-2	1	1	1	1		
BDF	0	1	1	1	1	1
GV	2	2	2	2	0.5	0.5
Total	40	40	25	25	15	15

Loan Comm

PRODUCTS	SME	MORTGAGE	AIA MORTGAGE	LEGAL FEE	SME FEE	FSR/LISF FEE
PLANNER	0.10%	0.10%	0.15%	80%	50%	50%
MANAGER DIRECTOR	0.02%	0.02%	0.02%	BDM3% GAM 2%	BDM2% GAM1%	BDM2% GAM 1%
TOTAL	0.12%	0.12%	0.17%	85%	53%	53%

*LOAN COMMISSION IS PAYABLE BASED ON LOAN EXECUTION.

*FEE BASED IS PAYABLE BASED ON ACTUAL FEE COLLECTED.

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UPFRONT DIRECT COMMISSION

Funds Comm

Rank/ S.C	Factor	5.50%	3.00%	2.50%	2.00%	1.00%
WA	55%	2.87%	1.60%	1.34%	1.08%	0.54%
WM	10%	0.52%	0.29%	0.24%	0.20%	0.10%
GM	8%	0.42%	0.23%	0.20%	0.16%	0.08%
SGM	5%	0.26%	0.15%	0.12%	0.10%	0.05%

How much is my commission if client invested RM 100k?

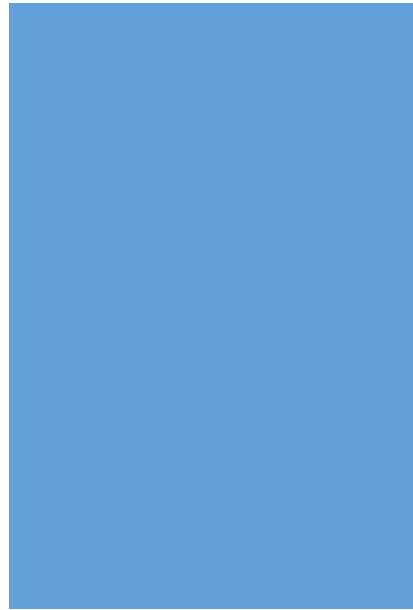
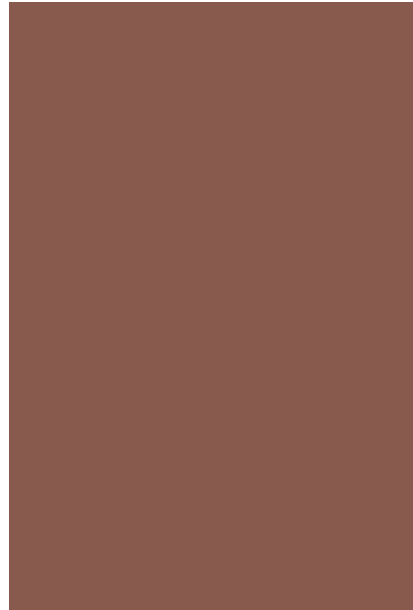
IF CLIENT INVEST RM :		100,000				
WA		2,867	1,602	1,341	1,078	545
WM		521	291	244	196	99
GM		417	233	195	157	79
SGM		261	146	122	98	50

ANNUAL TRAILER COMMISSION

Rank/ S.C	Factor	0.50%	1.00%	1.50%	1.80%
WA	18%	0.090%	0.180%	0.27%	0.32%
WM	3%	0.015%	0.030%	0.05%	0.05%
GM	5%	0.025%	0.050%	0.08%	0.09%
SGM	3%	0.015%	0.030%	0.05%	0.05%

How much is my trailer commission if my AUM is RM 10 mil?

IF AUM RM :		10,000,000			
WA		9,000	18,000	27,000	32,400
WM		1,500	3,000	4,500	5,400
GM		2,500	5,000	7,500	9,000
SGM		1,500	3,000	4,500	5,400



Business **Sales Planning**

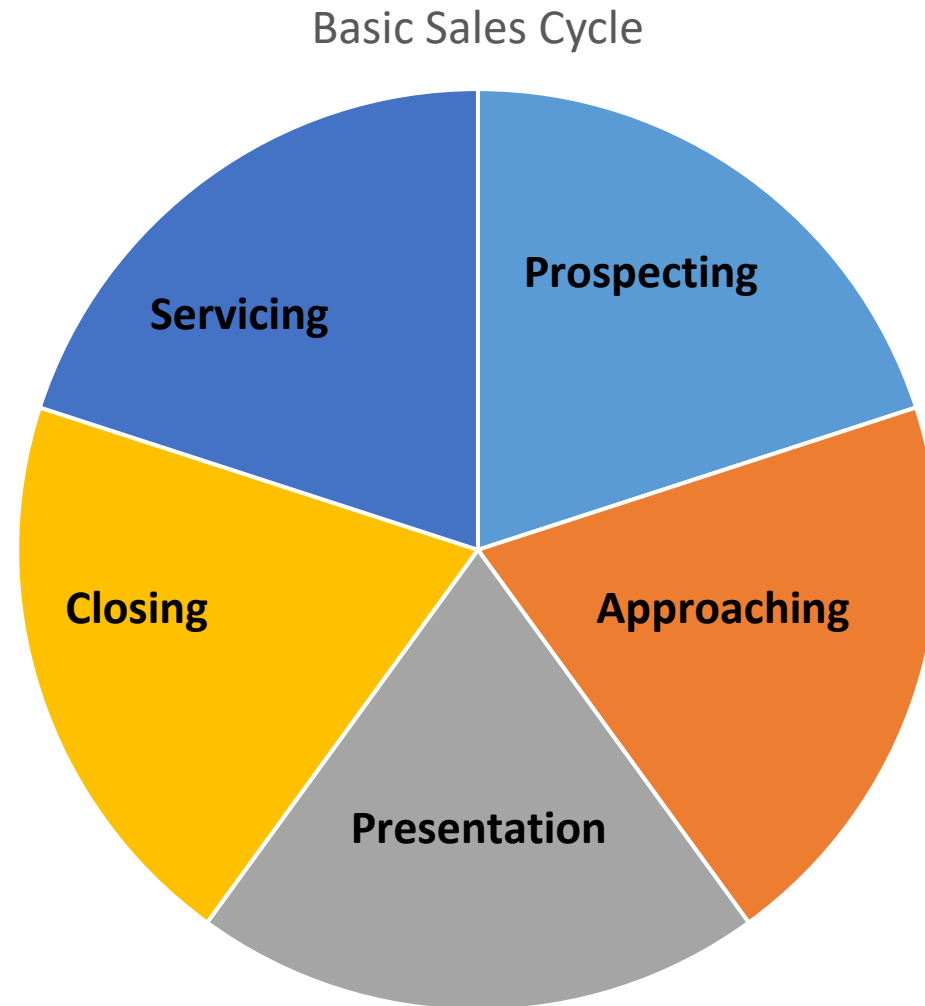
- What is your career mission?
- How much do you want to earn?
- How much sales do you want to achieve?
- Who are your potential clients? (prospect listing)
- Where to source these prospects?
- Weekly Shortlisting of prospects
- Daily approaching



Note: Kindly refer to ACT System for the Business Sales Planning

The Basic Sales Cycle

Prospecting
Approaching
Presentation
Closing
Servicing



Self Introduction & How to introduce your company?

- Sketch your own script
- Role play



Self Introduction & How to introduce your company?

To someone you know

Hi Samuel, how are you doing?

Well, I am now attached to a financial services firm particularly on (funds investment, mortgage loan, need based planning)

I will be serving some of my clients around your area these few days, let's meet up once I have finished my appointment....okay to meet on Friday night?

To someone you don't know (referred by someone)

Hi Mr. A Good Morning. I am XXX and I supposed we have a common friend called YYY. He insists me to make you a call & get to know you as he said you are someone in your industry.

I am calling from Great Vision, a wealth management services company, we mainly address on the needs of wealth protection, accumulation & distribution for both personal & corporate. Perhaps we shall meet up to have better knowledge & understanding on both sides?

I know you might be busy right now, that's why I choose to call you first for an appointment. Shall we meet up either Tuesday 10am or Thursday 2pm at your office?

To someone you don't know

Hi Mr. A Good Morning. I am XXX calling from Great Vision, a wealth management services company, we mainly address on the needs of wealth protection, accumulation & distribution for both personal & corporate.

We would like to extend our services to most of the people like you. Perhaps it may add value to you or your existing clients. On the other hand, we would like to know more about your services, maybe it could be a word of mouth for future. Hopefully we could have synergy to work together.

I know you might be busy right now, that's why I choose to call you first for an appointment. Shall we meet up either Tuesday 10am or Thursday 2pm at your office?

Basic Approaching Methods

- FHS – Financial Health Scan

Financial Health Scan - Objectives

- B** Building Trust
- P** Prioritize The Needs
- S** Sales Opportunities
- I** Identify Existing Resources
- R** Referrals Asking

Financial Health Scan

Name: _____ Age: _____
 Company: _____ Email: _____
 Status: Married Single

1) My 3 main areas of concern at this moment are:

- Funding education expenses for my children
- Accumulating for a comfortable retirement
- Invest & accumulating wealth through proper investment
- Taking care of myself & family, during any hospitalization
- Develop a plan to distribute my estate to intended beneficiaries
- Restructuring of mortgage loan/ debts cancellation
- Others: _____

2) My Current Investment Portfolio

Return

Cash Fixed Deposit Endowment Bond Fund Property

3) Wealth Maximization - Quick Check

- i) EPF Investment (from Account 1) RM _____
- ii) Tax Relief benefit's investment via PRS RM _____
- iii) Discipline Monthly Set Aside & Invest RM _____

4) Risk Management

Existing Coverage	Sum Assured	Company
Personal Life		
Critical Illness		
Hospital & Surgical		
Personal Accident		

Family Income Need (Monthly): RM _____

5) Pay-It-Forward

I would like to extend this financial planning review

No	Name
1	
2	
3	

Associate: _____

Next Appointment Date: _____

MORTGAGE & SME FINANCING HEALTH SCAN (FHS)

Name: _____ Age: _____ Date: _____
 Occupation: _____ Contact: _____
 Company: _____ Email: _____

Current Situation

1. How is your existing financing scheme or Would like to plan for new financing application?

	Personal (Mortgage):	Property 1	Property 2
Initial Loan Amount			
Loan Tenure			
Monthly Repayment			
Market Value			

	Business (SME Loan):	SME Loan 1	SME Loan 2
Initial Loan Amount			
Loan Tenure			
Monthly Repayment			

2. What is your concern?

- Existing mortgage interest rate is too high
- Need some cash flow for my personal use
- Need to settle my outstanding loan or debt
- Need to extend my loan tenure to reduce monthly commitment
- Need additional financing for my business
- Want to have additional working capital for my business

Action Plan

3. Would you like to do the following?

- Refinance my existing mortgage for loan consolidation
- Re-mortgage my existing property
- To cash out some money from my mortgage loan
- To apply another SME Loan if possible

4. To calculate the exact financing requirement, we need the following information...

How much is your monthly family commitment? RM _____

How much is your current income? RM _____

How much is your annual business revenue? RM _____ (if relevant)

How much is your annual business profit? RM _____ (if relevant)

5. Who do you care most and would like to extend these services & blessing to them?

No	Name	Contact	Occupation	Relationship



The **Objective** of using FHS – **B.P.S.I.R**

- **Building Trust** – Professional approach, a need based approach rather than product selling, thus make a difference in the market place.
- **Prioritize prospect's needs** – get to know the prospect's existing concern and able to ask “Why he concerns on it? What had he done so far? Why still concern since have done something?”
- **Sales opportunity** – from the entire FHS, it creates sales opportunity on the area of his concerns and also life coverage, financing opportunity, funds investment & even to get moving via referral from him.
- **Identify resources** – from the entire FHS, we able to know on his investment, asset possession, risk coverage, potential referrals
- **Referrals** – via FHS to extend further to his surrounding prospects, a method to explore for continuous prospecting & approaching to ensure long term refill of prospects



Financial Health Scan 理财分析表

Name 姓名 : _____ Age 年龄 : _____
 Company 公司 : _____ Designation 职位 : _____
 Email 电邮 : _____ Tel No 电话号码 : _____
 Marital Status 婚姻状况 : Single 未婚 / Married 已婚 / Divorce 离婚 Dependents 孩子人数 : _____

1. 请选择3个您最关注的主要项目 Please Highlight 3 Most Concern Matters:-

- 透过适当的情蓄 / 投资工具来累积财富 Wealth Accumulation via Savings / Investment
- 在我住院、动手术或残疾期间, 能照顾我本身以及家人 Medical Coverage for me & my family
- 孩子们的离等教育费 Education Funds for my children
- 为舒适的退休生活累积充足的资金 Sufficient Funds for Comfortable Retirement
- 制定/运用一个计划以分配我的遗产予指定受益人 Estate Planning Solution for Wealth Distribution
- 在我逝世、终生残疾或病重时为家人提供财务保障 Financial Protection upon Death & Disability
- 房屋贷款重组/债务抵销 Debt Cancellation & Loan Restructuring

2. Risk Management: 风险管理

Existing Coverage 目前保障	Sum Insured 保额	Companies 公司	Remark 备注
Critical Illness 严重疾病			
Hospital & Surgical 住院与手术			
Personal Life 人寿保险			
Personal Accident 个人意外险			

Monthly Family Income Needs 所需之家庭收入(每月): RM _____

3. My Concern on Housing Loan : 我对房屋贷款的关注 :

- a. 目前的房屋贷款利率 Fixed Rate 固定利率 BLR Basis 基本贷款利率
- b. 我的房屋有购买贷款抵押保险 Yes 是 No 否
- Have you arranged Asset protection Account for your property?
 If No, Why? _____

4. My current investment portfolio consists of:- 我目前的投资项目包括

- Fixed deposit 定期存款 Shares 股票 Properties 产业
 - Endowment 人寿保险 Unit Trust 信托单位 Others 其他 _____
- 您打算在未来的12个月内进行额外投资吗?
 Which portfolio 哪项投资配置? _____

5. Personal Risk Profiling 个人风险容忍度 (风险概况):

- Conservative 保守 Moderate 适度 Aggressive 积极 Not Sure 不肯定

6. Recommendation : 我希望将这理财分析表服务推荐给以下的朋友 :

No	Name 姓名	Contact 联络	Remark 备注
1			
2			
3			

Associate : _____ Next Appointment Date : _____



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- 孩子们的离等教育费 Education Funds for my children
- 为舒适的退休生活累积充足的资金 Sufficient Funds for Comfortable Retirement
- 制定/运用一个计划以分配我的遗产予指定受益人 Estate Planning Solution for Wealth Distributio
- 在我逝世、终生残疾或病重时为家人提供财务保障 Financial Protection upon Death & Disability
- 房屋贷款重组/债务抵消 Debt Cancellation & Loan Restructuring

2. Risk Management: 风险管理

Existing Coverage 目前保障	Sum Insured 保额	Companies 公司	Remark 备注
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6. Recommendation : 我希望将这项理财分析的表服务推荐给以下的朋友 :

No	Name 姓名	Contact 联络	Remark 备注
1			
2			
3			

Associate : _____ Next Appointment Date : _____

Sample opening script

- Hi Mr. A, since pandemic, most of the people realize of the importance of health check to avoid any disappointment.
- Thus, we have this caring & responsibility to have all our clients or new friends, to do a Financial Health Scan indeed to avoid any disappointment.
- With this in mind, shall we have a quick moment to run thru?
- Since I will be serving my clients some where you place for the next couple of weeks, shall I meet up with you once I have done on my appointment?
- Which slot you prefer, to meet in the morning or afternoon?
- Shall we tentatively fix on.....
- _____
- Hi Mr. A, we know most of our clients are mostly busy with their routine task or business, some may have overlooked on certain essential financial planning which they concerned about.
- With that, our company has this courtesy to revisit our clients and to address their concerns for better & effective services.
- Shall we meet up on next Wednesday afternoon?



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- ___ 在我住院、动手术或残疾期间, 能照顾我本身以及家人 **Medical Coverage** for me & my family
- ___ 孩子们的高等教育费 **Education Funds** for my children
- ___ 为舒适的退休生活累积充足的资金 Sufficient Funds for **Comfortable Retirement**
- ___ 制定/运用一个计划以分配我的遗产予指定受益人 **Estate Planning** Solution for Wealth Distribution
- ___ 在我逝世、终生残废或病重时为家人提供财务保障 **Financial Protection** upon Death & Disability
- ___ 房屋贷款重组/债务抵销 **Debt Cancellation & Loan Restructuring**

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Monthly Family Income Needs 所需之家庭收入(每月):

RM _____

Question 1



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孩子们的高等教育费 **Education Funds** for my children

为舒适的退休生活累积充足的资金 Sufficient Funds for **Comfortable Retirement**

制定/运用一个计划以分配我的遗产予指定受益人 **Estate Planning** Solution for Wealth Distribution

在我逝世、终生残废或病重时为家人提供财务保障 **Financial Protection** upon Death & Disability

房屋贷款重组/债务抵销 **Debt Cancellation & Loan Restructuring**

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Monthly Family Income Needs 所需之家庭收入(每月) : RM _____

- These are the common concerns for every individual pertaining to financial planning for the himself & family
- At this moment, which are the main 3 items of concerns you have in mind?
- Why it is your concern?
- So far, what had you done since it is a concern to you?
- If you have done something, why still a concern right now?
- If you didn't do anything, why don't you do something on it since it is your main concern?
- I noticed those unselected items, means not so concern, by the way, have you done it sufficiently? What kind of solution you planned?
- Let me show you how to have a proper planning on it.
- A lot of people may “over” planned or “under” planned, may I show you how to plan sufficiently?

Question 2

- In financial planning, risk management is one of the biggest portions to be highlighted, because once the bread winner kicks the basket, the entire family will collapse due to financial difficulties
- Thus, are you aware of your existing total life coverage?
- Are you protected on Critical illness, H&S, PA and do you have sufficient life coverage to protect your loved ones?
- Is very common if you have forgotten on what you have purchased.
- We can assist you to do a summary on what you have and it will be easily obtained by having the summary report.
- Btw, how much living expenses do you need every month?
- I see, do you know how much life insurance coverage you need based on the living expenses? (calculate based on 5, 10 or 20 years needs)
- This is yet to consider on your debts, loan, liability, future responsibility.



Financial Health Scan 理财分析表

Name 姓名 : _____ Age 年龄 : _____

Company 公司 : _____ Designation 职位 : _____

Email 电邮 : _____ Tel No 电话号码 : _____

Marital Status 婚姻状况 : Single 未婚 / Married 已婚 / Divorce 离婚 Dependents 孩子人数: _____

1. 请选择3个您最关注的主要项目 Please Highlight 3 Most Concern Matters:-

通过适当的储蓄 / 投资工具来累积财富 **Wealth Accumulation** via Savings / Investment

在我住院、动手术或残疾期间, 能照顾我本身以及家人 **Medical Coverage** for me & my family

孩子们的高等教育费 **Education Funds** for my children

为舒适的退休生活累积充足的资金 Sufficient Funds for **Comfortable Retirement**

制定/运用一个计划以分配我的遗产予指定受益人 **Estate Planning** Solution for Wealth Distribution

在我逝世、终生残废或病重时为家人提供财务保障 **Financial Protection** upon Death & Disability

房屋贷款重组/债务抵销 **Debt Cancellation & Loan Restructuring**

2. Risk Management: 风险管理

Existing Coverage 目前保障	Sum Insured 保额	Companies 公司	Remark 备注
Critical Illness 严重疾病			
Hospital & Surgical 住院与手术			
Personal Life 人寿保险			
Personal Accident 个人意外险			

Monthly Family Income Needs 所需之家庭收入(每月): RM _____

3. My Concern on Housing Loan : 我对房屋贷款的关注 :

- a. 目前的房屋贷款利率 Fixed Rate 固定利率 BLR Basis 基本贷款利率
- b. 我的房屋有购买贷款抵押保险 Yes 是 No 否

Have you arranged Asset protection Account for your property?

If No, Why? _____

4. My current investment portfolio consists of:- 我目前的投资项目包括

- Fixed deposit 定期存款 Shares 股票 Properties 产业
- Endowment 人寿保险 Unit Trust 信托单位 Others其他 _____

您打算在未来的12个月内进行额外投资吗？

Which portfolio 哪项投资配置？_____

5. Personal Risk Profiling 个人风险容忍度 (风险概况):

- Conservative 保守 Moderate 适度 Aggressive 积极 Not Sure 不肯定

6. Recommendation :

我希望将这理财分析的表服务推荐给以下的朋友：

No	Name 姓名	Contact 联络	Remark 备注
1			
2			
3			

Associate : _____

Next Appointment Date : _____

Question 3

3. My Concern on Housing Loan : 我对房屋贷款的关注 :

a. 目前的房屋贷款利率 Fixed Rate 固定利率 BLR Basis 基本贷款利率

b. 我的房屋有购买贷款抵押保险 Yes 是 No 否
 Have you arranged Asset protection Account for your property?
 If No, Why? _____

4. My current investment portfolio consists of:- 我目前的投资项目包括

Fixed deposit 定期存款 Shares 股票 Properties 产业
 Endowment 人寿保险 Unit Trust 信托单位 Others其他 _____

您打算在未来的12个月内进行额外投资吗?
 Which portfolio 哪项投资配置? _____

5. Personal Risk Profiling 个人风险容忍度 (风险概况):

Conservative 保守 Moderate 适度 Aggressive 积极 Not Sure 不肯定

6. Recommendation : 我希望将这理财分析的表服务推荐给以下的朋友 :

No	Name 姓名	Contact 联络	Remark 备注
1			
2			
3			

Associate : _____ Next Appointment Date : _____

- Normally housing is the biggest investment portion to every individual
- Do you have any housing loan so far? How many mortgage loan you have?
- How is the interest rate? (fixed or variable)
- Have you done any refinancing so far?
- Have you get yourself a risk protection plan to your asset to offset the outstanding loan in case we are not around? We call it APA (asset protection account)
- If Yes, how it looks and is it adequately covered? Because many in the market was sold with insufficient coverage or with irrelevant solution.
- If No, then why it was not covered?
- How are you going to settle the outstanding in the absence of you?
- Where does the money come from? (why use a dollar to a dollar to solve the debts? Why not to leverage with life insurance?)

Question 4 & 5

3. My Concern on Housing Loan : 我对房屋贷款的关注 :

a. 目前的房屋贷款利率 Fixed Rate 固定利率 BLR Basis 基本贷款利率

b. 我的房屋有购买贷款抵押保险 Yes 是 No 否
 Have you arranged Asset protection Account for your property?
 If No, Why? _____

4. My current investment portfolio consists of:- 我目前的投资项目包括

Fixed deposit 定期存款 Shares 股票 Properties 产业
 Endowment 人寿保险 Unit Trust 信托单位 Others其他 _____

您打算在未来的12个月内进行额外投资吗?
 Which portfolio 哪项投资配置? _____

5. Personal Risk Profiling 个人风险容忍度 (风险概况):

Conservative 保守 Moderate 适度 Aggressive 积极 Not Sure 不肯定

6. Recommendation : 我希望将这理财分析的表服务推荐给以下的朋友 :

No	Name 姓名	Contact 联络	Remark 备注
1			
2			
3			

Associate : _____ Next Appointment Date : _____

- In terms of investment, have you leverage the market investment tools to upkeep your financial goal?
- Out of these investment vehicles, which one you have right now? Kindly tick
- Why you invested into this?
- What is your main objective of investment?
- What do you want or what are your financial goal?
- Are you satisfied with your investment achievement so far?
- Able to manage your future goal?
- Are you still actively invest? Are you going to invest in the next 12 months?
- If you don't mind, may I know roughly how much you have invested? (only ask if trust was built)
- We may able to do a summary on overall “weighted return” for you, so that you have a clearer picture on your overall earning from these tools.
- Are you a conservative, moderate or aggressive guy?
- Have you tested on this? We have a questionnaire to justify on this, perhaps I could lead you
- We strongly emphasize on some basic principles in investment, let me share you this.....

Question 6

3. My Concern on Housing Loan : 我对房屋贷款的关注 :

a. 目前的房屋贷款利率 Fixed Rate 固定利率 BLR Basis 基本贷款利率

b. 我的房屋有购买贷款抵押保险 Yes 是 No 否
Have you arranged Asset protection Account for your property?
If No, Why? _____

4. My current investment portfolio consists of:- 我目前的投资项目包括

Fixed deposit 定期存款 Shares 股票 Properties 产业
 Endowment 人寿保险 Unit Trust 信托单位 Others其他 _____

您打算在未来的12个月内进行额外投资吗?
Which portfolio 哪项投资配置? _____

5. Personal Risk Profiling 个人风险容忍度 (风险概况):

Conservative 保守 Moderate 适度 Aggressive 积极 Not Sure 不肯定

6. Recommendation : 我希望将这理财分析的表服务推荐给以下的朋友 :

No	Name 姓名	Contact 联络	Remark 备注
1			
2			
3			

Associate : _____ Next Appointment Date : _____

- Well, this is all about the FHS
- Basically it touches on your
 - Concerns in priority
 - At least you will revisit to your existing life coverage
 - Get to know how much life insurance you need to cover
 - Understand on your existing mortgage loan & the risk cover needed to offset the outstanding loan in case loss of life
 - Understand your overall weighted return and revisit to your financial goal versus your selected investment vehicles for better goal management
- These are what we would like to highlight to you for better knowledge on existing financial status & we do hope to serve you better in future.
- With this, are you comfortable and would you like to extend this blessings to your friends or relatives so that they will also receive the same treatment I did for you in terms of Financial Health Scan. To let them aware on what they have planned & should have planned. A kind or love & care giving to your friends or relatives.
- Who are your best friends indeed?.....

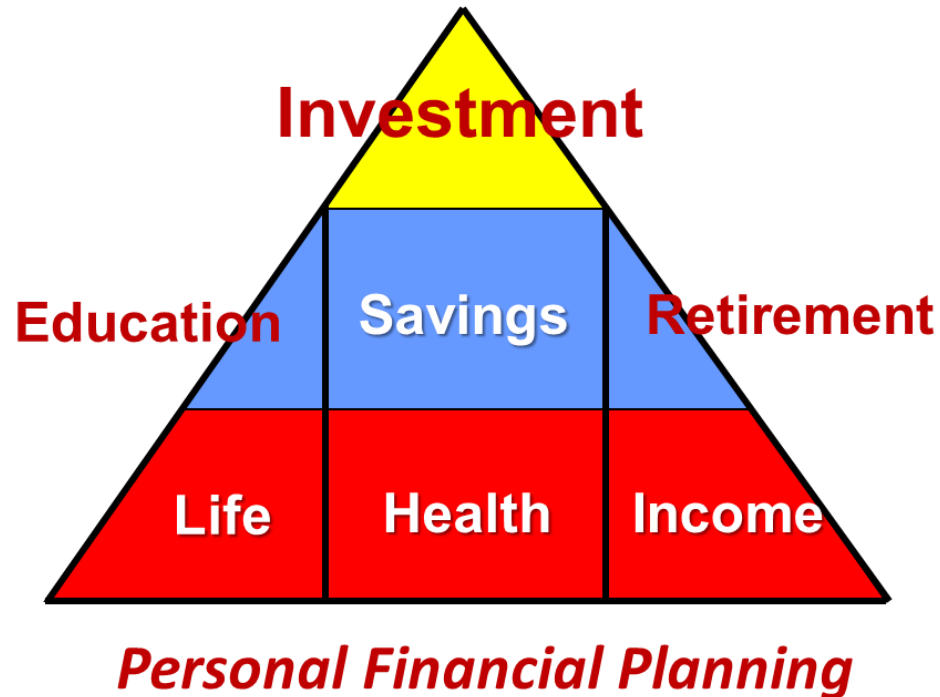
Script to approach for **FHS** (Financial Health Scan)

- Sketch your own script
- Role play



Basic Approaching Methods

- FHS – Financial Health Scan
- Financial Pyramid

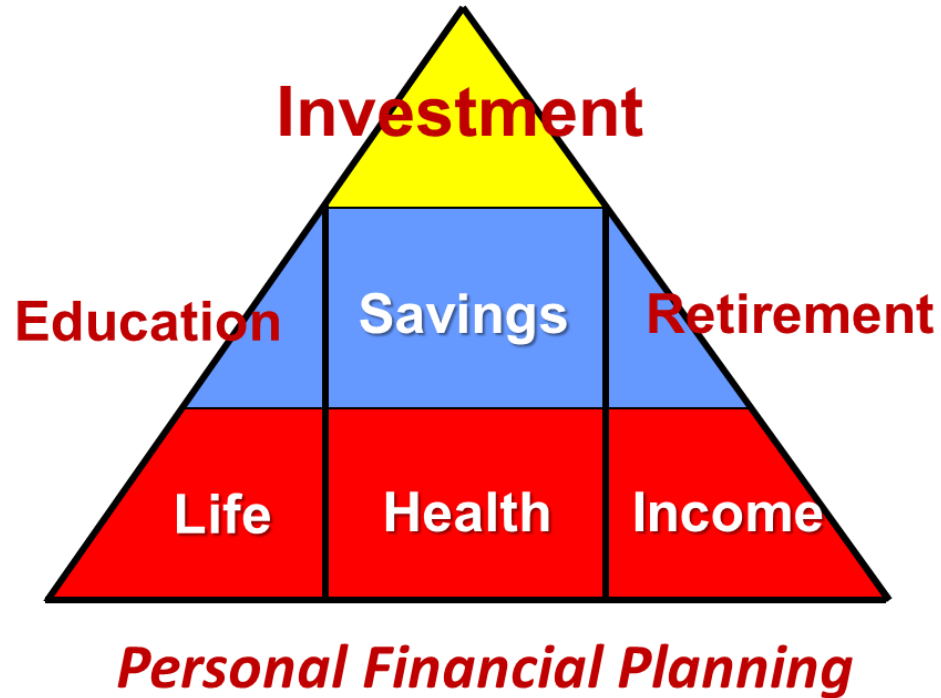


Financial Health Scan - Objectives

B Building Trust
P Prioritize The Needs
S Sales Opportunities
I Identify Existing Resources
R Referrals Asking

Something were to Happen	Nothing were to Happen
1. Hospital & Surgical	1. Retirement Planning
2. Critical Illness Coverage	2. Education Planning
3. Family Income Protection	3. Saving/Lifestyle Planning
4. Debt & Responsibility	4. Investment Planning
5. Will & Trust	5. Tax Planning

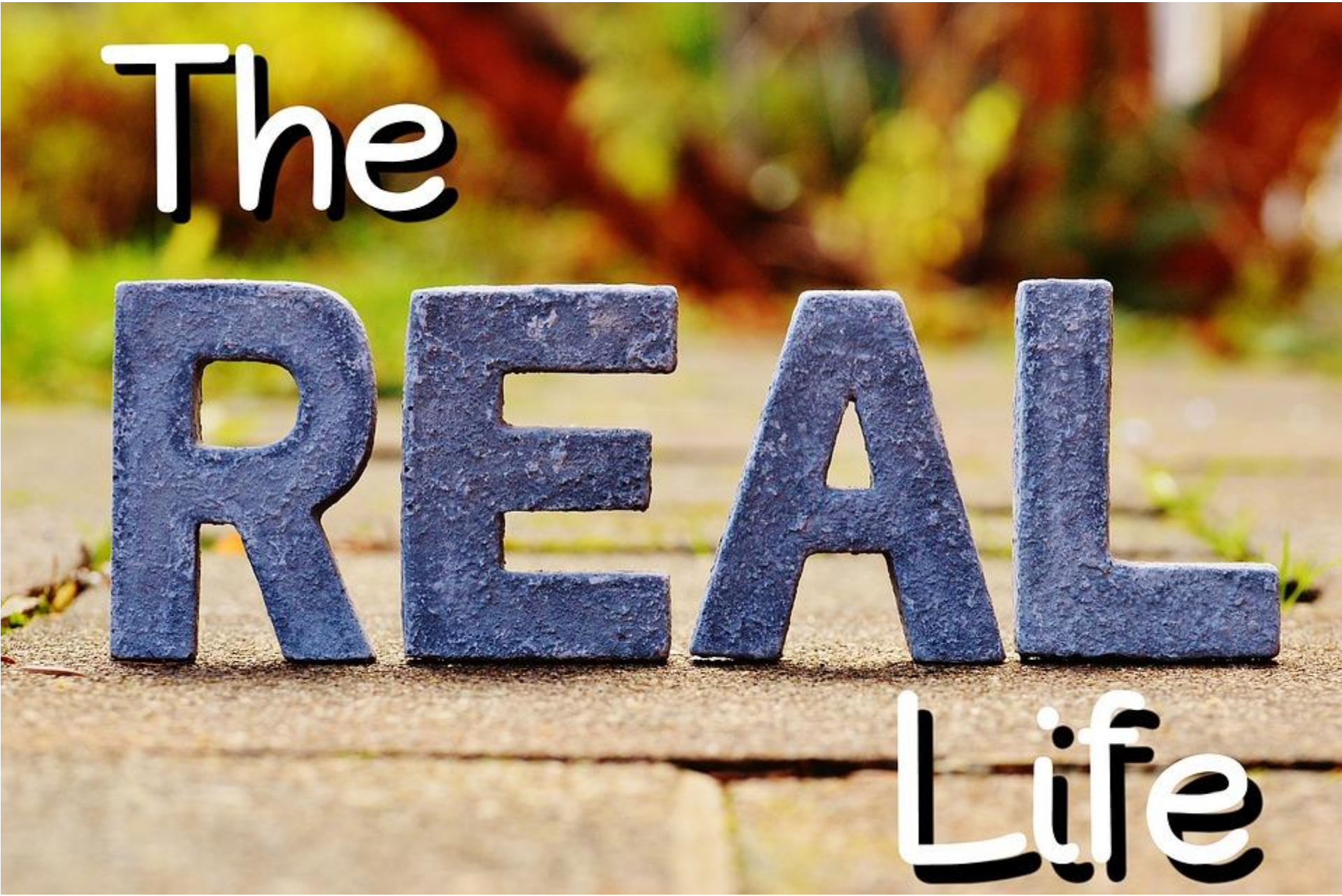
Script



Note: The reason to move into this pyramid after FHS, is to let the prospect know that there is a proper planning needed and shall review one by one in priority

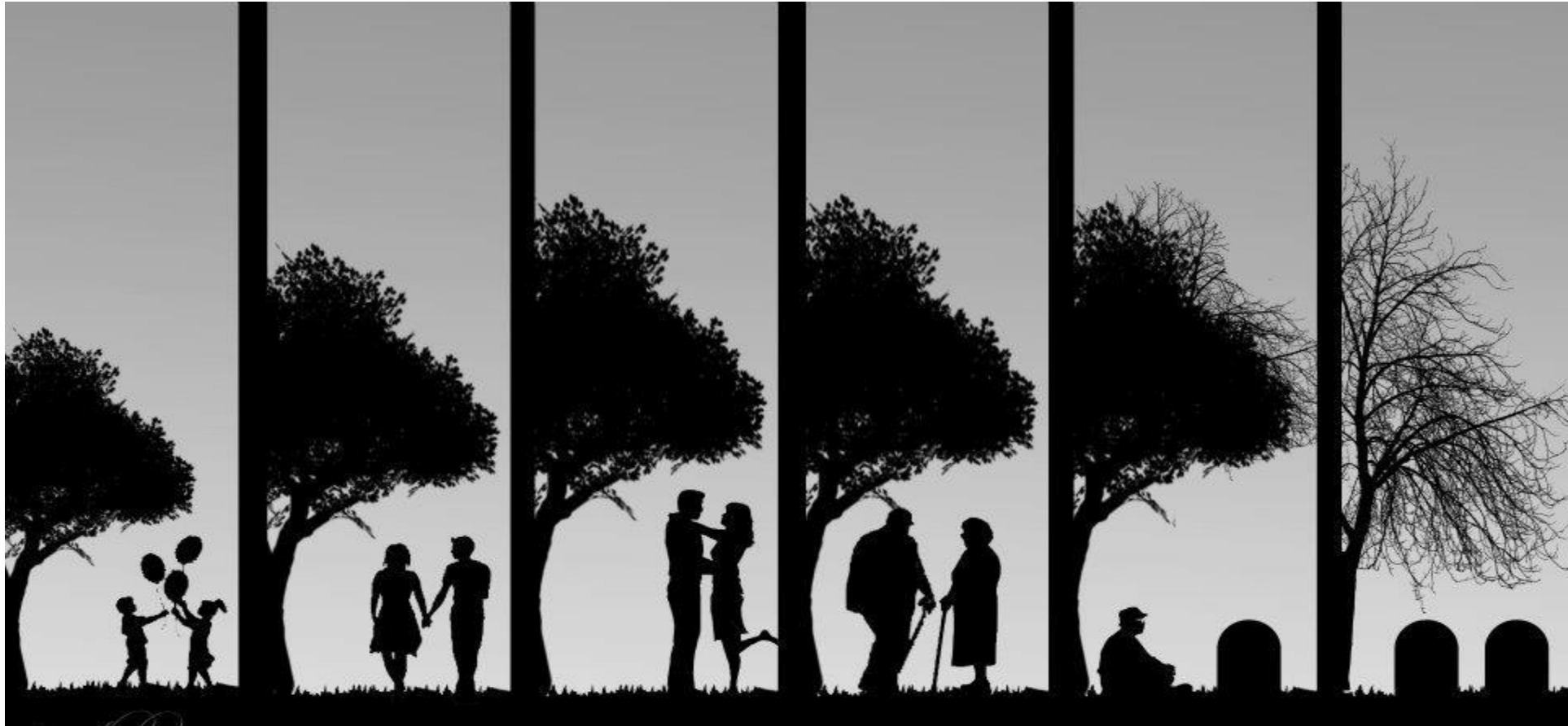
- Let's take a look on how to plan gradually & by stages
- Here you go, the financial pyramid, the proper guidance on step by step to plan for personal financial needs
- The foundation is Wealth Protection which consists of Life coverage, Healthcare planning and Family Income replacement
- This is the most essential part, because if the breadwinner loss of life, disable or diagnosed with critical illness, there will be no income to sustain the pyramid.
- The wealth accumulation is mainly for short & long term goal in life example for education needs, retirement needs and lifestyle needs.
- Those people that which to hedge for higher return, they move to investment category with more aggressive approach
- For proper planning for personal financial needs, we shall review it one by one.
- Based on your FHS analysis, you are more concern on (bla bla bla.....) which is "this" on the pyramid
- Let me walk you thru on how to plan it properly & sufficiently
- Let's get it started.....

A **quick glance** on what we will do for our clients.....

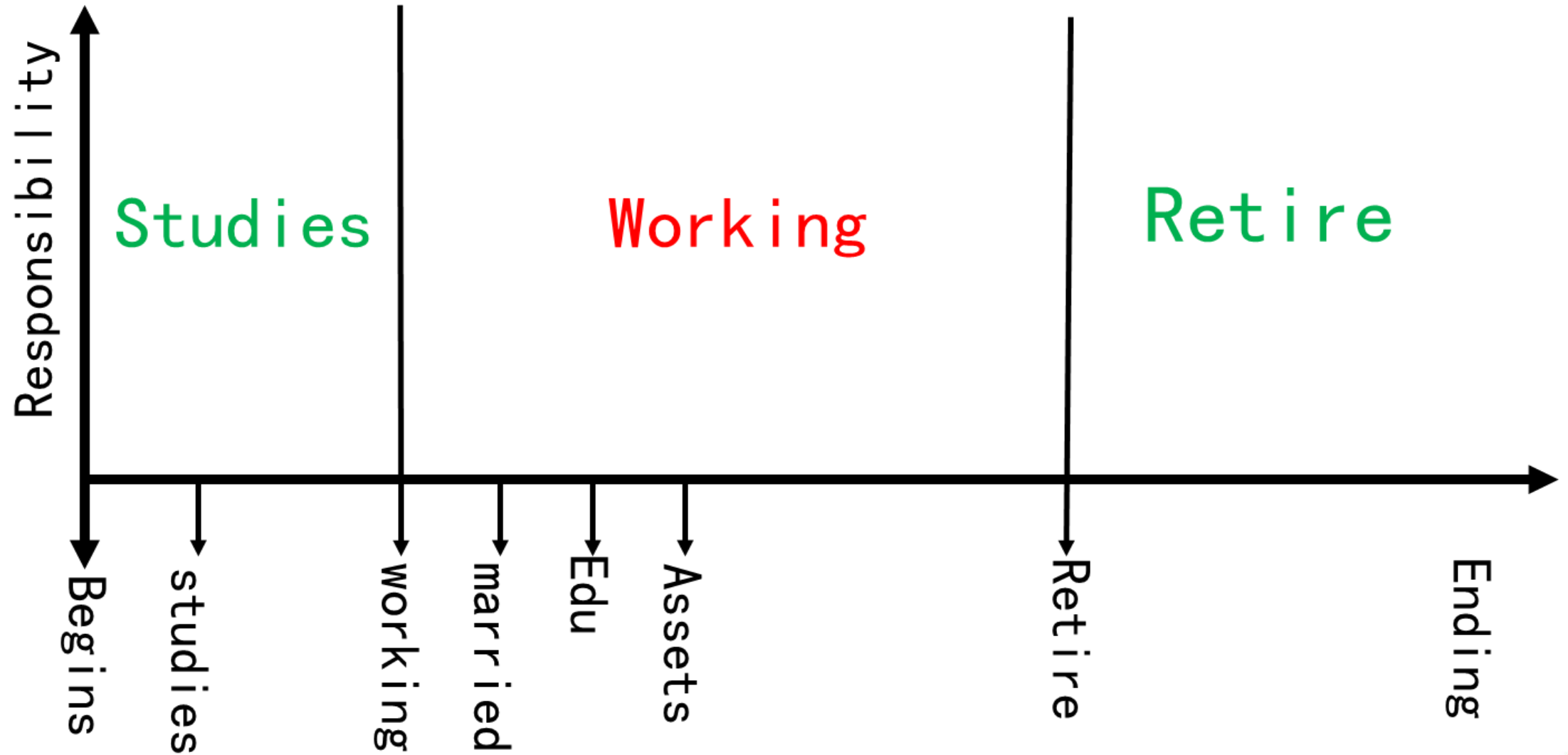


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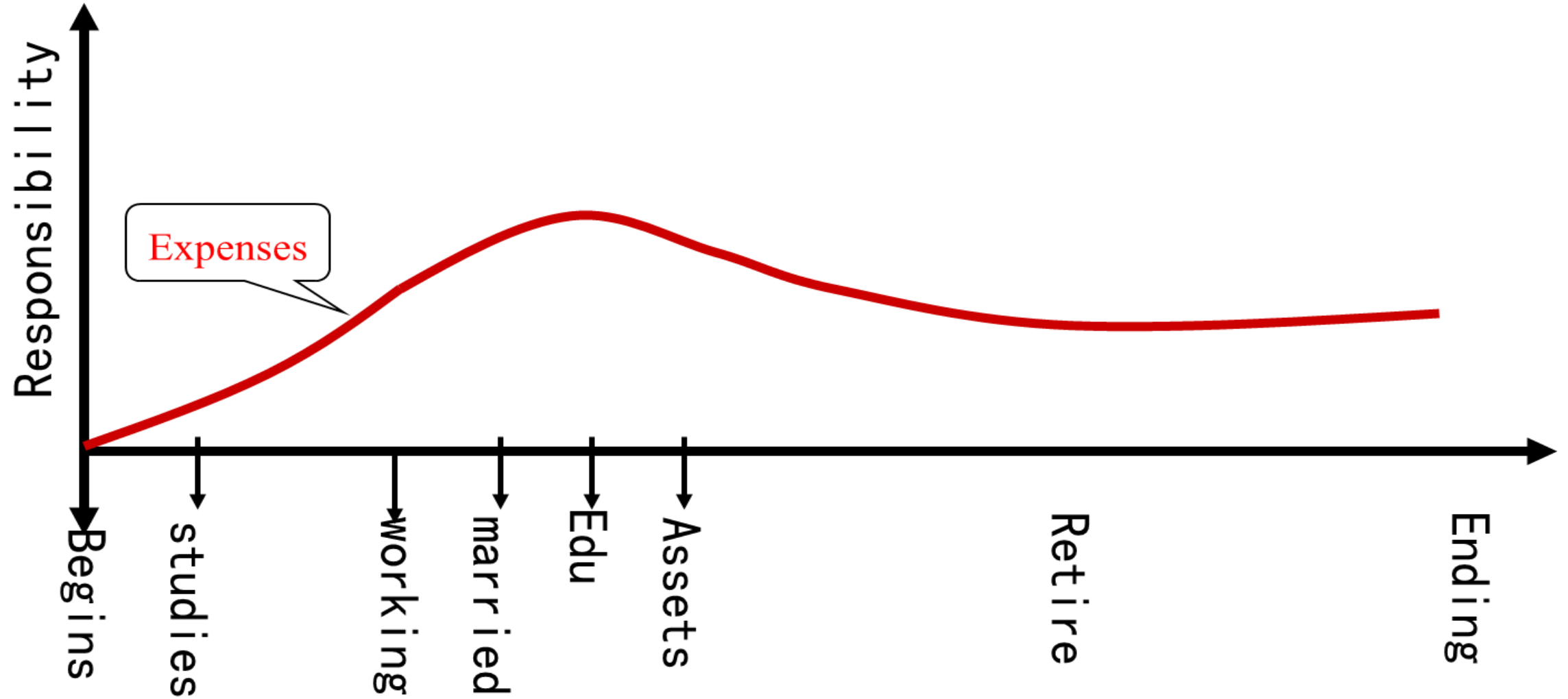
Individual Life Cycle: right from Born till the end of our lives



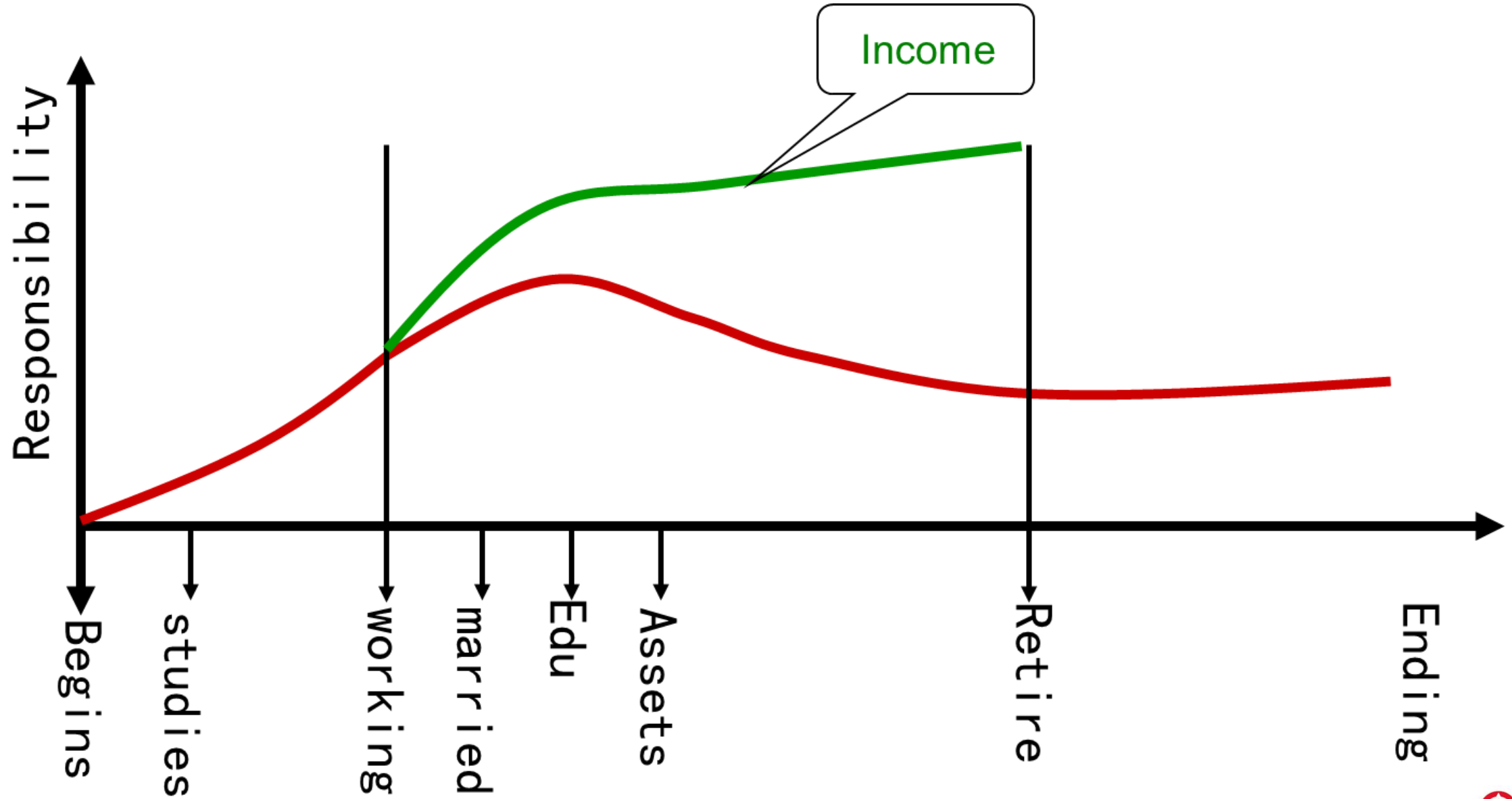
Financial Needs Life Cycle



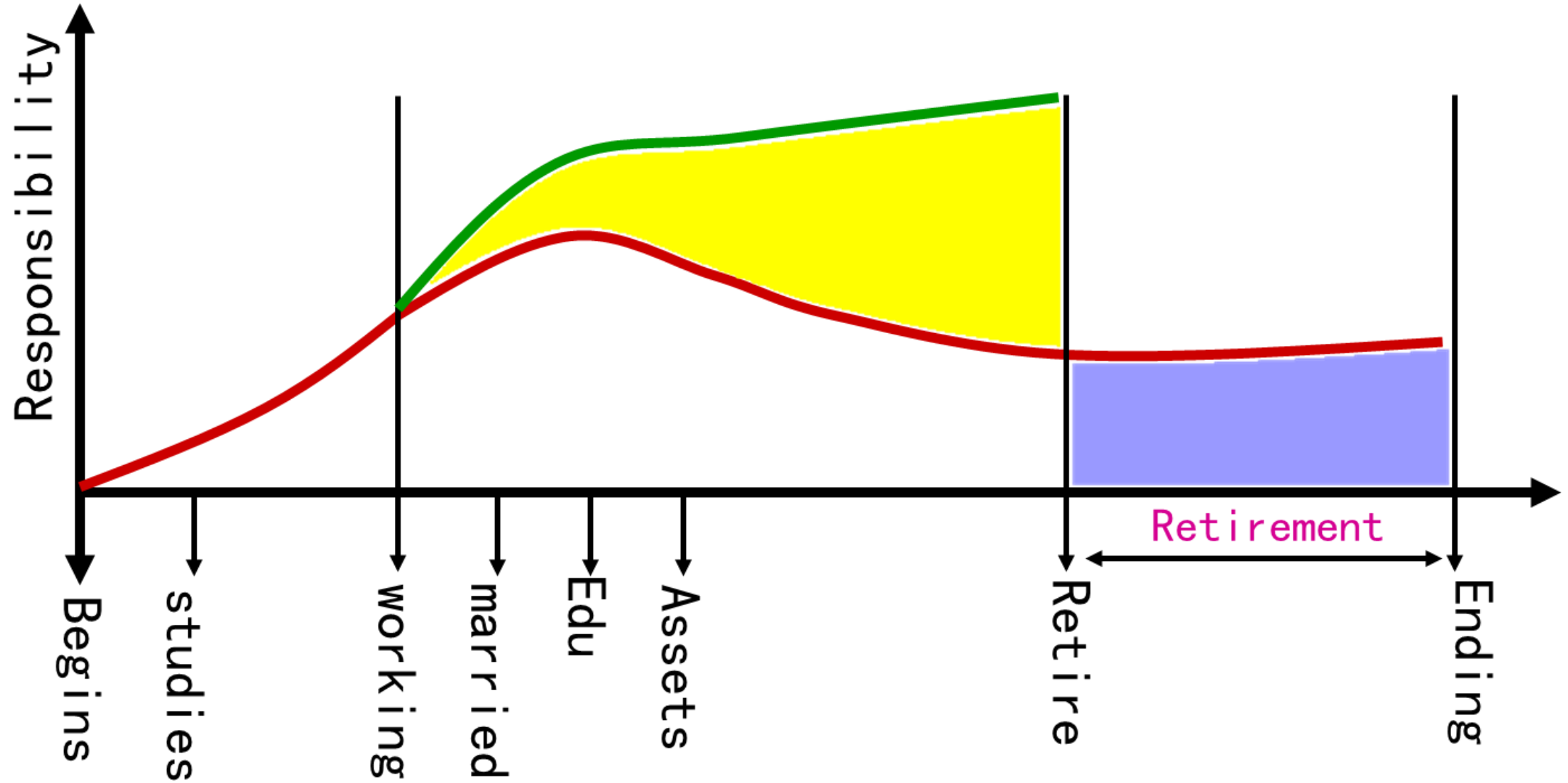
Financial Needs Life Cycle



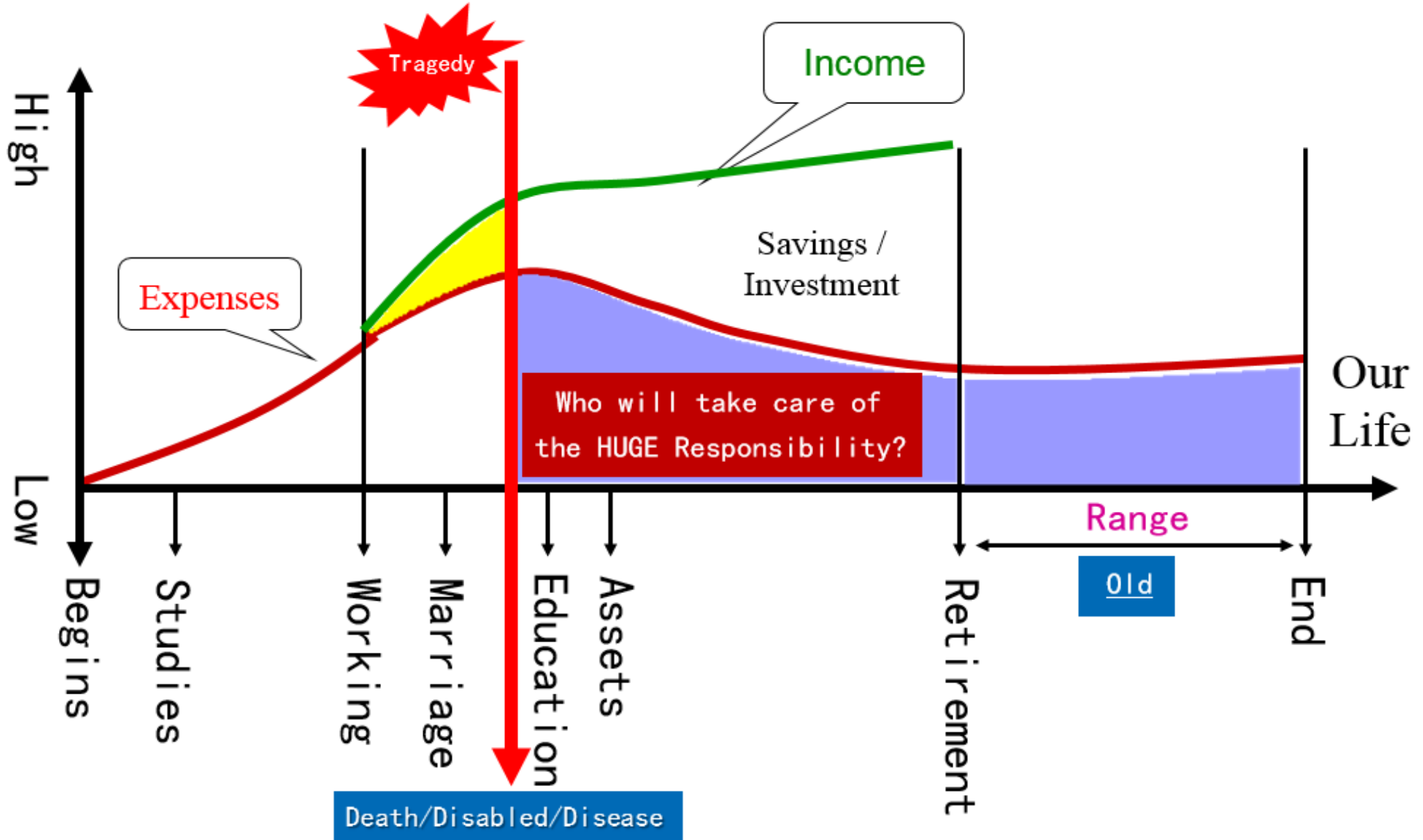
Financial Needs Life Cycle



Financial Needs Life Cycle

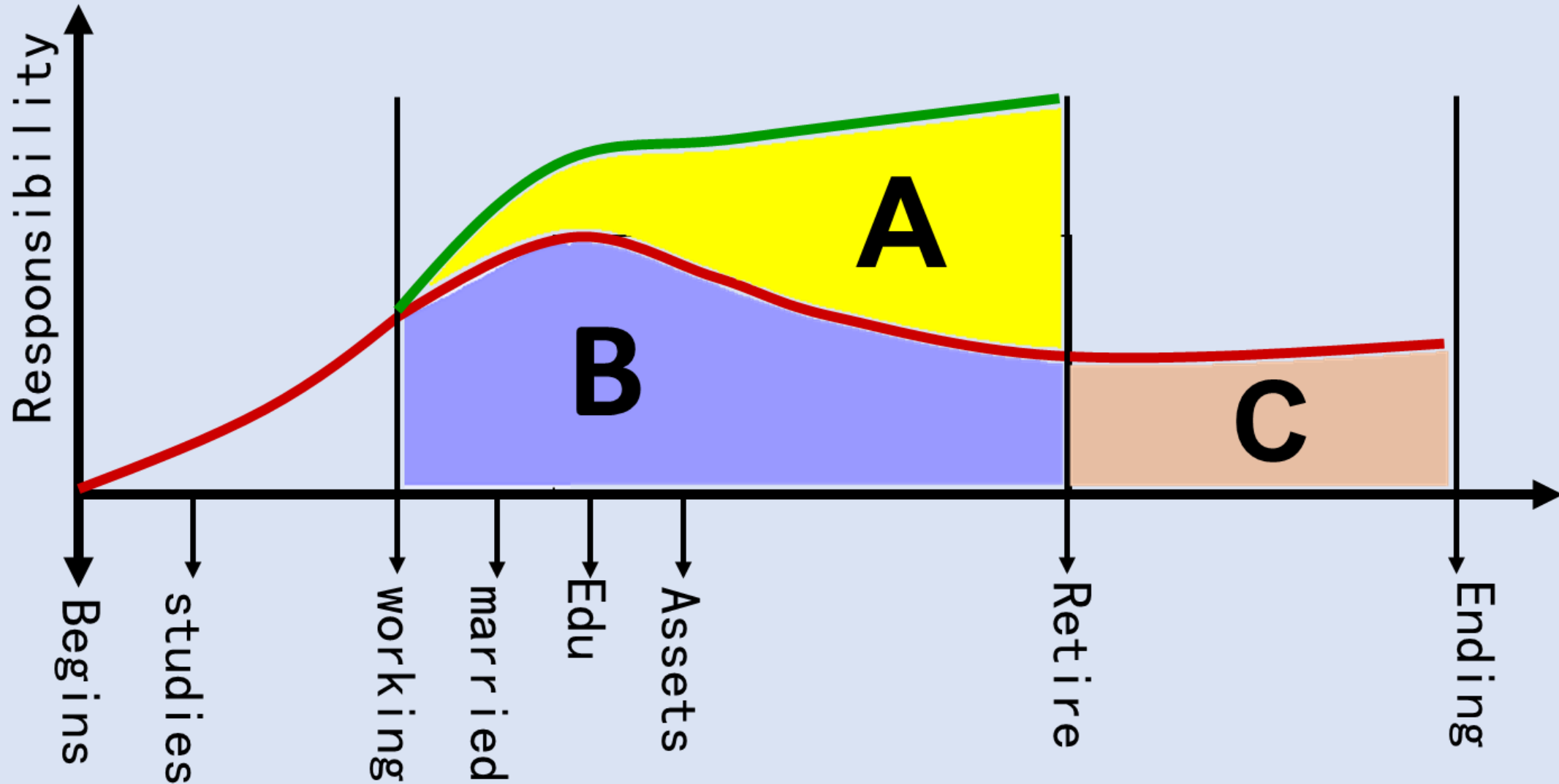


Financial Needs Life Cycle

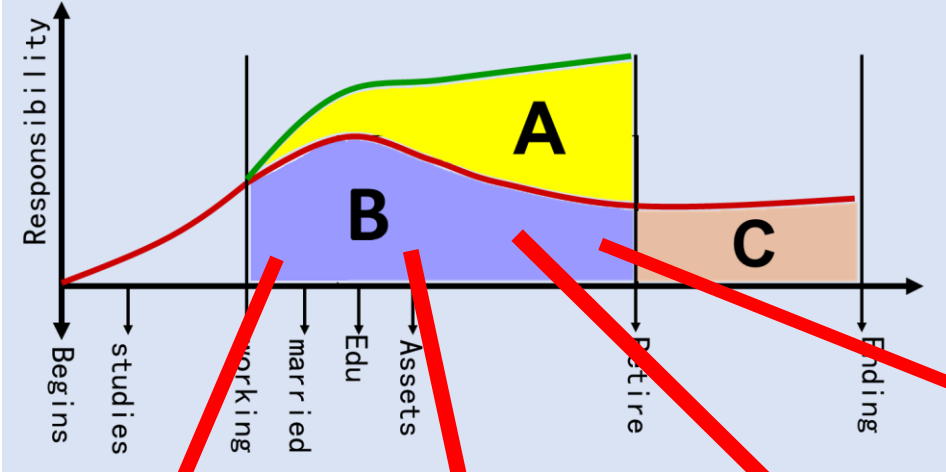


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Financial Needs Life Cycle



Financial Needs Life Cycle



1. **M**aintenance of living expenses – 衣食住行
2. **M**edical Expenses – 医疗保障与规划
3. **E**ducation – 教育基金规划
4. **D**ebt – 偿还债务

MMED

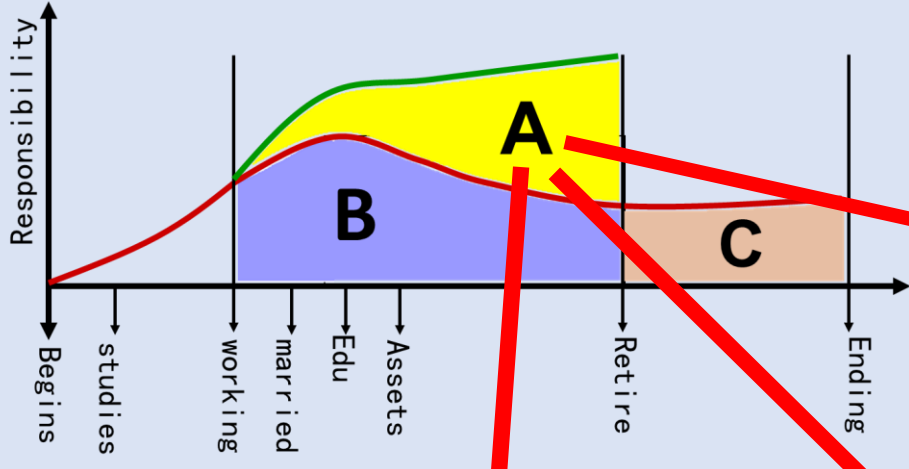
Monthly

Profit & Loss

INCOME	EXPENSES
SALARY	Food
	Accommodation
	Clothing
	Transportation
	Savings / Others
A	B

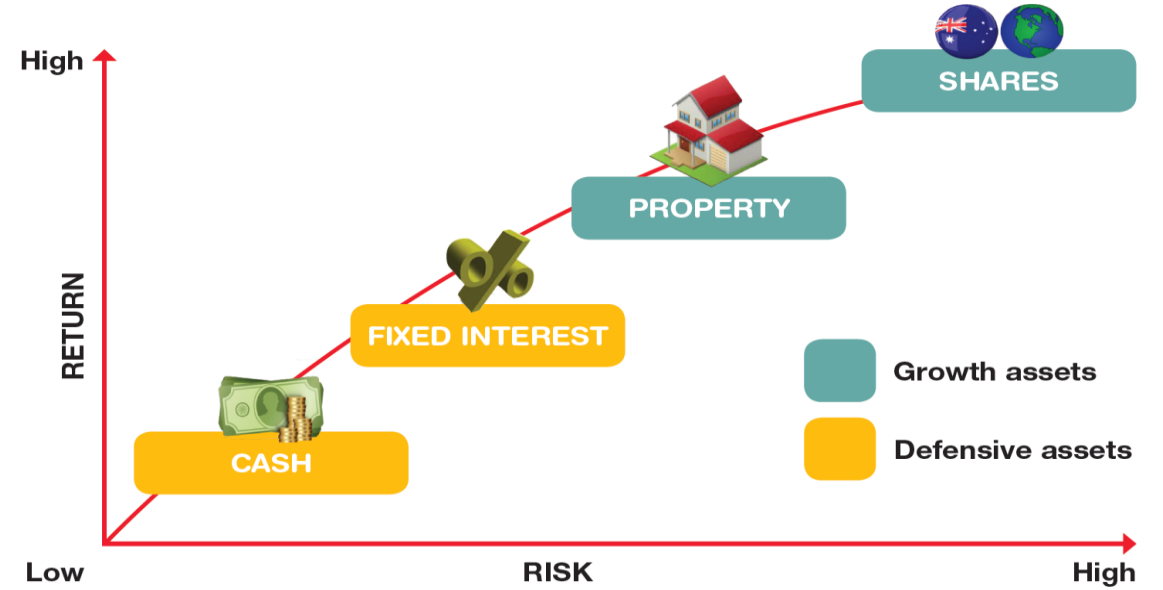


Financial Needs Life Cycle

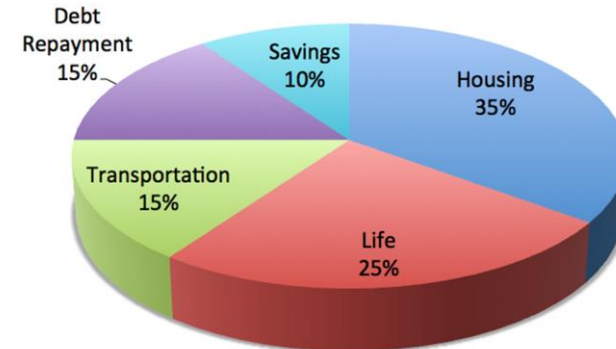


钱财的分配

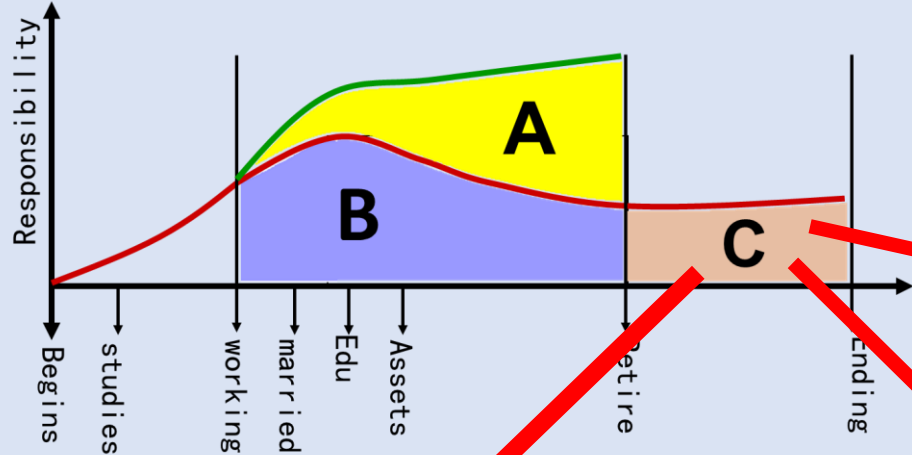
Liquidity	➔	现金流动 - 流动性	3 to 6 months cash flow Flexible / Liquid
Profitability	➔	投资理财 - 盈利性	% of Return / Wealth Accumulation Able to take a bit of risk
Security	➔	安稳保证 - 安全性	Lock-in Secured Money Guaranteed Security / Serious Money



House is the **Biggest Investment Portion** of Individual



Financial Needs Life Cycle



Retirement

退休时

我们想要有怎样的退休生活?

以终为始

- ✓ 财务资源
- ✓ 非财务资源

精采人生
优质生活

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Consideration

1. Healthcare solution (emergency)
2. Lifestyle needs (travelling, clothing, F&B, etc)
3. Huge/ Bulk purchase (upgrade of house, car, etc)
4. Living Expenses
5. Legacy (gift of love, standby funds, etc...)

Who Moved My Wealth?

谁会搬走你的退休金?

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- Children?
- Parents?
- Hospital?
- Guarantor?
- Banks?
- Lawyer?
- Last expenses?
- Legal suit?
- Etc.....

谁会搬走你的退休金?

1. 孩子教育费 / 婚礼
2. 自己或家庭医疗费
3. 房屋贷款 / 汽车贷款
4. 紧急需求
5. 其他债务 / 担保人等

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Assignment

1. Touch up the Business Sales Planning
2. Complete the Prospect Listing
3. Shortlisted prospect (weekly basis)
4. Work out the Self Introduction scripts
5. Sketch the approaching scripts for FHS
6. To call 5 prospects daily & to make 3 appointments a week for FHS approach





**Thank
You.**