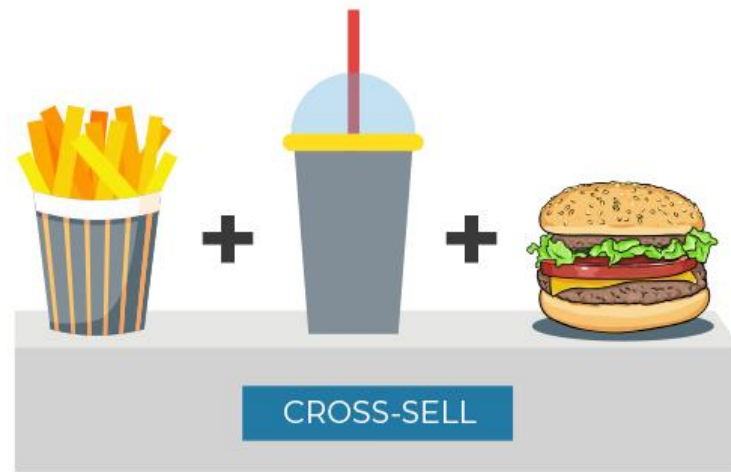


Cross Sell Campaign (CSC)

Cross-selling



15th July to 30th September 2022

specialty 
made for you

SME Financing & Mortgage Loan Planners



Why **Cross Sell**?

1. Stickiness – from Customer to Client for long term relationship
2. Concern about him – love & care especially in financial services
3. Recurring & Passive Income for perpetual layout
4. Make a difference from others – uniqueness



Debt Cancellation

- APA – Asset Protection Account / MLTA

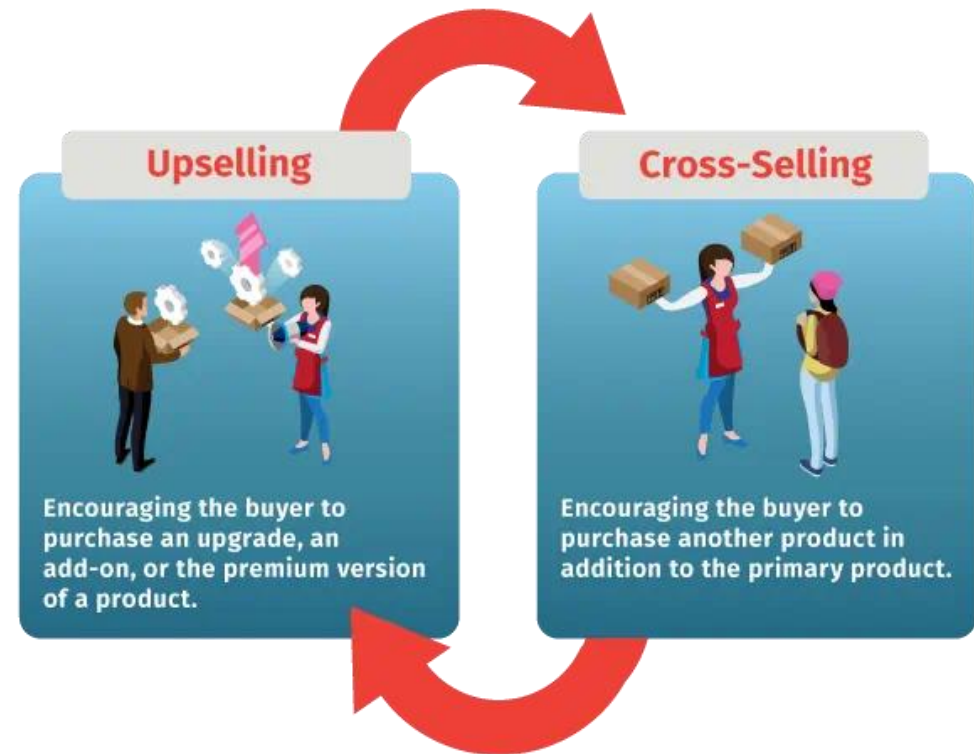
CROSS SELLING Opportunity

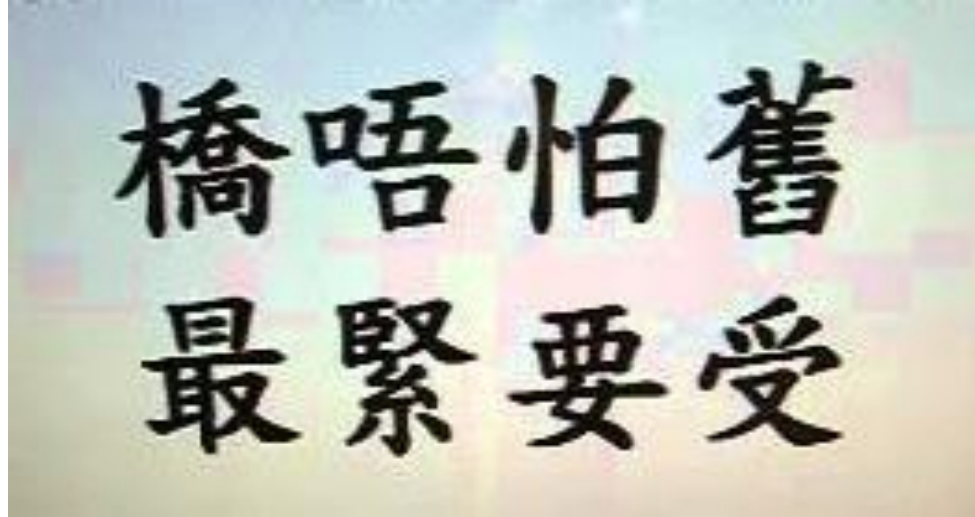
- Do you think outstanding loan need to be settled upon death?
- What other outstanding debt you worry about?
- What's your contingent plan upon covid attack?
- Any concern on family cash flow due to critical illness?
- Any concern on family responsibility?
- Are they adequately covered in terms of financial aspect?
- Do they have a Plan B?
- Shall I assist to discuss & plan together with you for your loved ones?



Cross Sell Mechanism

- FHS – Financial Health Scan
- Cross Sell
 - Healthcare
 - Saving Plan
 - Debt Consolidation
 - Life protection





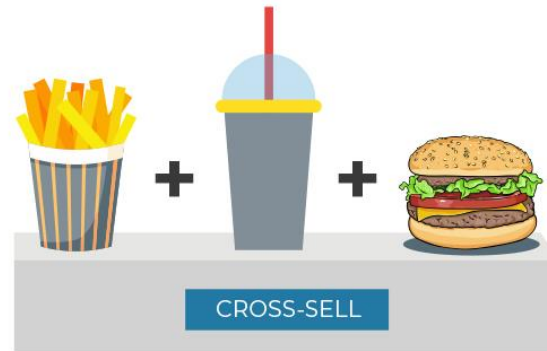
Case Size : Market & Concept

Family Income Replacement / Protection

Cross Sell Campaign (CSC)

English

Mandarin



Cross Selling Concept – Family Income Replacement / Protection

[Back](#)

Approaching Script

- Mr. A, just to get you updated, earlier on we have done for you a solution to cover your asset should anything happen to you. Meaning, your loan will be fully settled should things happen to you and your asset will be secured for your loved ones under the solution.
- By the way, may I ask you a question.....
- Should things were to happen to you, your income will cease, can your family survive without your income?
- Have you protected your income? How to replace your income?
- Let me show you how to protect / replace your income....
 - By the way, how much do your family need every month to sustain the living expenses? (wait for his reply)
 - How long do you think you need to provide to them in the absent of you?
 - For another 5 years? 10 years? or 20 years? (wait for the respond)
 - Here you go You need this much of coverage in case you are not around.
 - How much have you planned earlier?
 - Then, this is your gap to fill up for your loved ones.
 - How much is your comfortable budget to go about it?
 - Let me work out for you.....

Family Income Replacement / Protection

Asset Protection Account (APA)



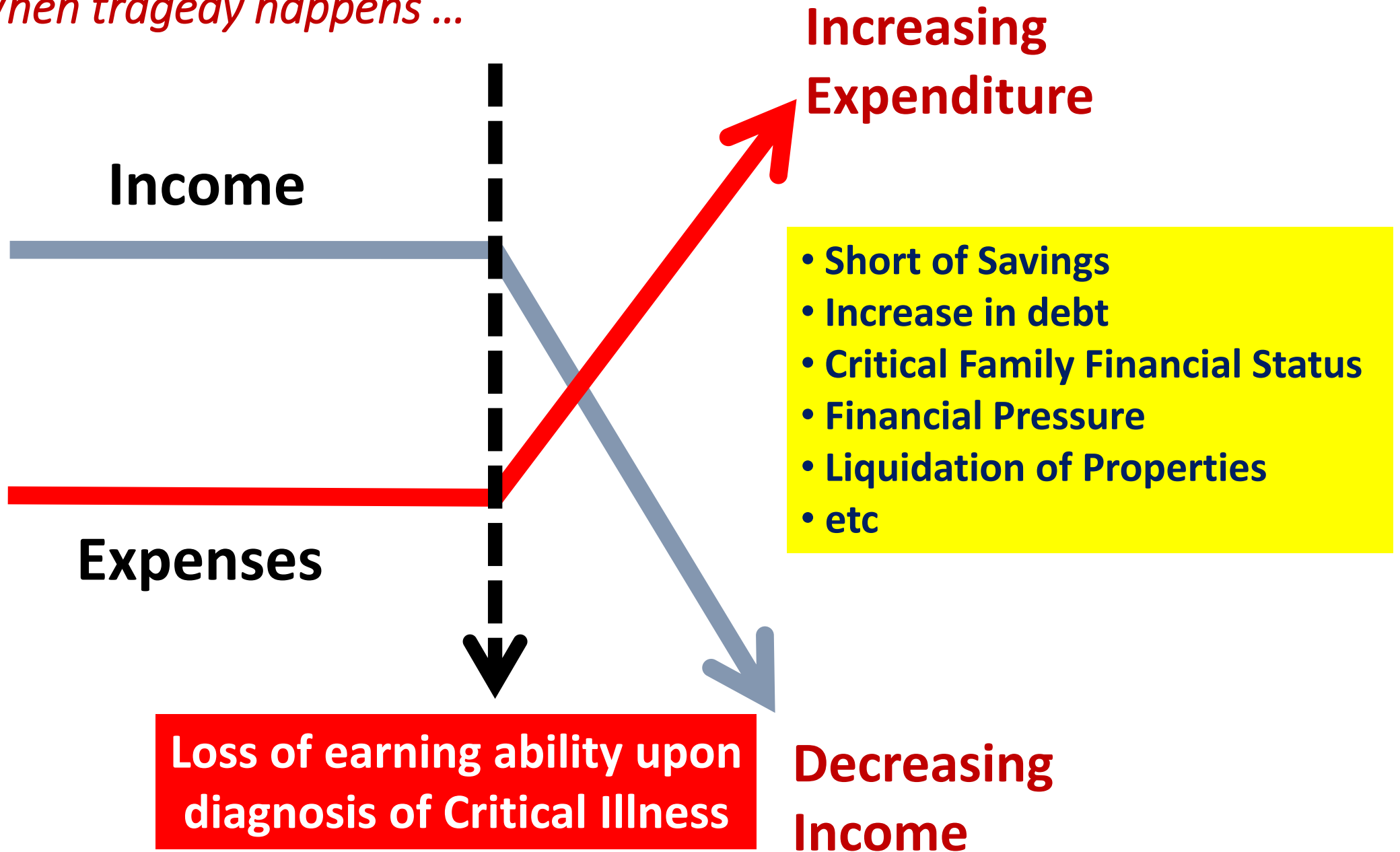
Income **will cease** upon death or disabled
Can your family survive **without your Income?**



For the sake of your family,
Have you protected the **INCOME**?
How to **replace** your **INCOME**?



When tragedy happens ...



Action Plan

Subject	Description	Remark
	How much is your monthly Living Expenses?	RM 5,000
	Your yearly Living Expenses is	RM 60,000
Option A	<u>To cover Short Term</u> (Yearly Living Expenses multiple with No of years to cover)	5 Year(s) to cover You need RM 300,000
Option B	<u>To cover Medium Term</u> (Yearly Living Expenses multiple with No of years when youngest child reach independent age)	10 Year (s) to cover You need RM 600,000
Option C	<u>To cover Long Term</u> (min 20 years)	You need RM 1,200,000

LOVE & Responsibility



This slide is strictly for internal circulation only

Do not **overlook** to plan for your **loved ones**



Insurance is

about **NOW**

not **THEN**

*DON'T
WAIT!*



**Always prepare for
the Raining Day**



[Back](#)



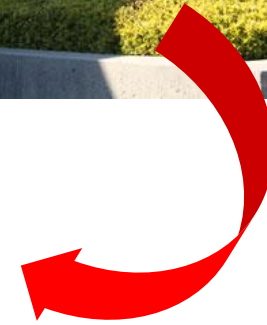
**Thank
You.**

分享话术

- A先生, 再一次让你了解之前为你安排的保障规划。这是一份产业保障计划 (APA)。也就是说, 一旦生命损失, 透过这份计划, 可偿还您所剩余的贷款。这样的安排, 就能让您的家人继续享有这份产业。
- 我想问你一个问题.....
- 一旦失去生命, 收入自然停止。家庭的生活费如何?
- 请问您安排了家庭收入保障规划了吗? 您是否有为自己的收入做好保障规划?
- 让我和你分享如何做好规划....
 - 请问您每个月的家庭开支是多少?
 - 一旦不在, 你希望为他们供应多久?
 - 5年? 10年? 或者20年?
 - 这是你所要保住的收入
 - 其实, 你以前规划了多少?
 - 那么扣除之前的, 这是你想要为他们准备的.....
 - 为了这个安排, 请问您的预算是.....
 - 让我为你调整.....

***Family Income
Replacement / Protection***
家庭收入保障

产业保障规划 (APA)



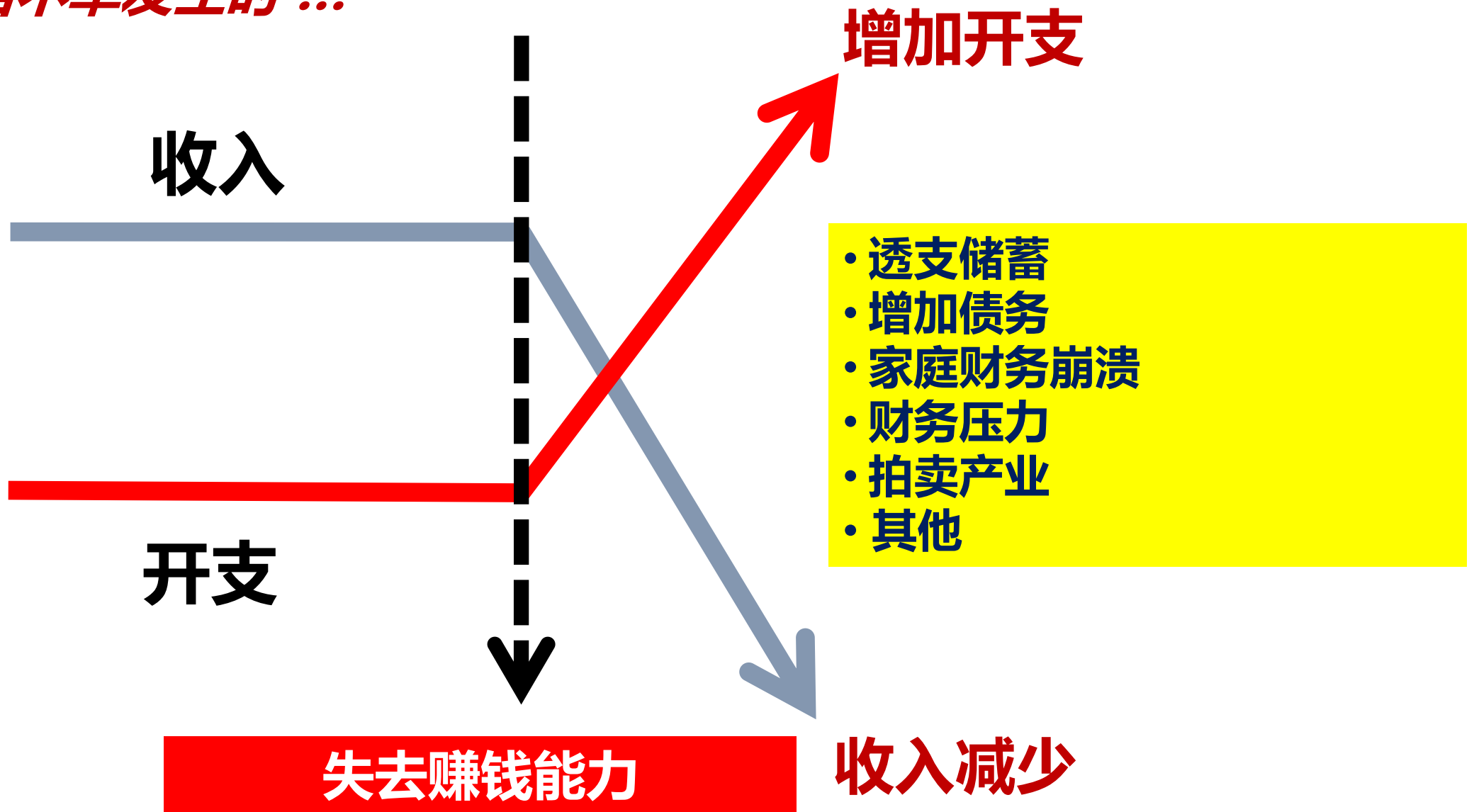
一旦失去生命或终身残废，收入自然中断 家庭收入与开支怎么办？



为了家人，安排收入保障规划了吗？



当不幸发生时 ...



马上行动

事项		备注
每月家庭生活费?		RM 5,000
每年家庭生活费是.....		RM 60,000
选择 A	短期保障 (每年的生活费 乘 5年)	5 年保障 您需要 RM 300,000
选择 B	中期保障 (每年的生活费 乘 10年)	10 年保障 您需要 RM 600,000
选择 C	长期保障 (每年的生活费 乘 20年)	您需要 RM 1,200,000

爱与责任



This slide is strictly for internal circulation only

别错过能为家人做出 妥善的规划



保障是**现在就要安排**
而不是将来才准备

Insurance is
about **NOW** not

THEN

**DON'T
WAIT!**



居安思危



*Always prepare for
the **Raining Day***

有多少就**规划**多少
规划多少**就**有多少

*The **MORE** you **PLAN***
*The **MORE** you **HAVE***

有多少就
做了多少

做 多少

就有多少

*The **MORE***
*you **Do***
*The **MORE***
*you **Have***

[Back](#)



**Thank
You.**

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):

	Initial Loan Amount	SME Loan 1	SME Loan 2
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

GREAT VISION Financial Health Scan

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 离异 / Dependents 受抚养人

1. 请勾选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
- 在现在或将来, 动手来或累积财富, 能够照顾我本身以及家人 Medical Coverage for myself and my family
- 为孩子累积教育基金 Education Funds for my children
- 为退休生活累积充足资金 Sufficient Funds for Comfortable Retirement
- 制定运用一个计划以分配我的遗产并指定受益人 Estate Planning Solution for my children
- 在离世时, 终生病魔或重病时家人提供财务保障 Financial Protection upon my death or illness
- 用缴款或重组的方式提供 Debt Cancellation & Loan Restructuring

2. Risk Management: 风险管理

Existing Coverage 现有保障	Sum Assured 保额	Company 公司
Critical Illness 严重疾病		
Hospital & Surgical 住院与手术		
Personal Life 人寿保险		
Personal Accident 个人意外保险		

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 Floating Rate 浮动利率
- b. 我的房屋有购买贷款抵押保险 Yes 是 No 否
- c. Have you arranged Asset protection Account for your property? 您是否已为房产安排资产保护账户? Yes 是 No 否

4. My current investment portfolio consists of: 我目前的投资组合包括:

- Fixed deposit 定期存款 Shares 股票 Properties 房产
- 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 哪个投资组合?

5. Personal Risk Profiling 个人风险偏好 (风险概况):

- Conservative 保守 Moderate 适度 Aggressive 积极 Not Sure 不确定

6. Recommendation: 我希望将这份分析的结果分享给以下的亲友:

No	Name 姓名	Contact 联络	Remark
1			
2			
3			

Associate: _____

Next Appointment Date: _____



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 : _____



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
- 孩子们的高等教育教育 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
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 : 我对房屋贷款的关心 :

- 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 不确定

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?



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 _____

Question 1



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 _____

- 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

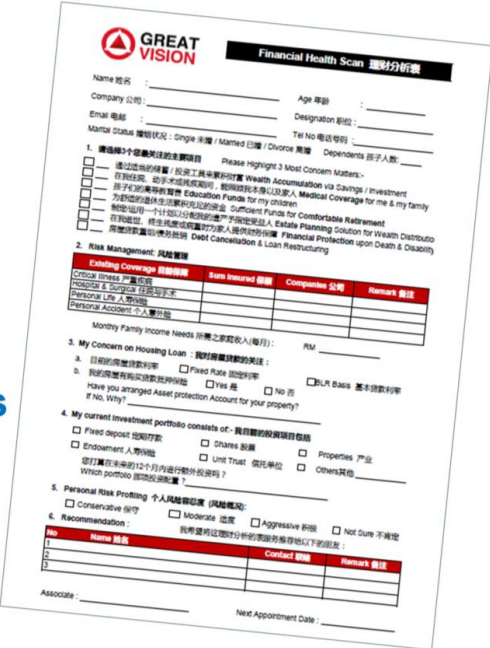
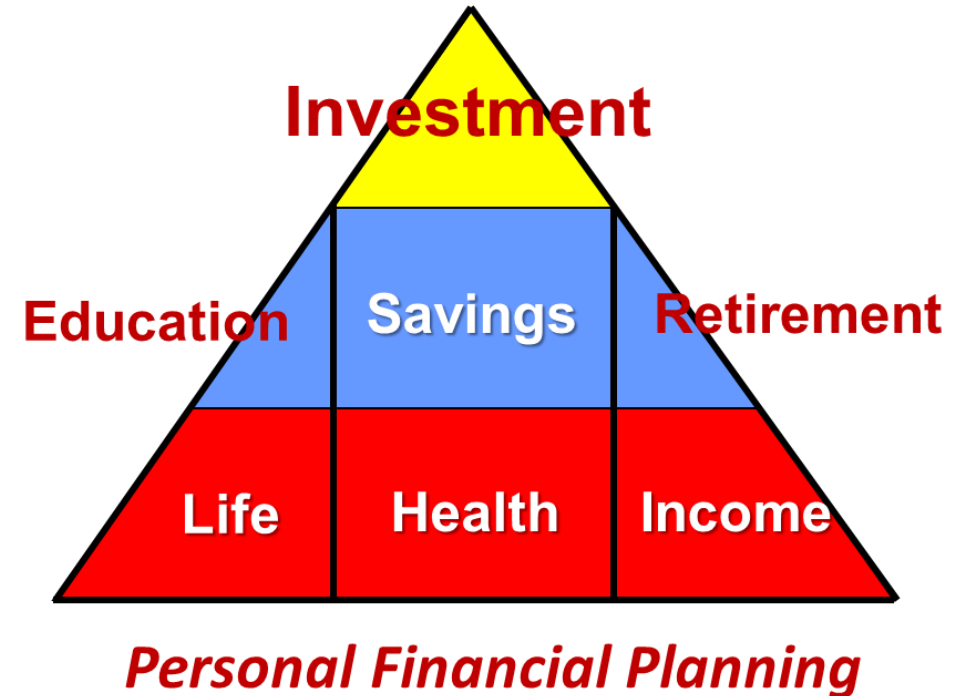


Basic Approaching Methods

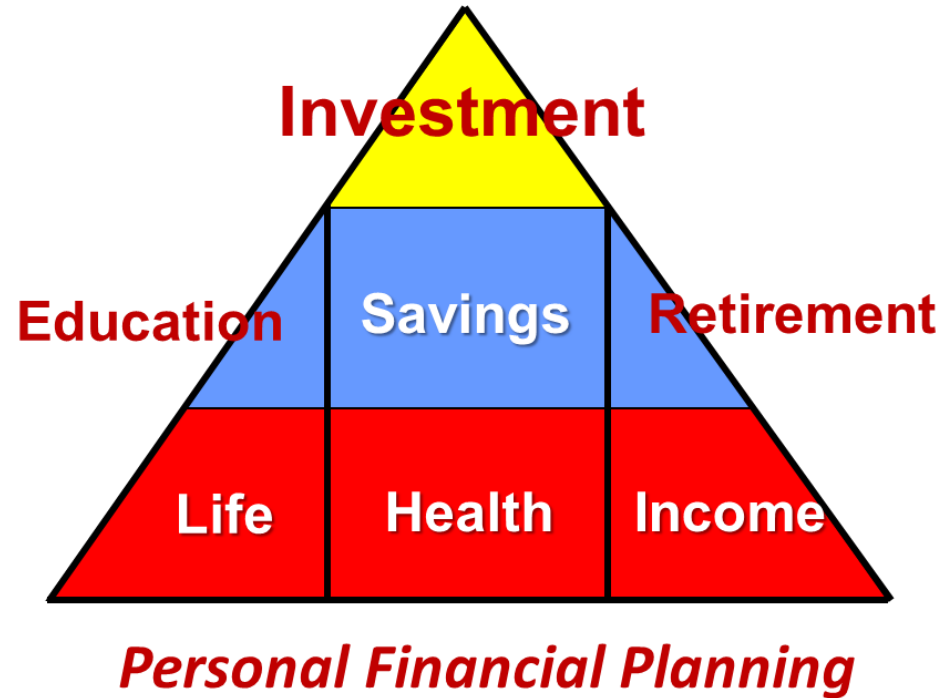
- FHS – Financial Health Scan
- Financial Pyramid

Financial Health Scan - Objectives

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

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.....

Reduce risk

Maximize

Helping

Adding **value**

Concern

Minimize

sharing

Planning

Worrying

Leverage

Caring

Loving

Assist

Solving problem

Avoid risk

Giving good **advice**

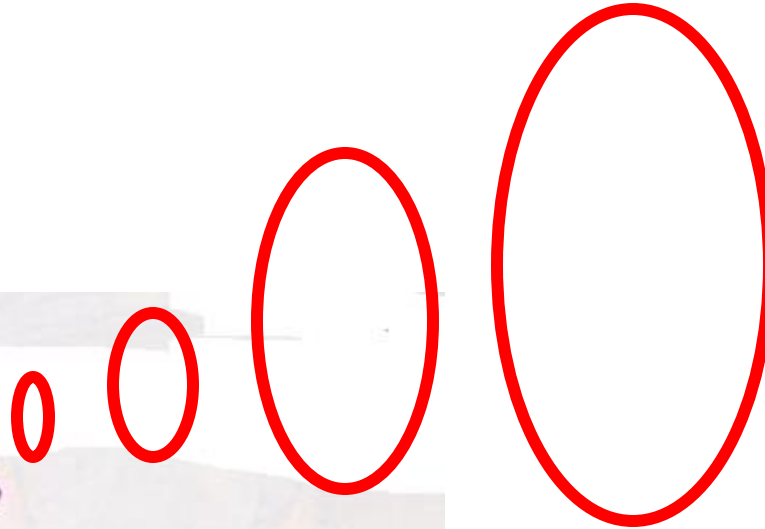
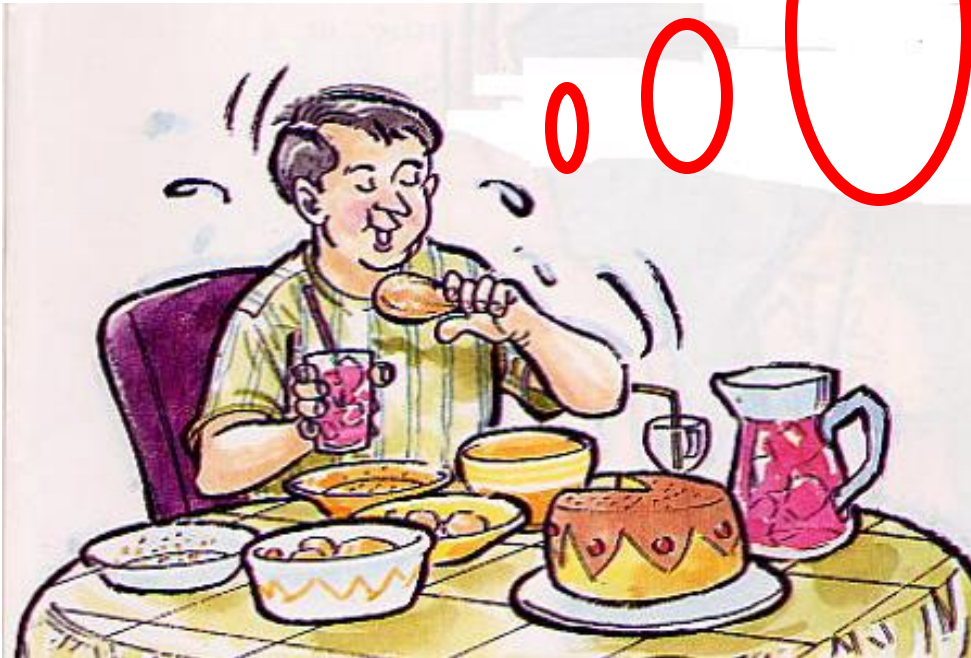
Transfer risk

不是能不能
而是要不要



Is NOT the Ability
Is the **WILLINGNESS**

If you always do what you've
always done,



You will always get **what you've**
always got



[Back](#)



**Thank
You.**