

# On-going **Skills Training Program** (OSTP)



# Assignment – Module 1

- To send out *e-approaching* to 5 people.
- Complete your *own FHS*
- *Role Play* (self role play or zoom role play)
- Create *ONE illustration* for your own self

# Outstanding **Assignments**

- **Orientation**

- Character / Career Suitability / Business Planning (Financial needs / Sales Calculation / Prospect Listing / Agent documentation / OSTP enrollment)

- **Module 1**

- E-approaching blast to 5 prospects / FHS / Cash on Hand role play / sales illustration for own Cash on Hand needs

# *OSTP* Outline **Module** (4:30pm to 6pm per Module)

*Basic Financial Principle* / Approaching Skill / **Tools** / **Concept** / Assignment

- **Module 1**

- *Personal Cash Flow Management* / e-approaching / **FHS** / **Cash on Hand** / Assignment

- **Module 2**

- *Sales Cycle* / SH-NH / **Financial Pyramid** / **Healthcare Planning** / Assignment

- **Module 3**

- *Client base P&M* / balance sheet / **APA-ASA** / **Debt Cancellation** / Assignment

- **Module 4**

- *Buying behavior PDSD* / MMED / **Policy Analysis** / **Family Income Protection** / Assignment

- **Module 5**

- *Money Allocation LPS* / CNS / **TVM** / **Wealth Accumulation** / Assignment

- **Module 6**

- *Personal FLC* / 4 No & 3 steps / **ACT system** / **Product Summary & Application** / Assignment

# Module 2

*Sales Cycle*

*SH-NH*

*Financial Pyramid*

*Healthcare Planning*

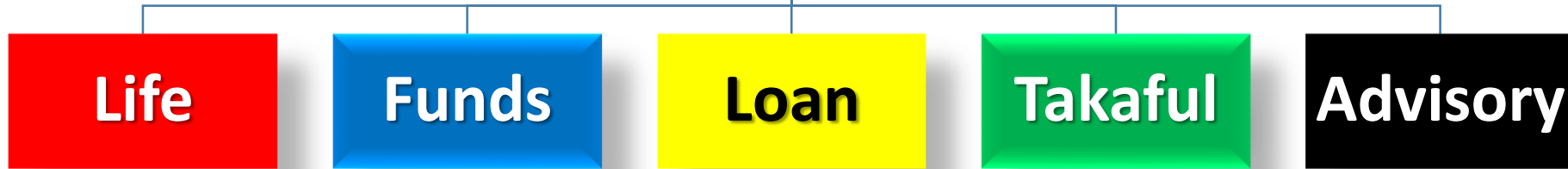
*Assignment*

# Great Vision



Future Begins NOW.



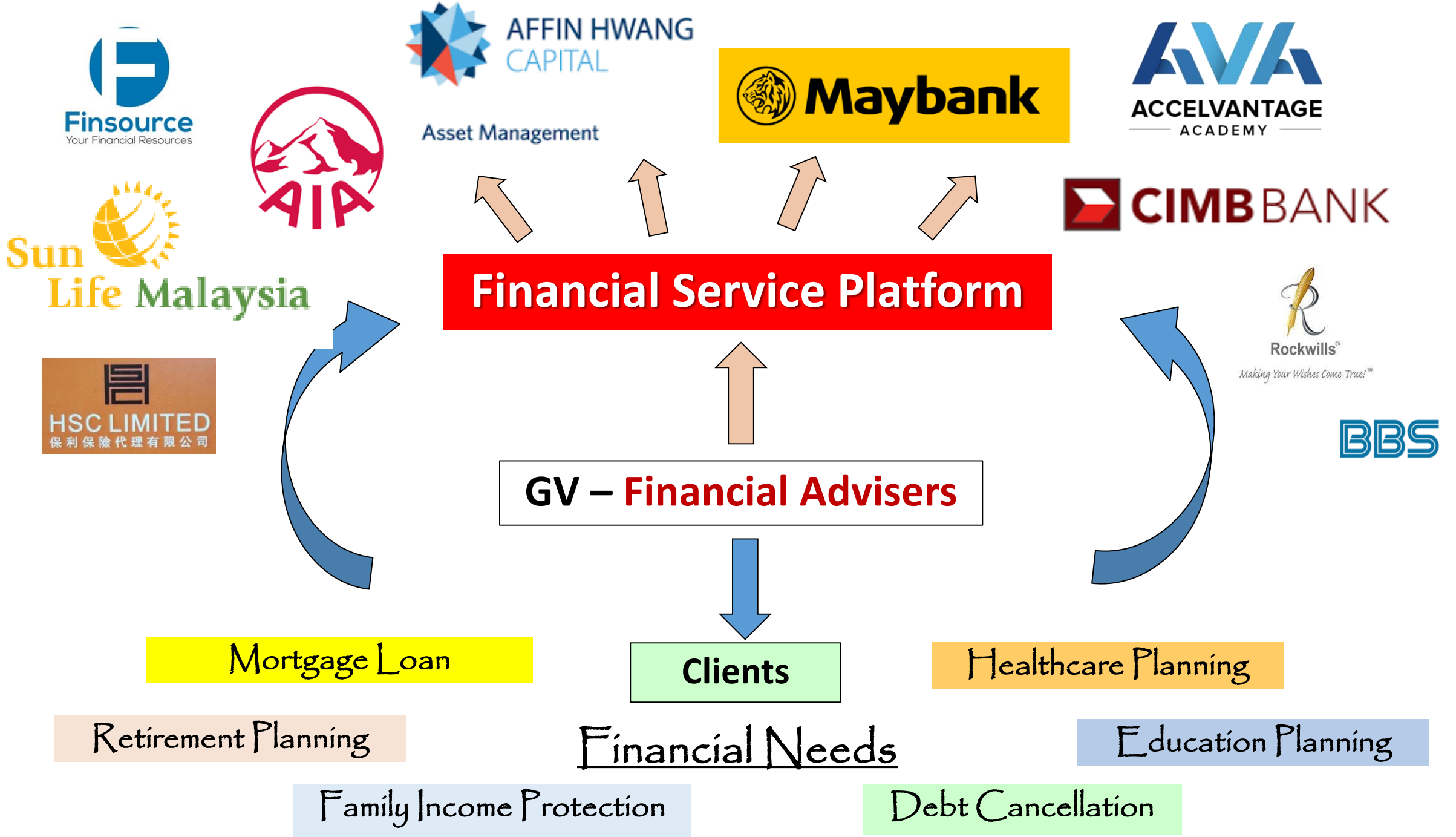


**Our Unique Platform – ONE Stop Financial Services**



# Personal and Family Financial Planning





**Financial Service Platform**



**GV – Financial Advisers**

**Clients**

Mortgage Loan

Healthcare Planning

Retirement Planning

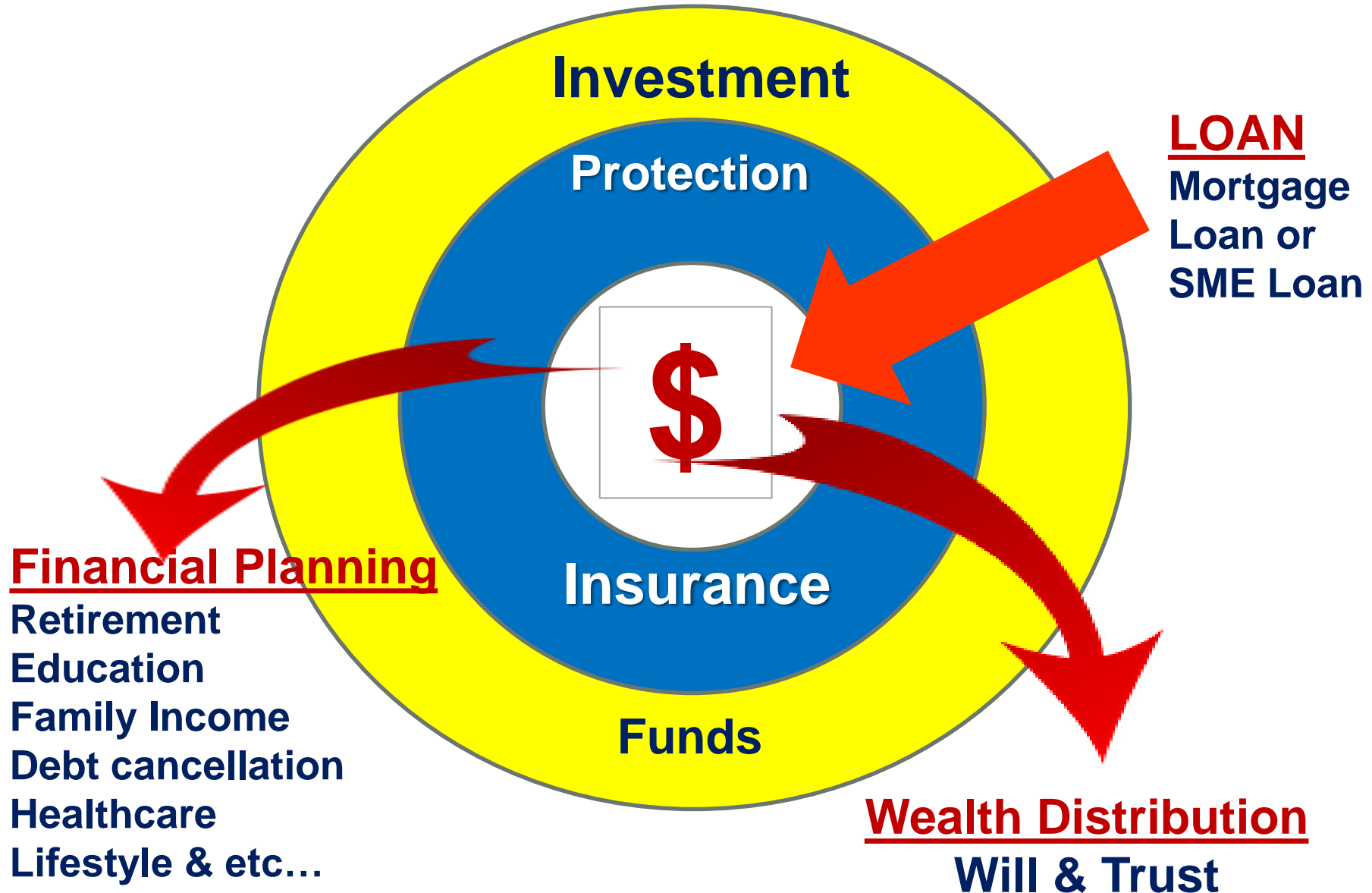
Financial Needs

Education Planning

Family Income Protection

Debt Cancellation

# Personal Financial Planning



# Entry Approach **Strategy**

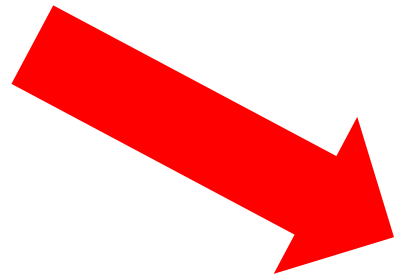
- **Mortgage** & Business Financing approach
- **Funds** approach
- **Need Based** approach



# Begin with **An End** in Mind

- Mortgage & Financing approach
- Funds approach
- Need Based approach

Financial Entrepreneur



Taking Care of Client's  
**WEALTH**



I am a Mortgage Adviser  
我是一位【**房贷规划师**】

Who Am I ?



提供最完善的  
房屋**贷款**



处理房贷引起的  
财务**风险**



**检阅**客户原有  
财务规划，  
提供专业服务

I am a Investment Consultant  
I am a Financial Associate  
我是一位【**理财规划师**】



提供最完善的  
理财**方案**

Effective Financial Solution



处理规划中引  
起的财务**风险**

Risk Management



**检阅**客户原有  
财务规划，  
提供专业服务

Review Existing Planning

Financial **Principle**

*Sales **Cycle***

# The Basic Sales Cycle

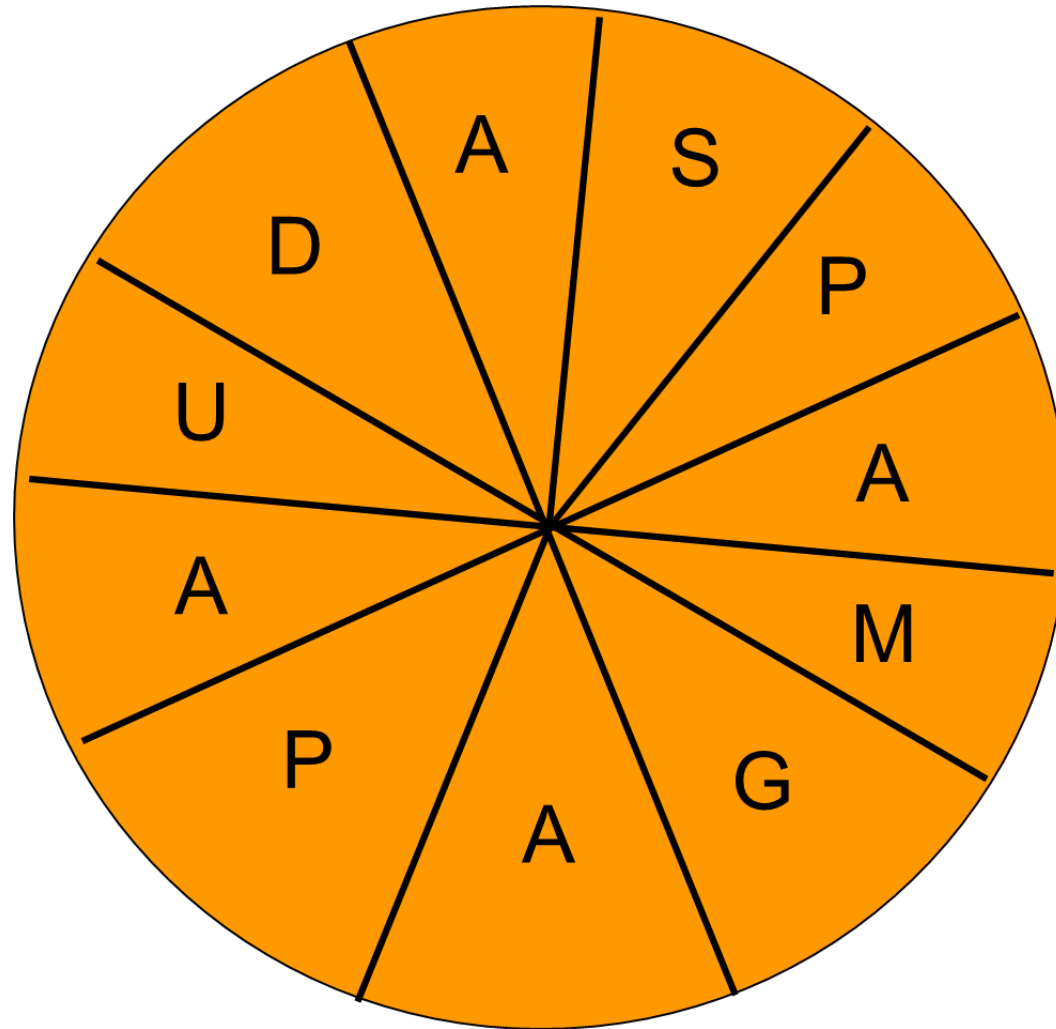
Prospecting  
Approaching  
Presentation  
Closing  
Servicing

Basic Sales Cycle



# The Sales Cycle - SPAMGAPAUDA

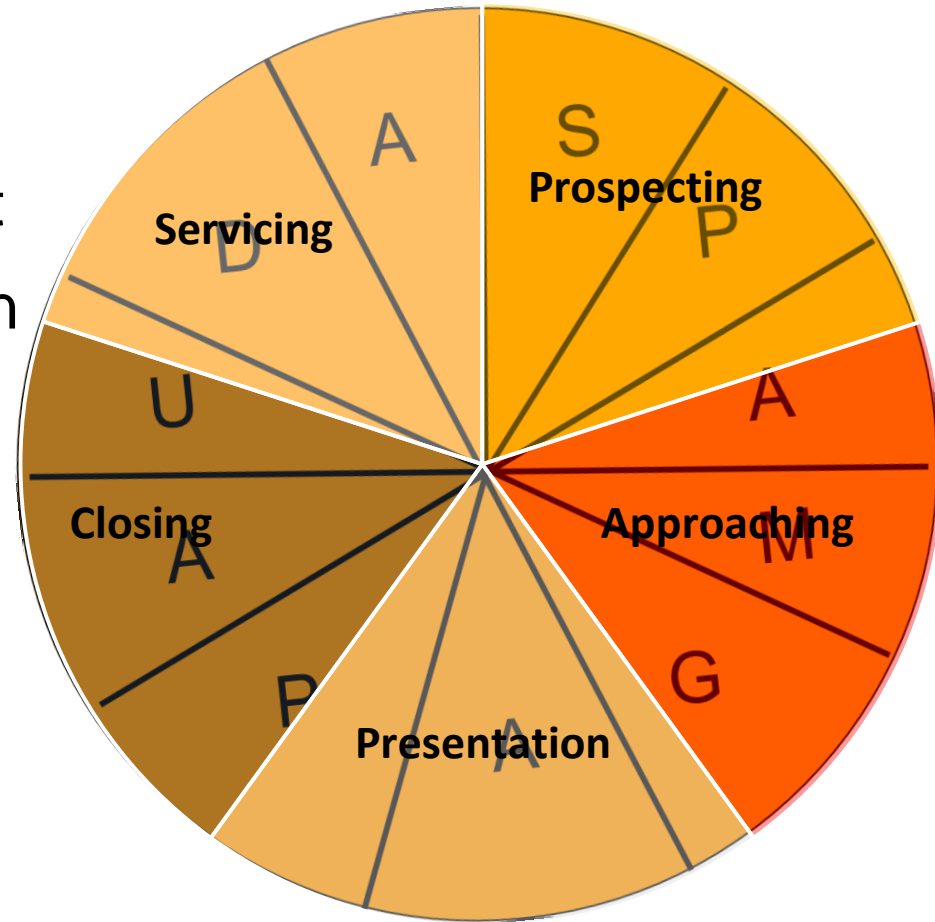
- **S** election
- **P** re-Approach
- **A** pproaching
- **M** eeting the Prospect
- **G** athering Information
- **A** nalyse the case
- **P** resentation
- **A** sk For a sale
- **U** nderwrite the case
- **D** elivery
- **A** sk for referral



# The Sales Cycle

Basic Sales Cycle

- **S** election
- **P** re-Approach
- **A** pproaching
- **M** eeting the Prospect
- **G** athering Information
- **A** nalyse the case
- **P** resentation
- **A** sk For a sale
- **U** nderwrite the case
- **D** elivery
- **A** sk for referral



Prospecting  
Approaching  
Presentation  
Closing  
Servicing



**CLOSING**

**10%**

**PRESENTATION**

**20%**

**GATHERING INFORMATION**

**30%**

**BUILDING TRUST**

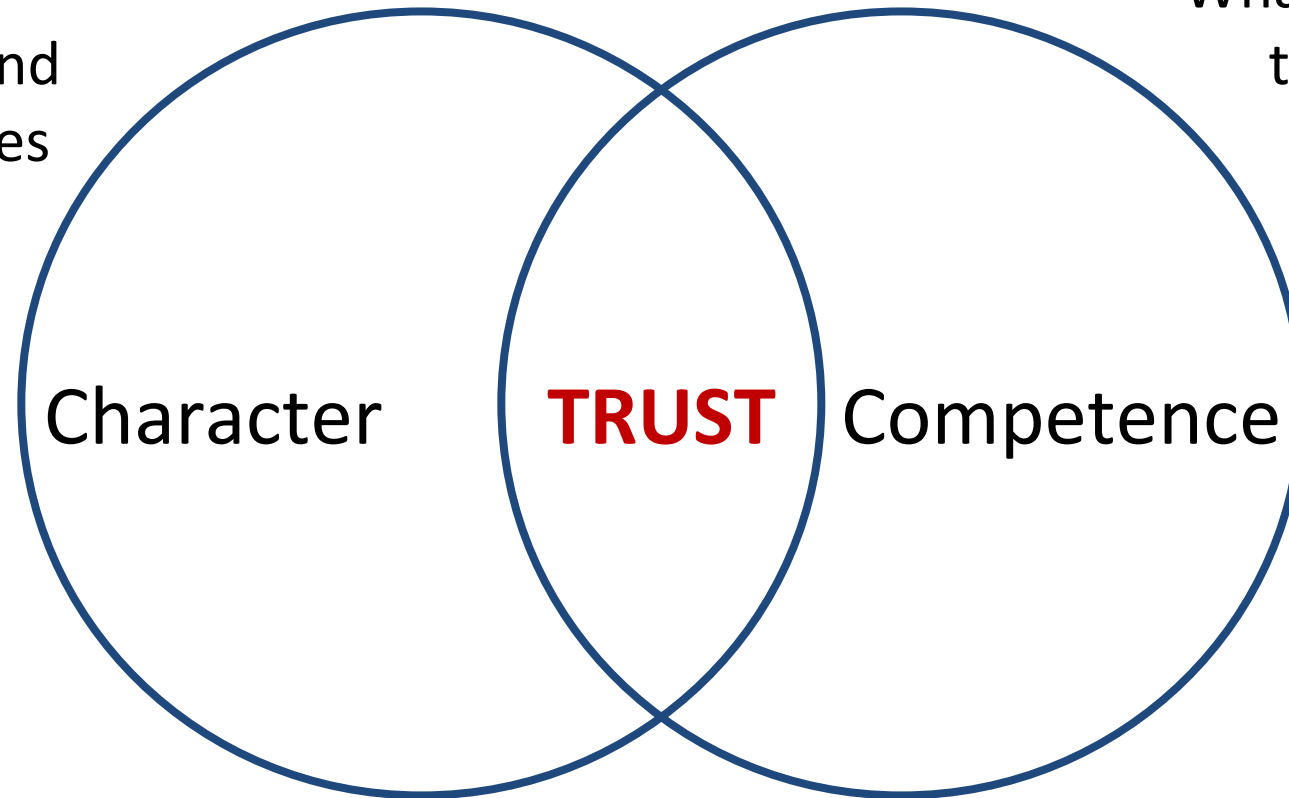
**40%**

**Basic Approaching Skill**

# Developing Trust

## Essentials of trust

What a person is –  
personal maturity and  
integrity to principles



What a person can do –  
talents, skills and  
capabilities



# Approaching

- Self Introduction - Positioning
- Telephone Script
- Face to Face approach

# Approach

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## Telephone approach

Category : Prospecting



- Greetings
- Introduction – self intro
- Content – to fix appointment
- Closing – reconfirm the date & venue

# Telephone Script – Personal approach

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Good morning, Mr. Tan, I am \_\_\_\_\_, from Great Vision.

We specialize in providing personal & business financial planning.

I would like to meet up with you to share about our unique integrated financial services that may be beneficial to you and your friends.

I'll be meeting some of my clients around your area for the next couple of weeks. Would it be alright if I were to drop by your office to see you?

OK, thank you Mr. Tan. See u then.

# Telephone Script – Personal approach

---

Good morning, Mr. Tan, I am \_\_\_\_\_, from Great Vision.

We provide both personal and family financial planning services with special emphasis in the areas of wealth accumulation and wealth protection.

It's our pleasure to be able to meet up with you to share some of the success stories that we had done for most of the dedicated people just like yourself.

I'll be servicing some of my clients around your area for the next couple of weeks, shall we make an appointment to meet at your office?

OK, thank you Mr. Tan. See u then.

# Script for Making Appointment

*Mr. A, I will be serving my clients **somewhere around your place for the next couple of weeks.** If time is available, shall I see you once my **appointment is over?** Do you prefer to meet in the **morning or afternoon?***

*That 's good. Shall we **tentatively fix** on Wednesday, 2:30pm at ....*



# Approaching Script

*By the way, Do you have a habit of savings ?*

*If Yes*

*That's good. I have something to share with you. Perhaps it may able to strengthen your existing program.*

*If No*

*That's never too late. I have something to share with you. Perhaps it may help you and your friends in the future.*

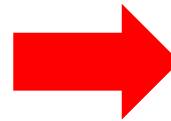
# Next Step...

## Option 1

*Mr. A, may I have another 15 minutes and I will share with you the essential planning on wealth preservation.*

## Option 2

*Mr. A, in order to give you a full picture about your situation, let me diagnose and get back to you next week?*



Approaching **Method**

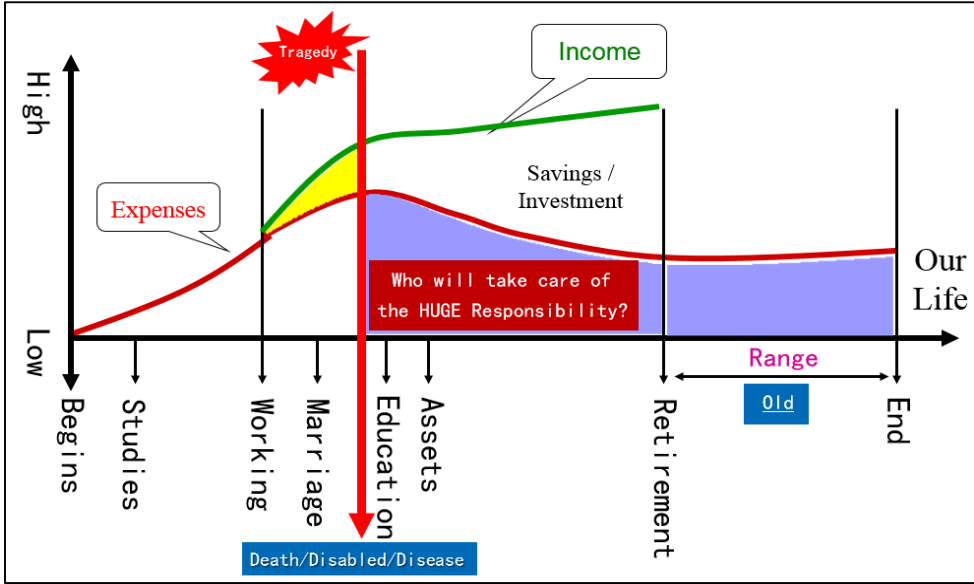
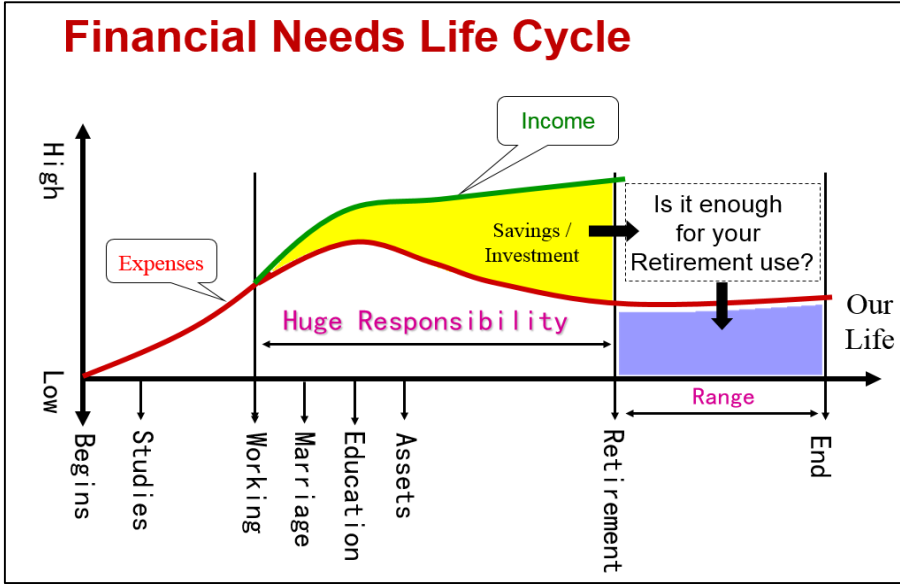
*Something **Happen** – Nothing Happen*

# Personal Financial Planning

<b>Something were to Happen</b>	<b>Nothing were to Happen</b>
<ol style="list-style-type: none"><li><b>1. Hospital &amp; Surgical</b></li><li><b>2. Critical Illness Coverage</b></li><li><b>3. Family Income Protection</b></li><li><b>4. Debt &amp; Responsibility</b></li><li><b>5. Will &amp; Trust</b></li></ol>	<ol style="list-style-type: none"><li><b>1. Retirement Planning</b></li><li><b>2. Education Planning</b></li><li><b>3. Saving/Lifestyle Planning</b></li><li><b>4. Investment Planning</b></li><li><b>5. Tax Planning</b></li></ol>

# 两件事

有事情发生	没事情发生
<ul style="list-style-type: none"><li>■ <b>轻</b> - 医疗保障</li><li>■ <b>重</b> - 严重疾病</li><li>■ <b>残</b> - 收入保障</li><li>■ <b>债</b> - 偿还债务</li><li>■ <b>死</b> - 遗嘱与信托</li></ul>	<ul style="list-style-type: none"><li>■ <b>R</b> - 退休规划</li><li>■ <b>E</b> - 教育规划</li><li>■ <b>S</b> - 储蓄规划</li><li>■ <b>I</b> - 投资规划</li><li>■ <b>T</b> - 税务规划</li></ul>



### 个人理财规划：两件事

有事情发生	没事情发生
<ul style="list-style-type: none"> <li>医疗保障</li> <li>严重疾病</li> <li>收入保障</li> <li>偿还债务</li> <li>遗嘱与信托</li> </ul>	<ul style="list-style-type: none"> <li>退休规划</li> <li>教育规划</li> <li>储蓄规划</li> <li>投资规划</li> <li>税务规划</li> </ul>

### Personal Financial Planning

Something were to Happen	Nothing were to Happen
<ol style="list-style-type: none"> <li>Hospital &amp; Surgical</li> <li>Critical Illness Coverage</li> <li>Family Income Protection</li> <li>Debt &amp; Responsibility</li> <li>Will &amp; Trust</li> </ol>	<ol style="list-style-type: none"> <li>Retirement Planning</li> <li>Education Planning</li> <li>Saving/Lifestyle Planning</li> <li>Investment Planning</li> <li>Tax Planning</li> </ol>

# Approaching **Tools**

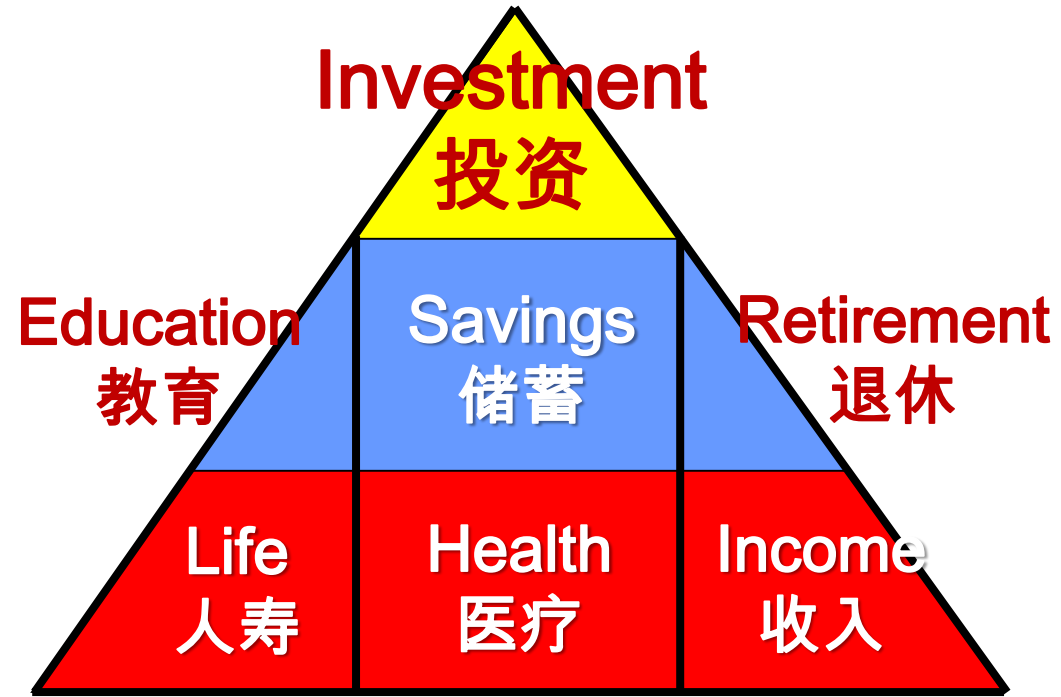
***Financial Pyramid***





***Personal & family Wealth Planning***  
**个人与家庭财富规划**

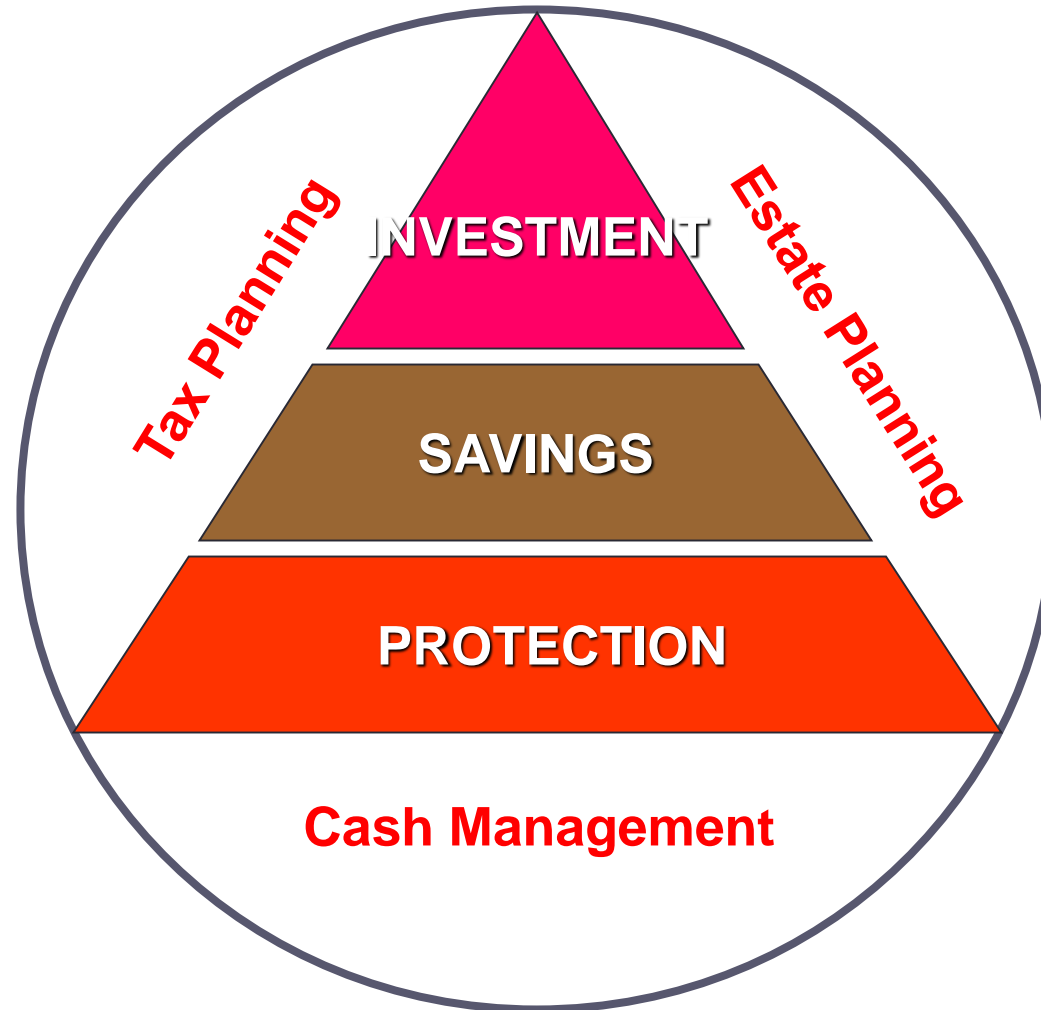




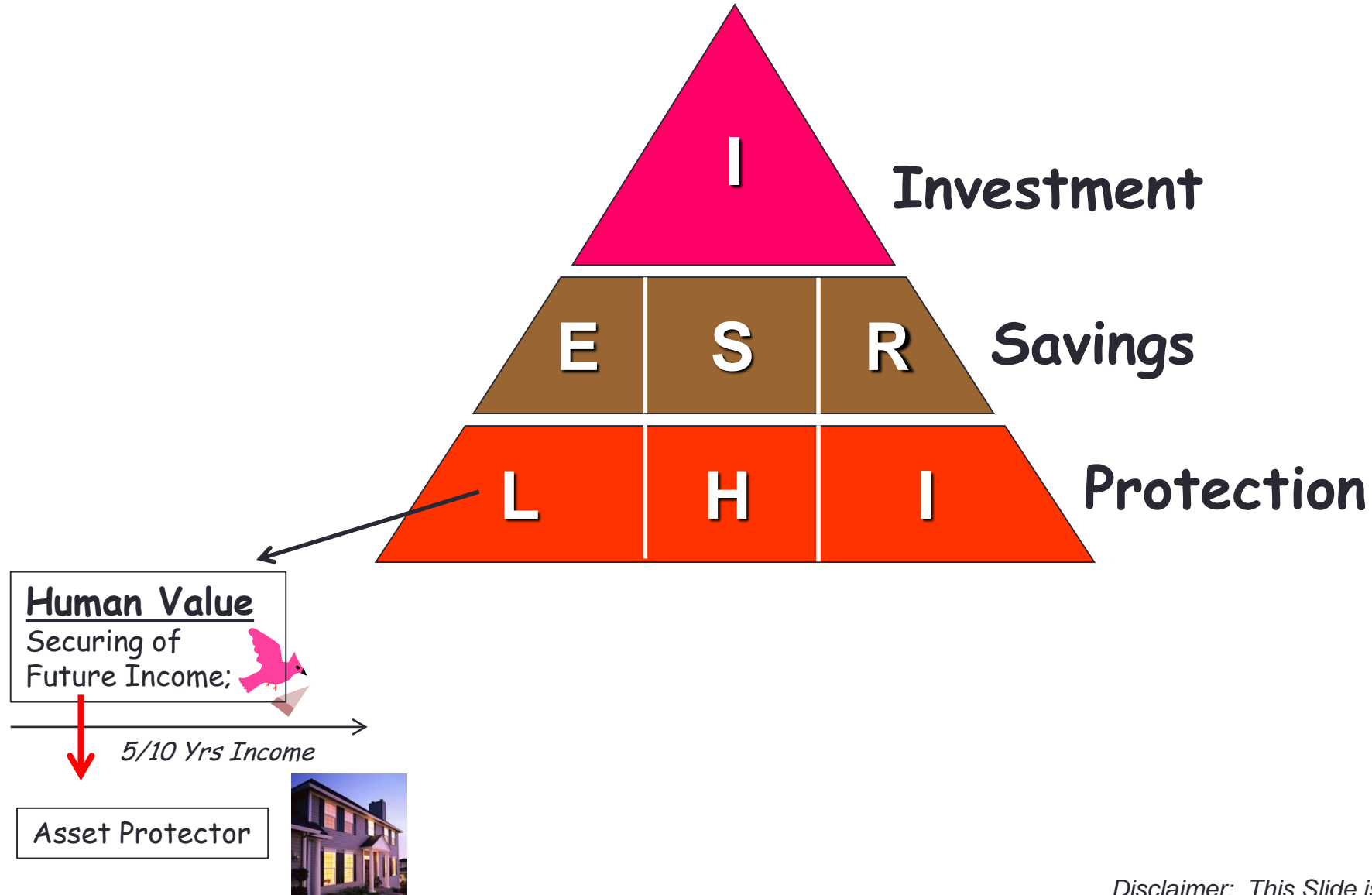
*Personal Financial Planning*  
个人财务规划



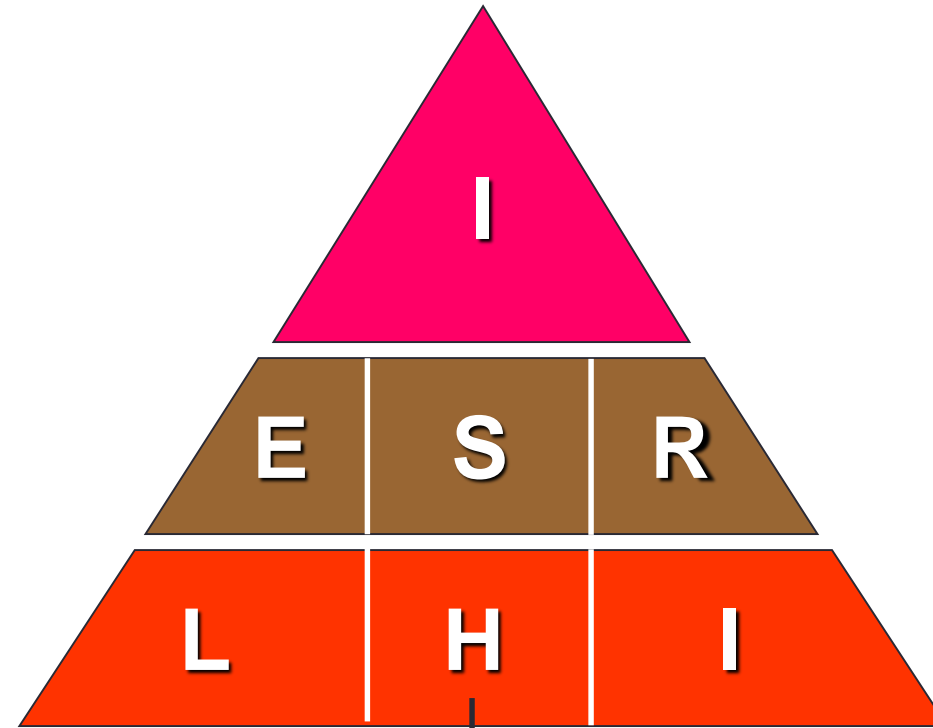
# Personal Financial Planning Pyramid



# Personal Financial Planning Pyramid



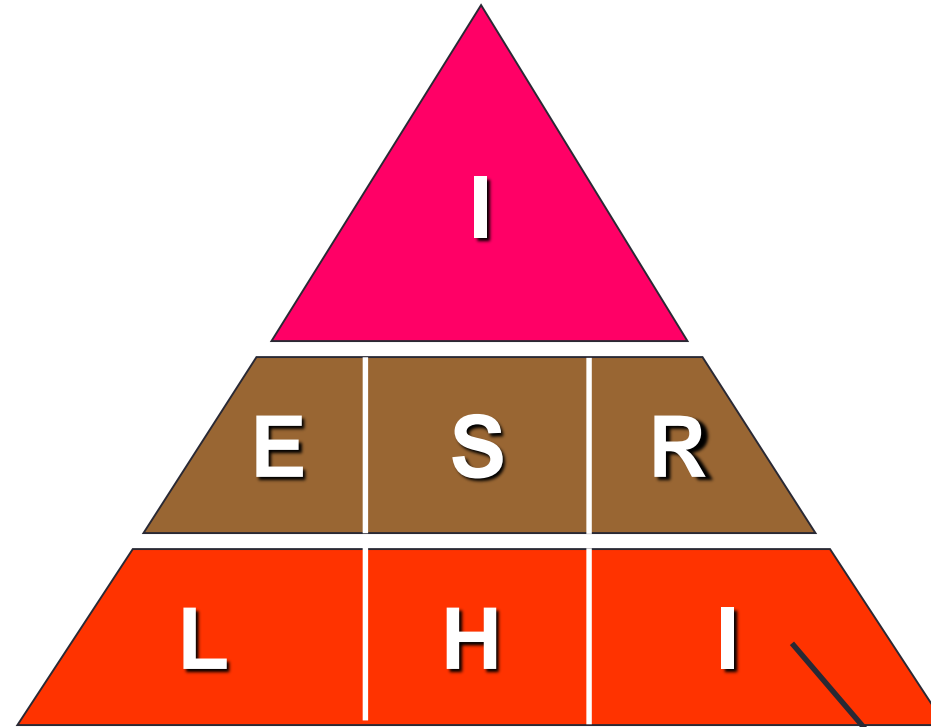
# Personal Financial Planning Pyramid




Unfortunate Events

No	Event	Solution	Amount
1	Injury	M/Card	30-50K
2	Organ Trans.	CI	150-300K
3	Partial Dis.	CI	2-3 X AI
4	Loss Income	CI+Life	400A
5	Death	CI+Life	Lump sum

# Personal Financial Planning Pyramid



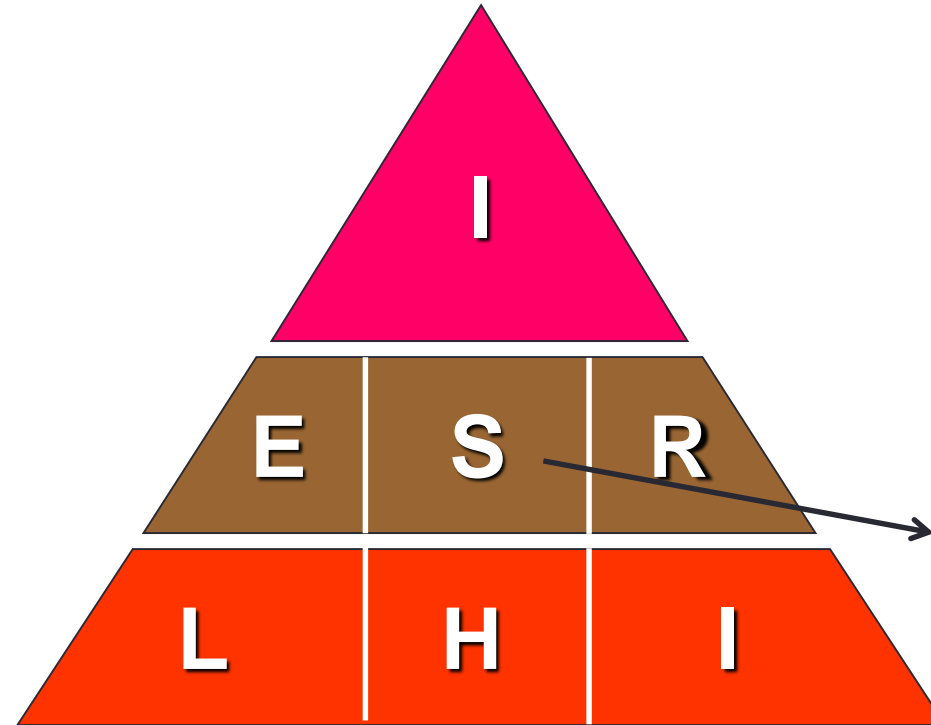
**400A**

  $\times 3\% = A \times 12$

*A = Monthly Living Expenses*

*Note: Youngest Child Age*

# Personal Financial Planning Pyramid



Rule of 3-1

**B** **I** **S**

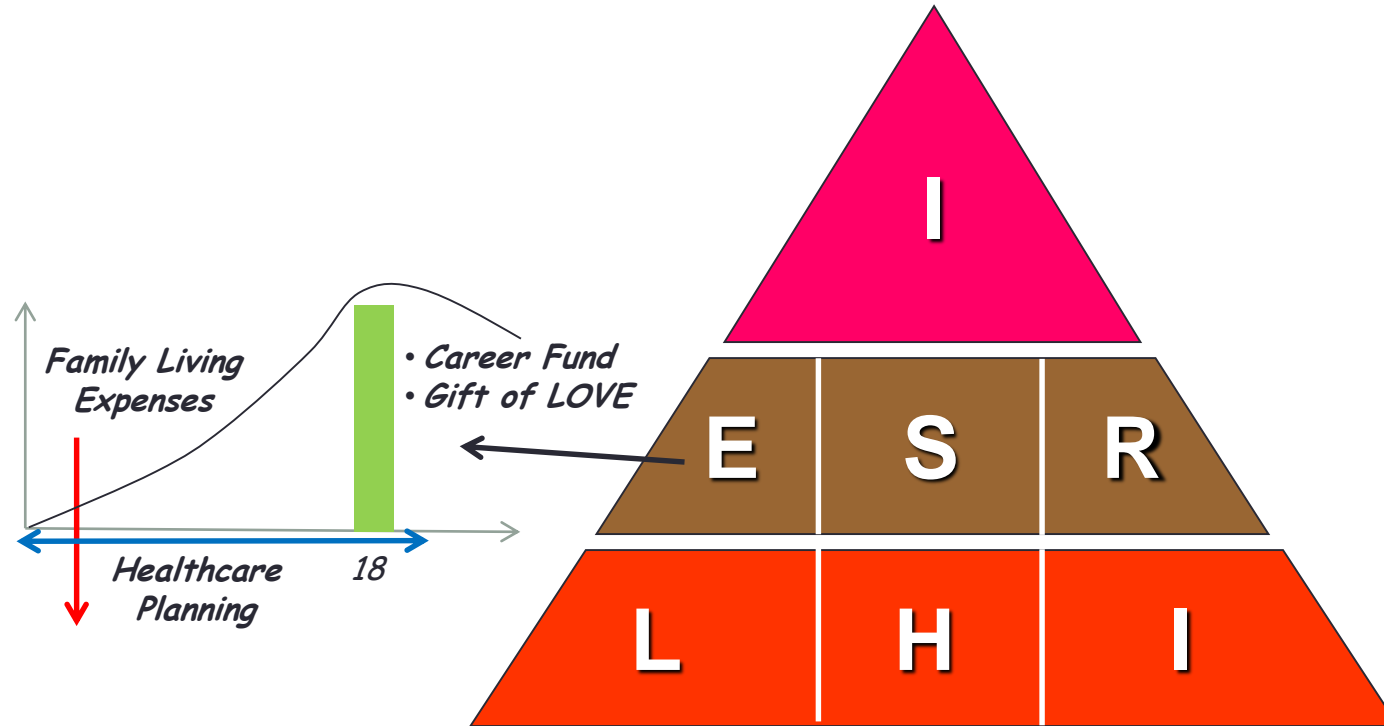
*Profit ROI Peace*

*Secure  
Guaranteed  
Lock-in*

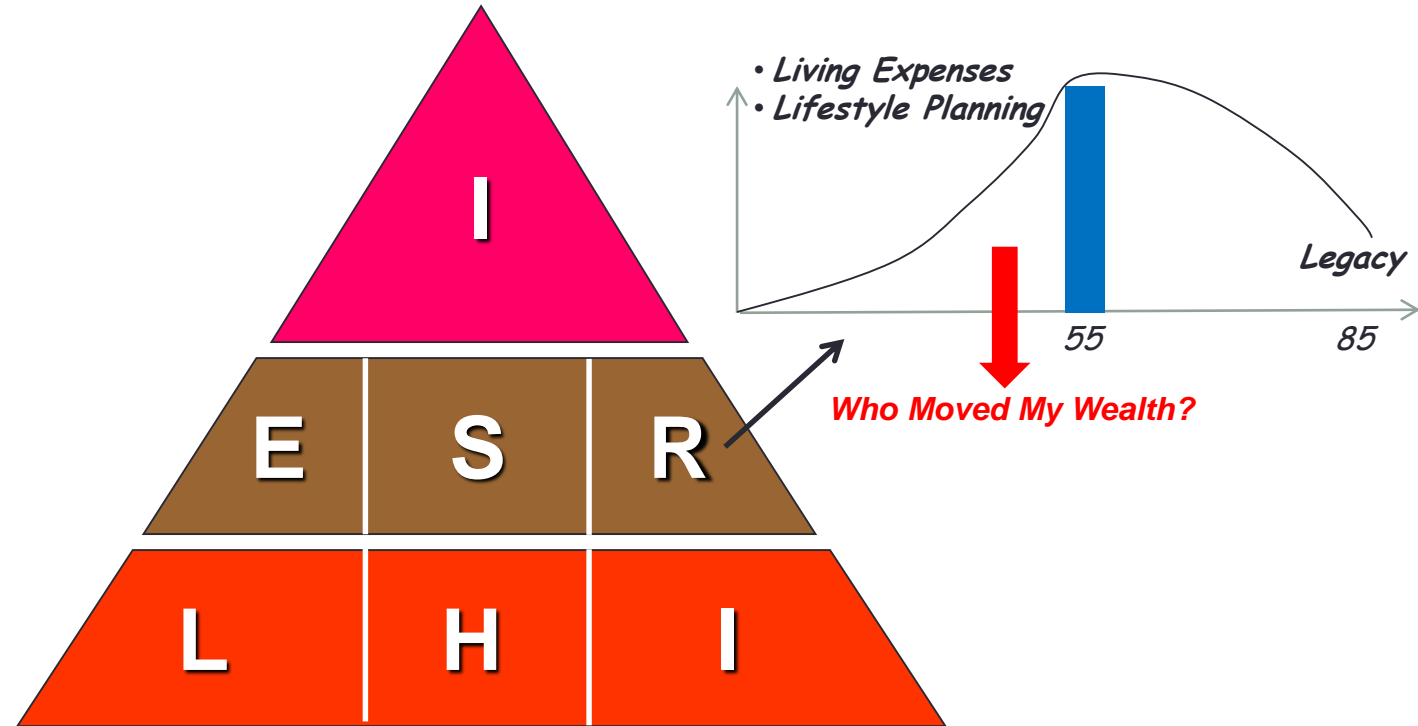
*Discipline  
& HABIT*

A cartoon character in a tuxedo is holding a sign that says "Discipline & HABIT".

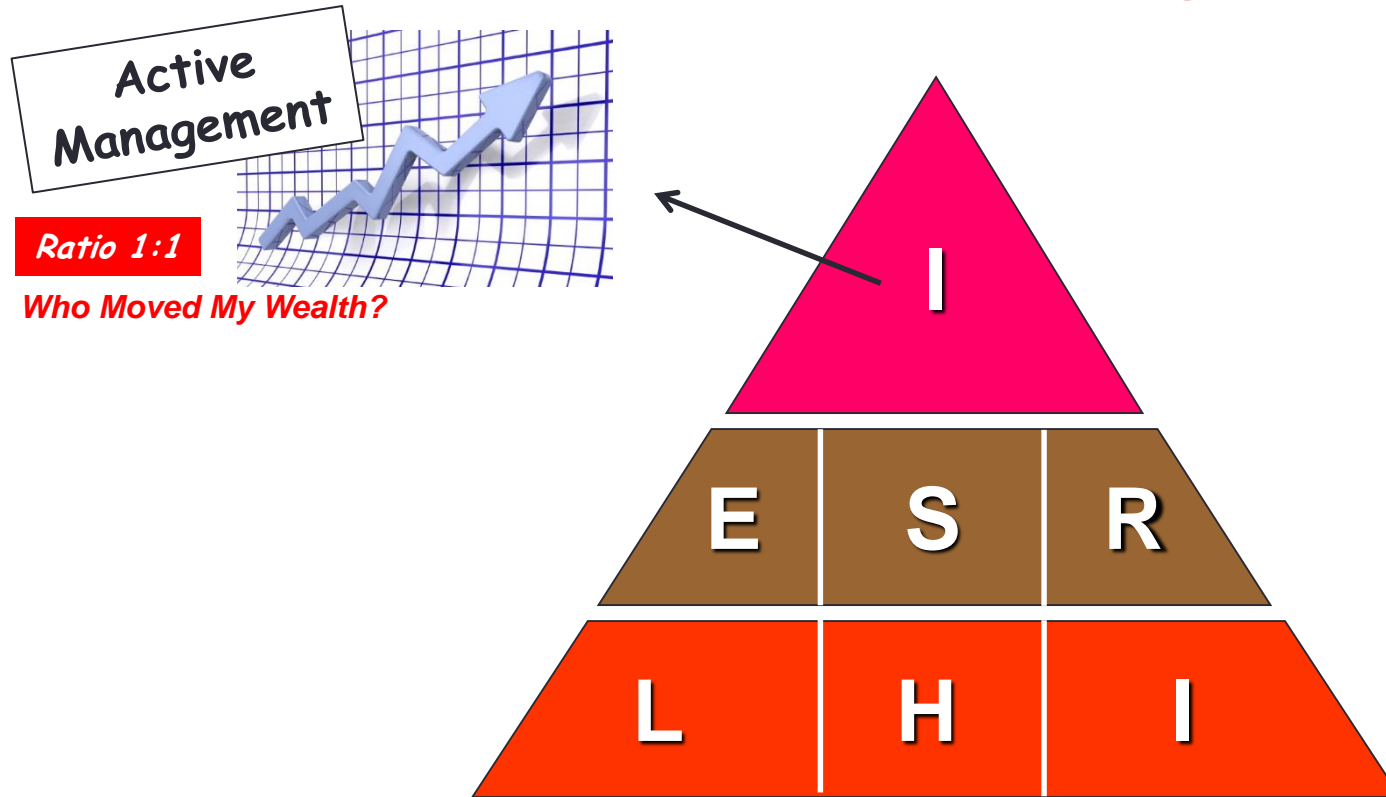
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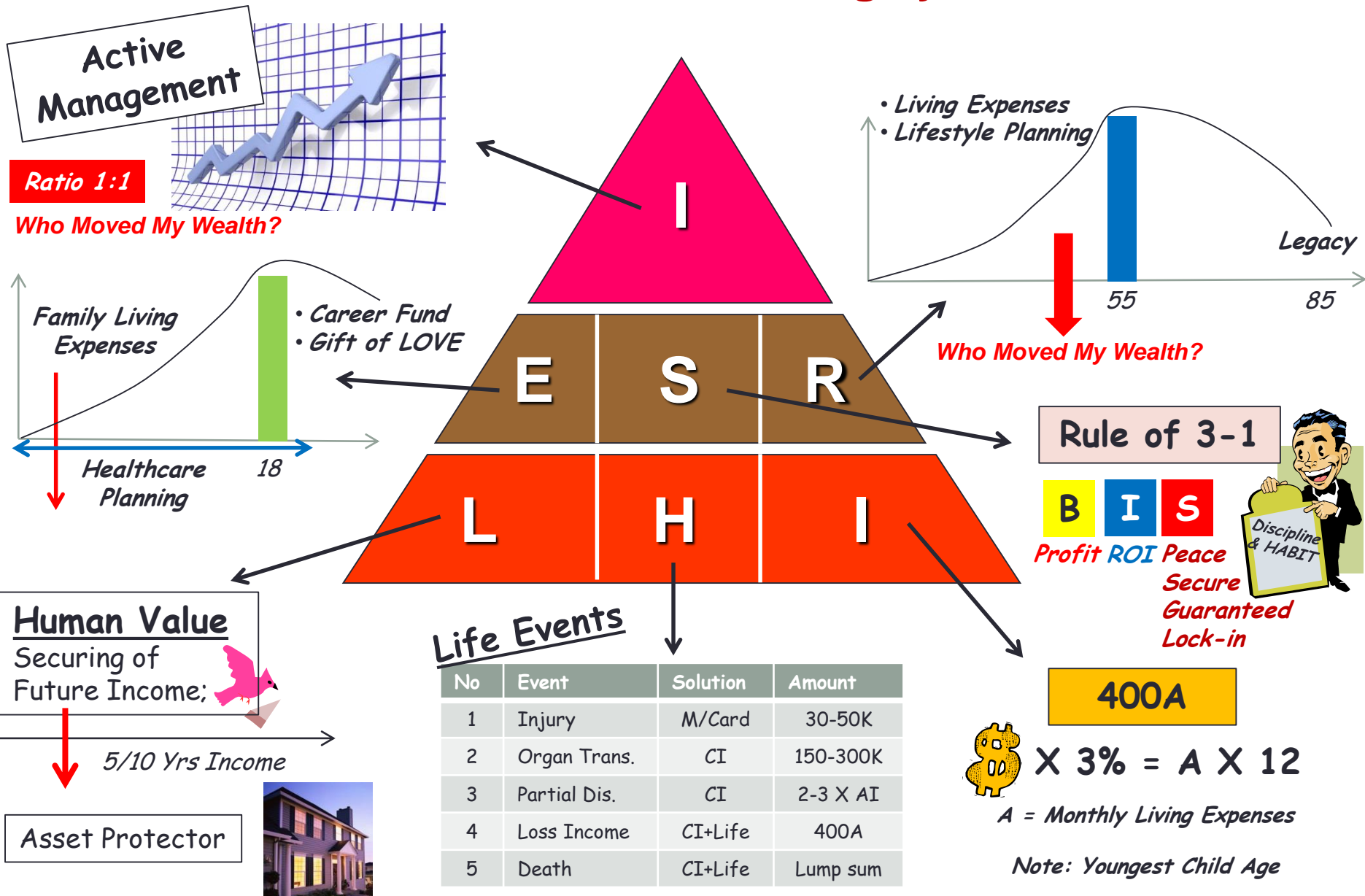
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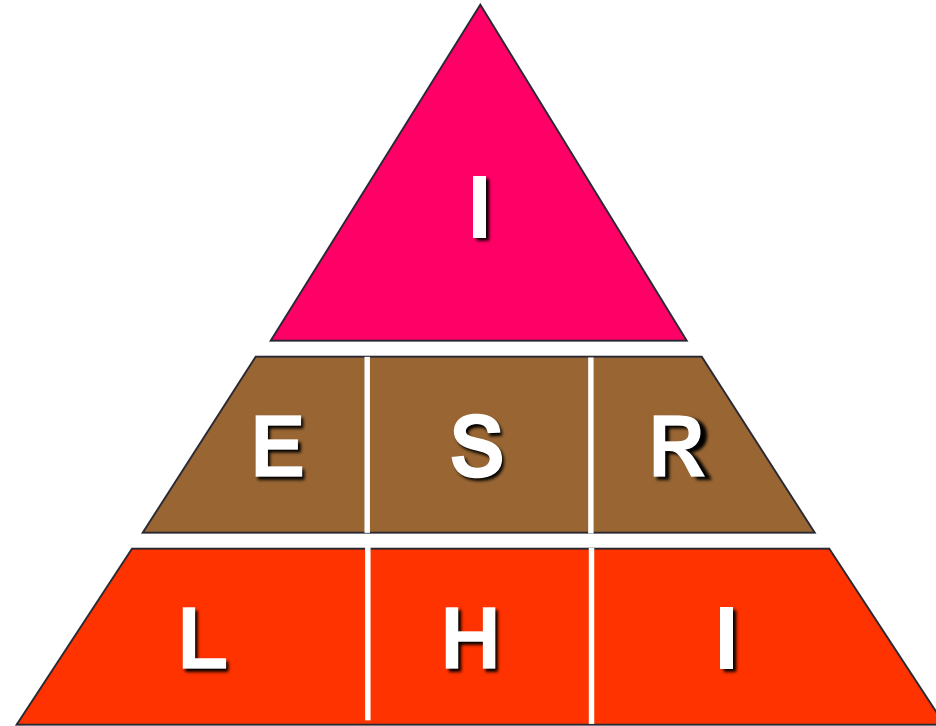
# Personal Financial Planning Pyramid



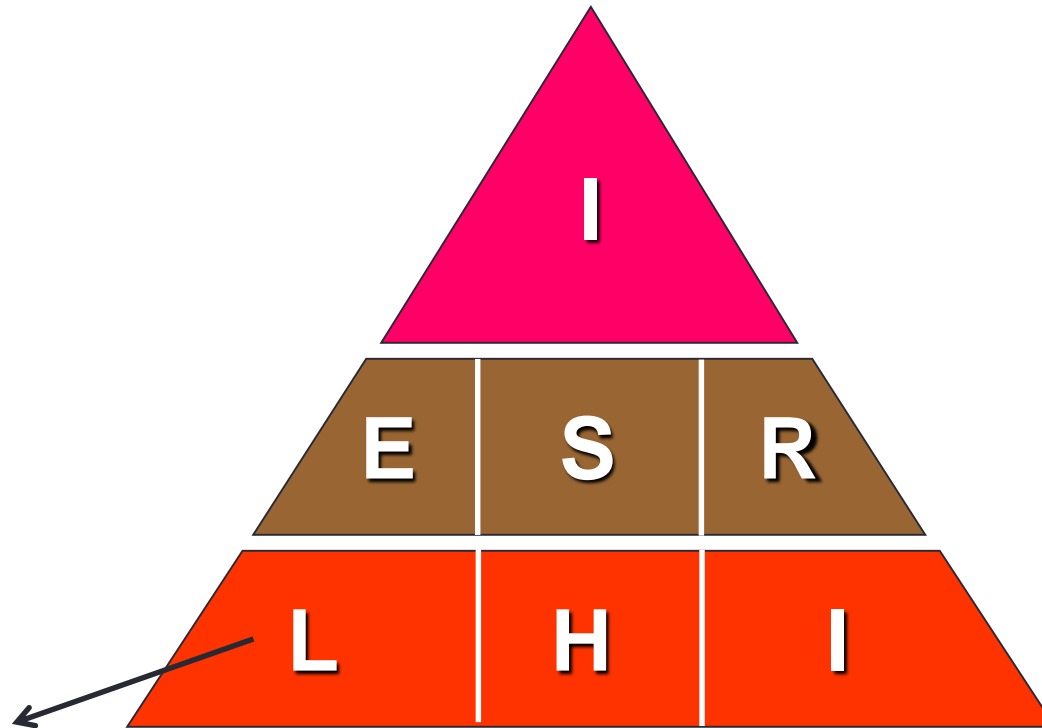
# Personal Financial Planning Pyramid



# Personal Financial Planning Pyramid – Financial Solutions

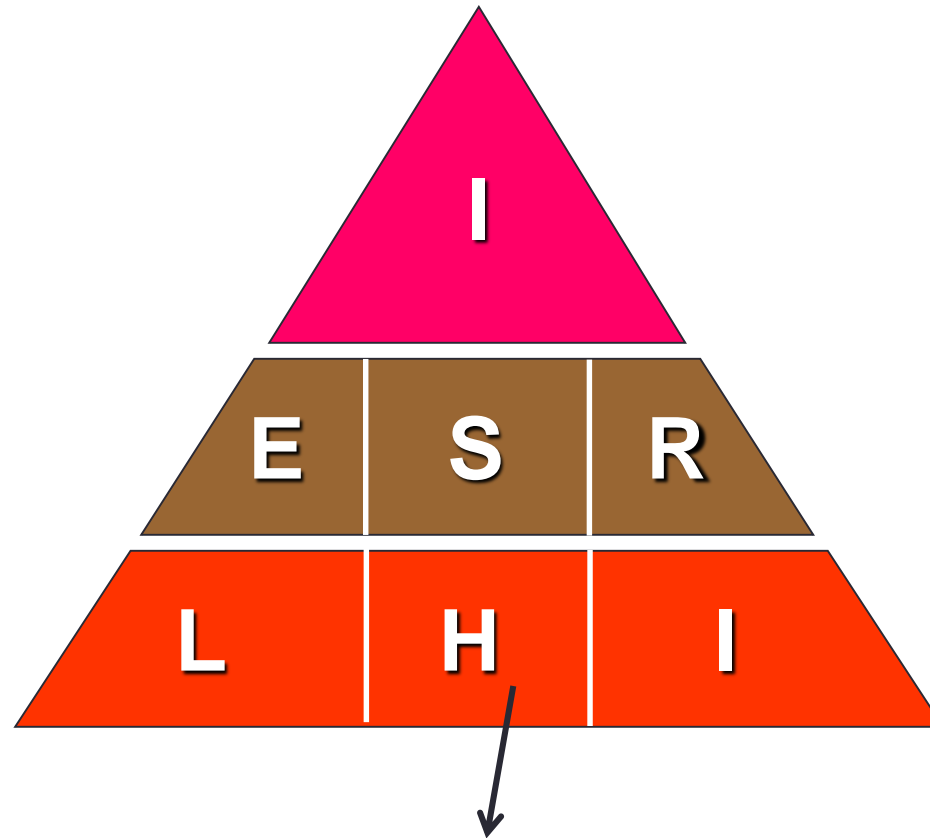


# Personal Financial Planning Pyramid – Financial Solutions



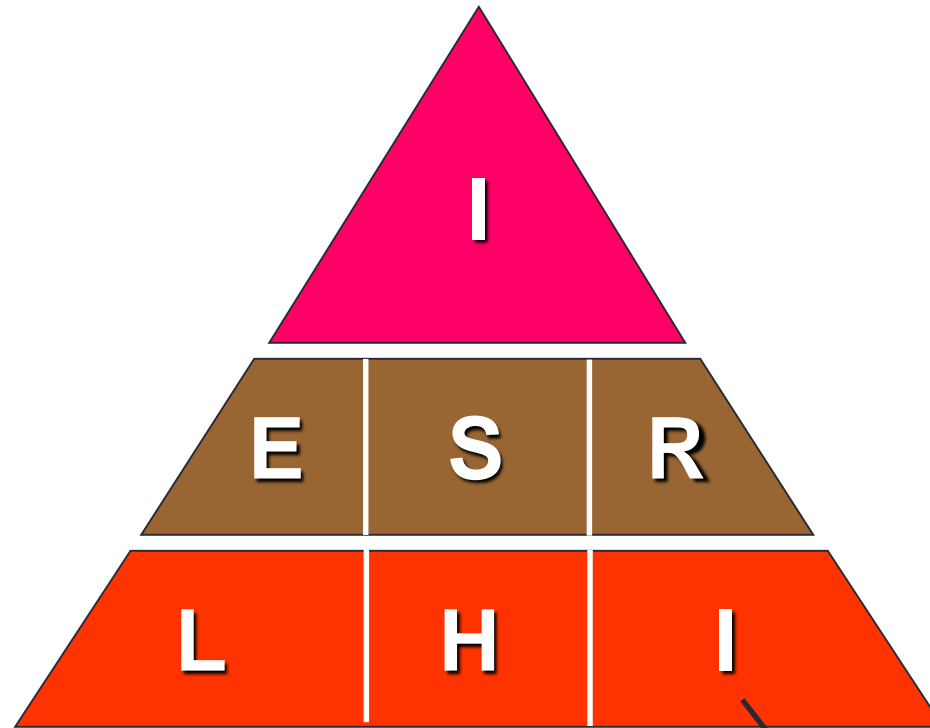
Term Life	Whole Life
<ul style="list-style-type: none"><li>• Asset Protection Account</li><li>• Term Life (10-age70)</li></ul>	<ul style="list-style-type: none"><li>• Invest Link</li><li>• Secure Life (Guaranteed Cash Value) 10-age85</li></ul>
<ul style="list-style-type: none"><li>• Legacy Plan</li></ul>	

# Personal Financial Planning Pyramid – Financial Solutions



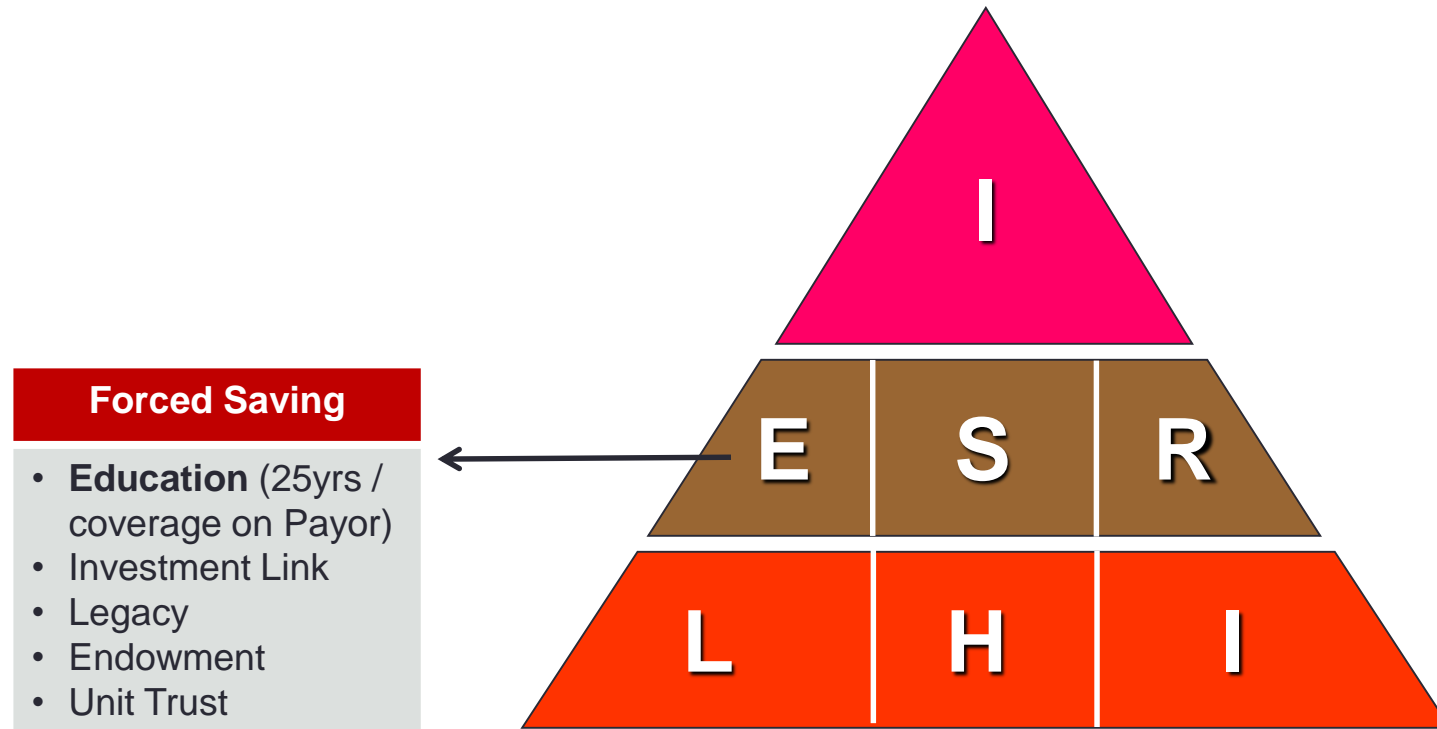
Term Life	Whole Life
<ul style="list-style-type: none"><li>• <b>Term Life</b> (10-age70)</li></ul>	<ul style="list-style-type: none"><li>• <b>Invest Linked</b></li><li>• <b>Critical Cover</b></li><li>• <b>Std alone</b></li></ul>
<ul style="list-style-type: none"><li>• <b>Total Health Solution (Healthcare Planning)</b></li></ul>	

# Personal Financial Planning Pyramid – Financial Solutions

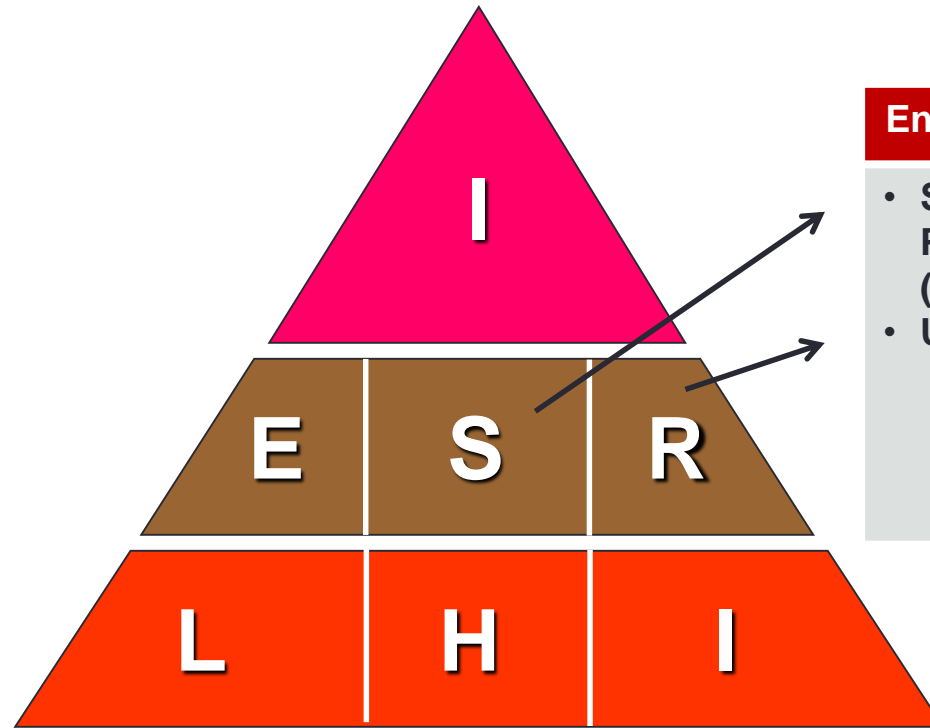


Term Life	Whole Life
<ul style="list-style-type: none"><li>• <b>PA</b> (renewable)</li><li>• <b>Term Life</b> (10-age70)</li></ul>	<ul style="list-style-type: none"><li>• <b>Invest Link</b></li><li>• <b>Secure Life</b> (Guaranteed Cash Value) 10-age85</li></ul>
<ul style="list-style-type: none"><li>• <b>Term Critical Cover</b> (10- age70)</li></ul>	<ul style="list-style-type: none"><li>• <b>Critical Cover Plan</b></li></ul>

# Personal Financial Planning Pyramid – Financial Solutions

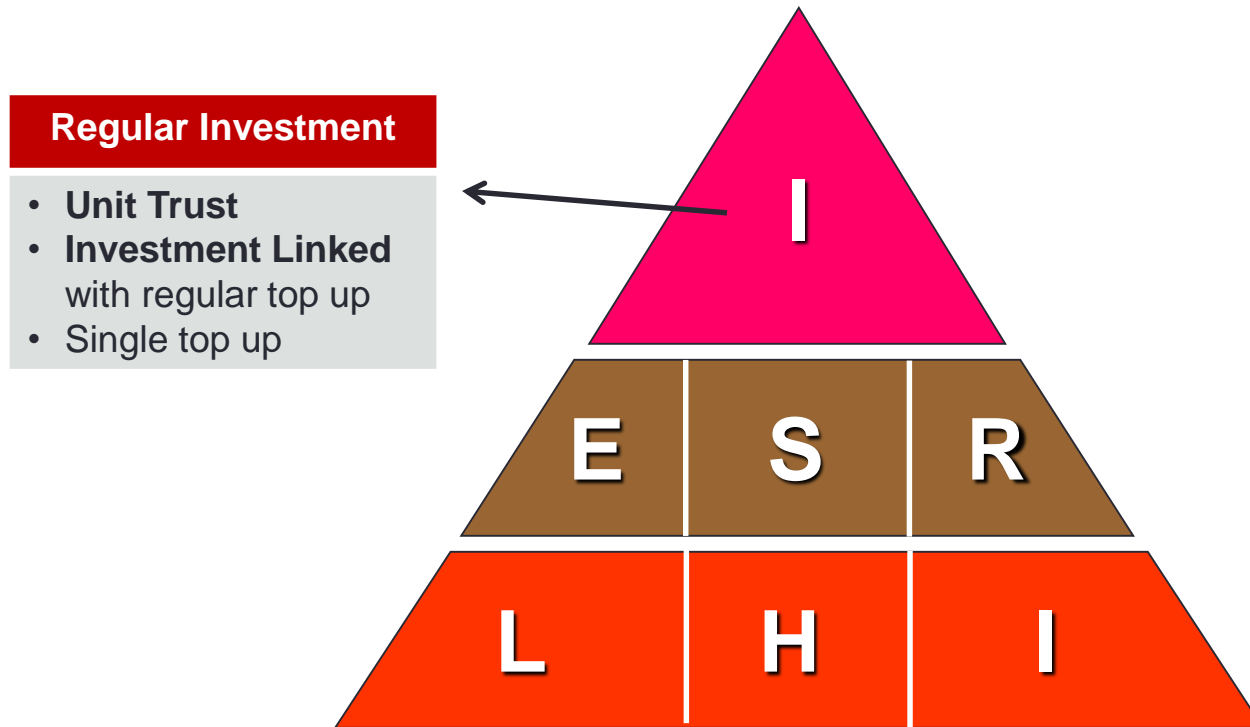


# Personal Financial Planning Pyramid – Financial Solutions

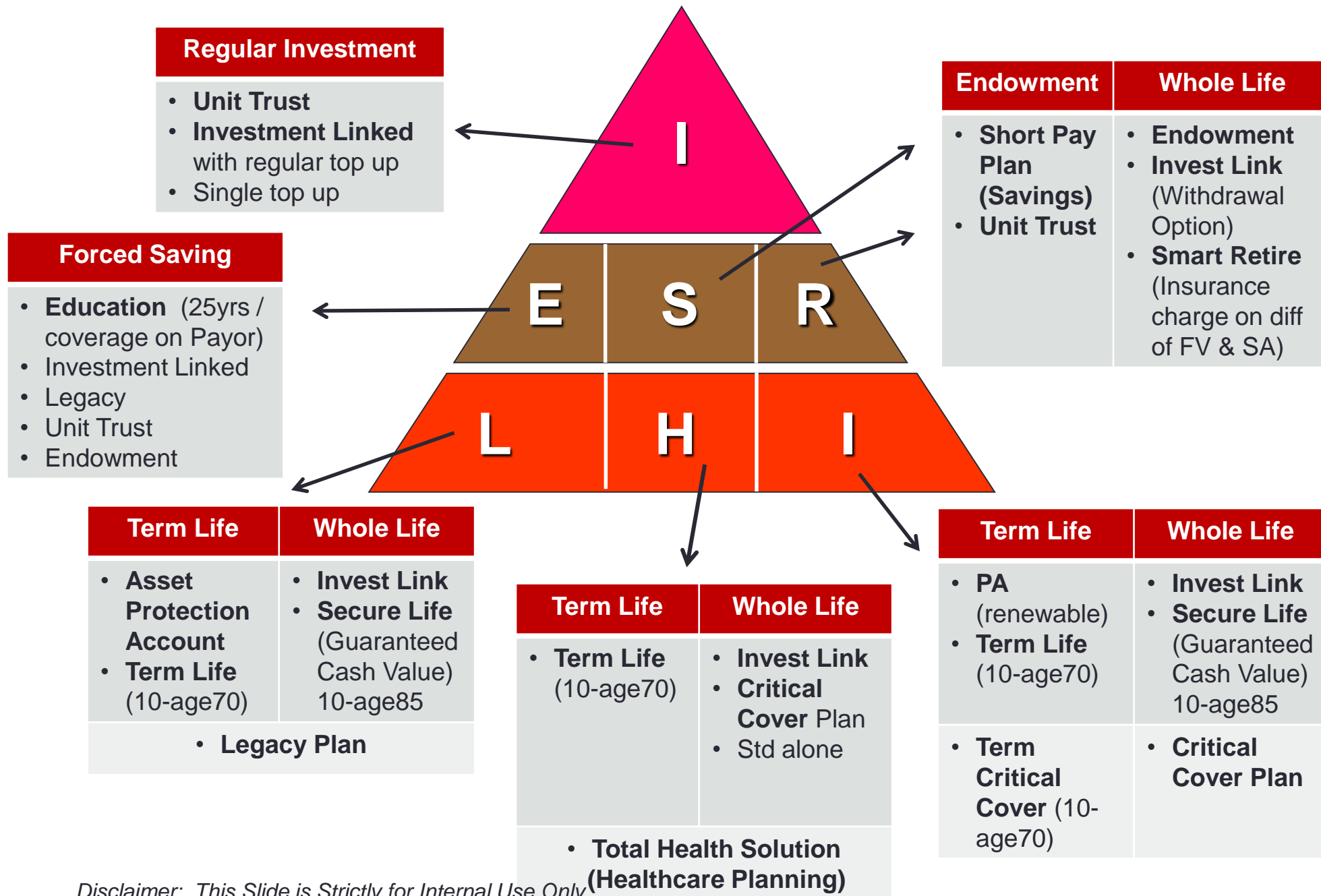


Endowment	Whole Life
<ul style="list-style-type: none"><li>• Short Pay Plan (Savings)</li><li>• Unit Trust</li></ul>	<ul style="list-style-type: none"><li>• Endowment (Withdrawal Option)</li><li>• Smart Retire (Insurance charge on diff of FV &amp; SA)</li></ul>

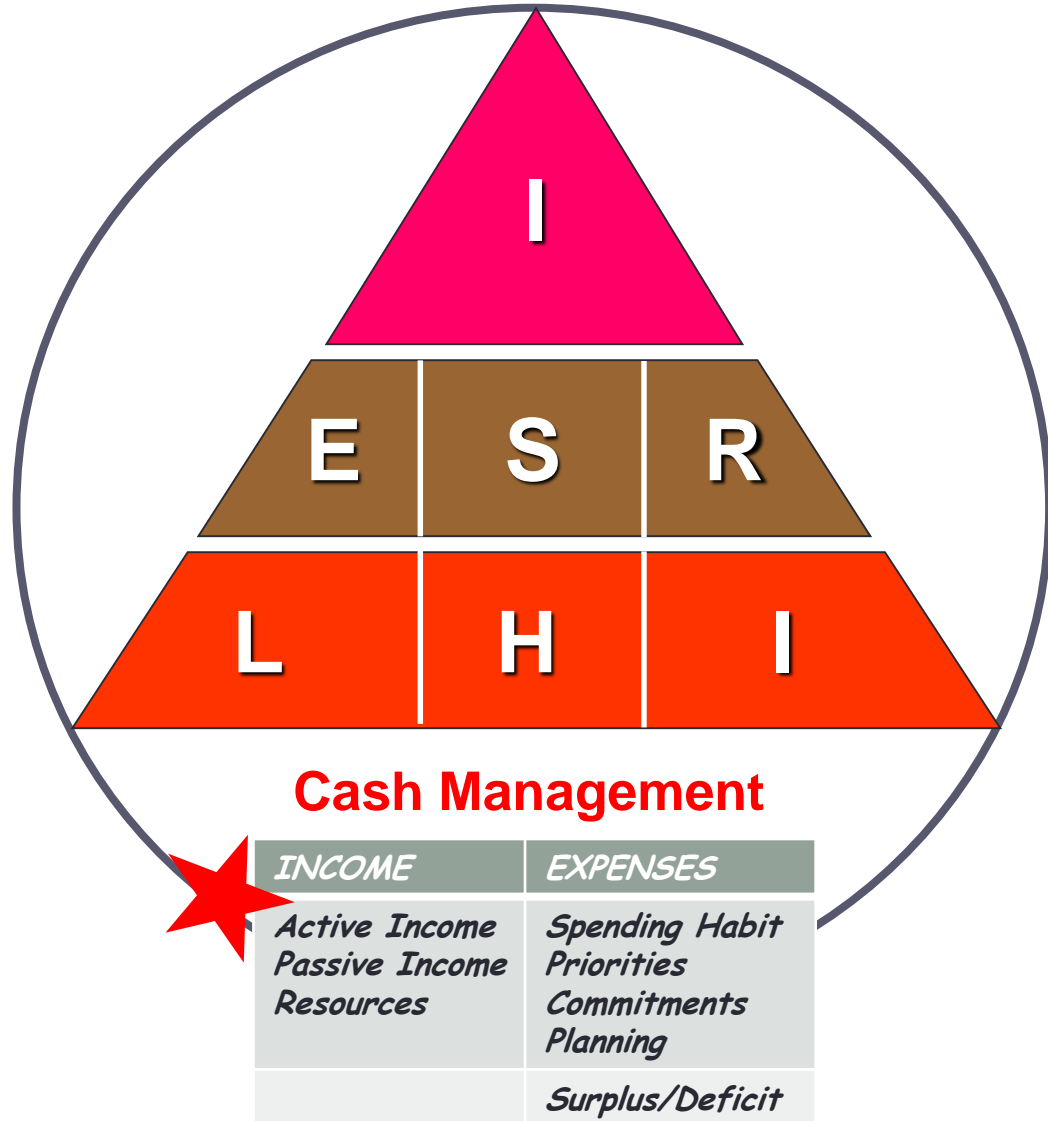
# Personal Financial Planning Pyramid – Financial Solutions



# Personal Financial Planning Pyramid – Financial Solutions

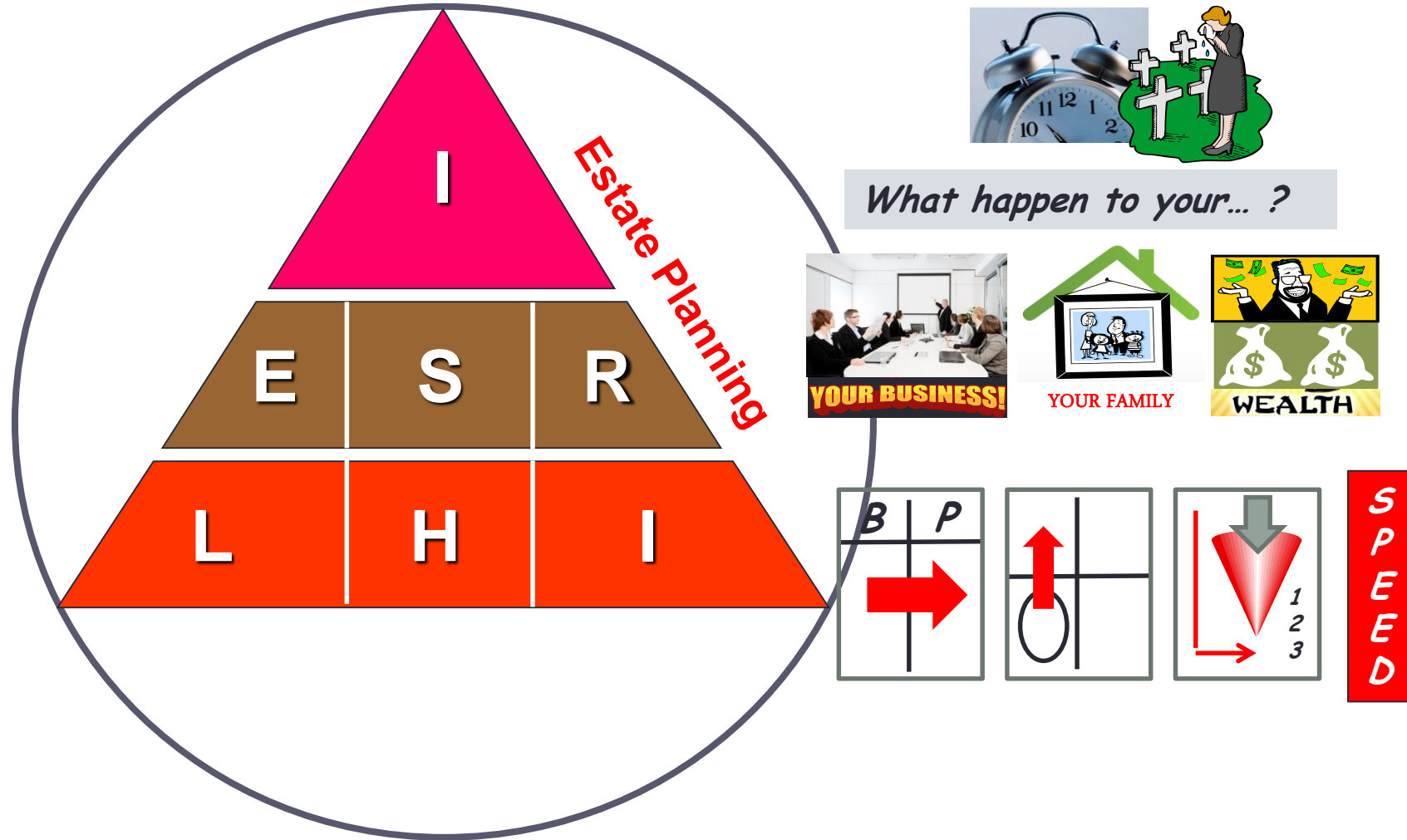


# Personal Financial Planning Pyramid

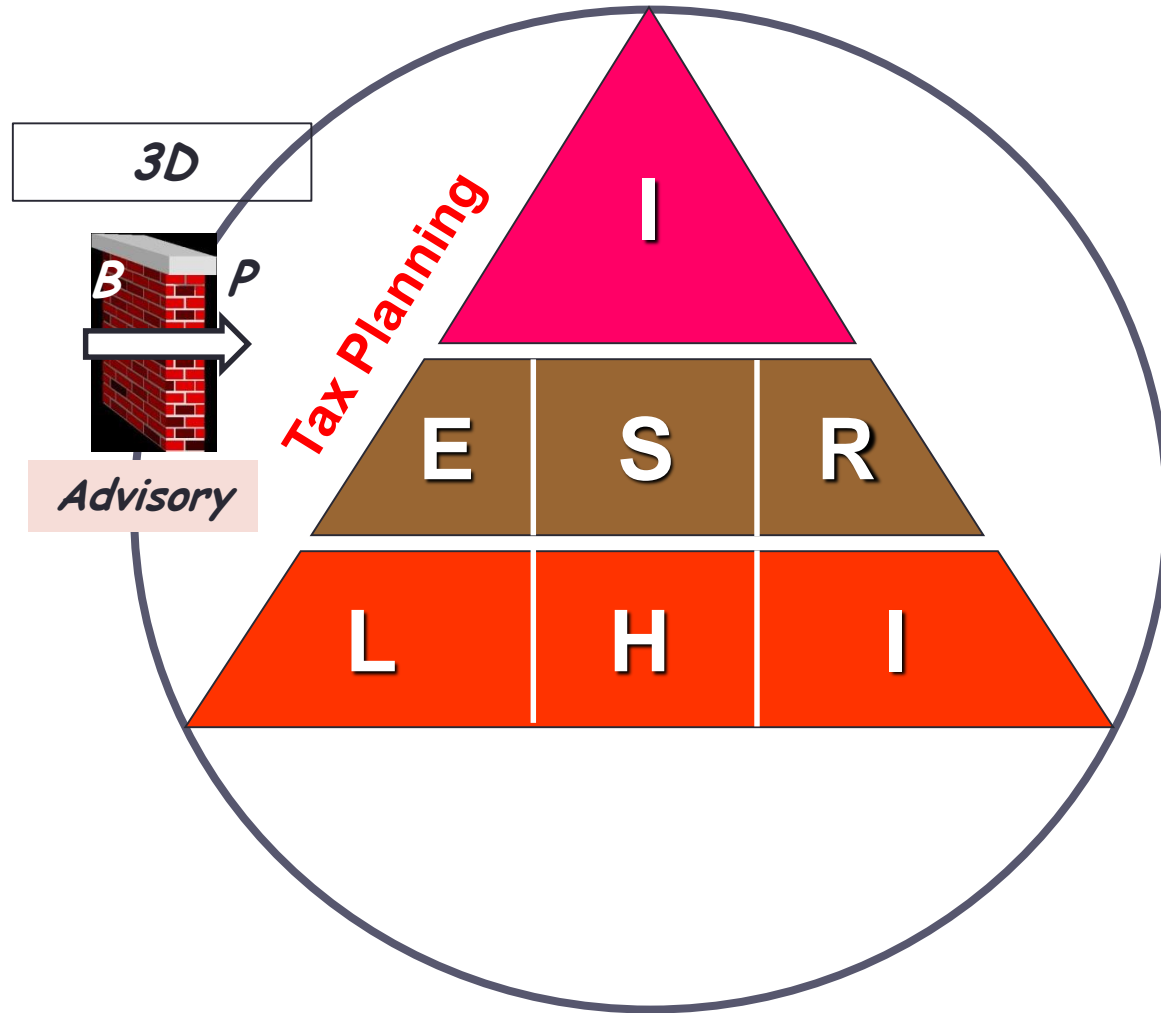


Disclaimer: This Slide is Strictly for Internal Use Only

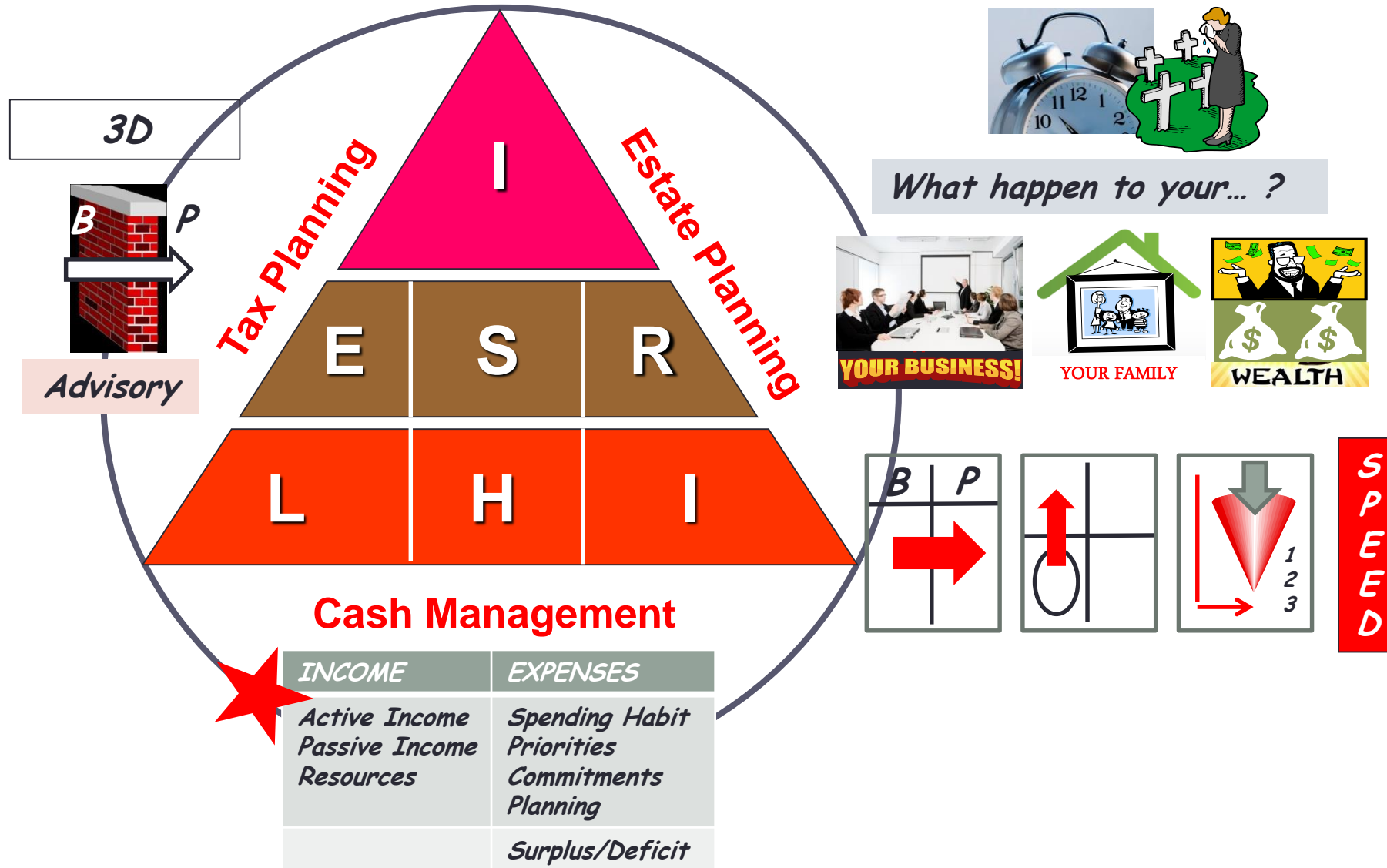
# Personal Financial Planning Pyramid



# Personal Financial Planning Pyramid

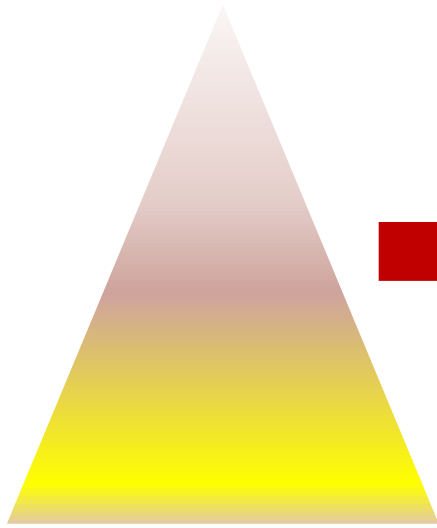


# Personal Financial Planning Pyramid

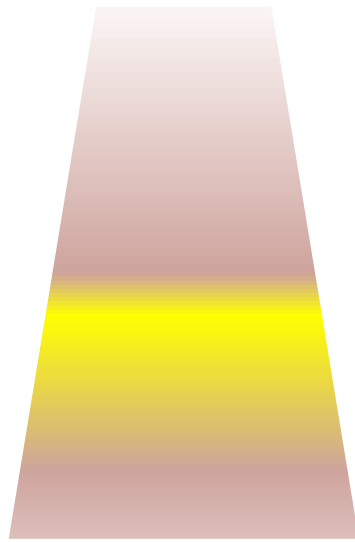




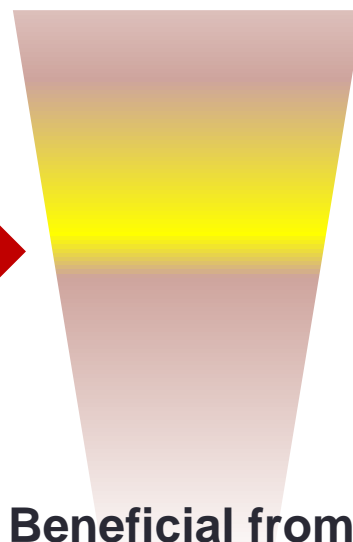
***Personal & family Wealth Planning***



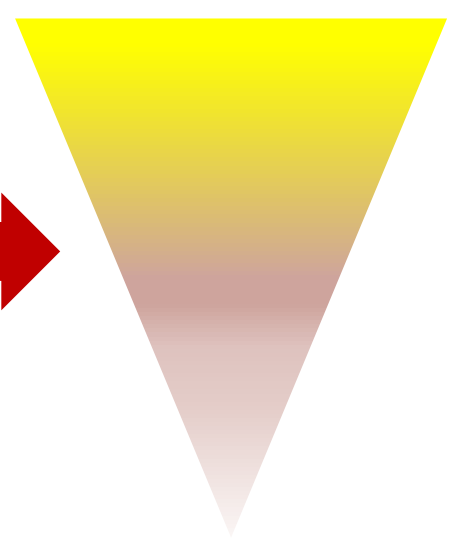
**Ideal Pyramid**  
完美的金字塔



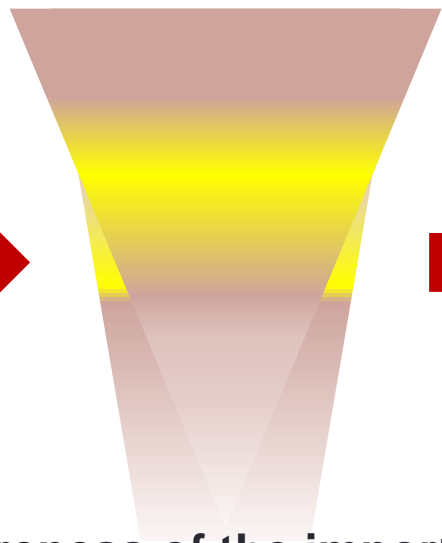
**Look for higher Return**  
倾向高回酬



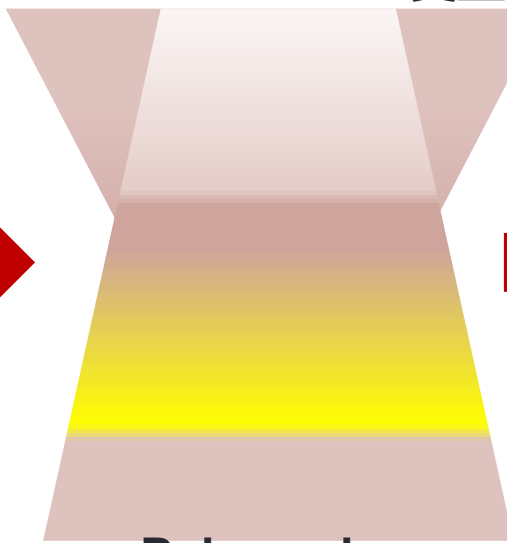
**Beneficial from investment**  
受益到投资的甜头



**Extreme Stage**  
极端层面



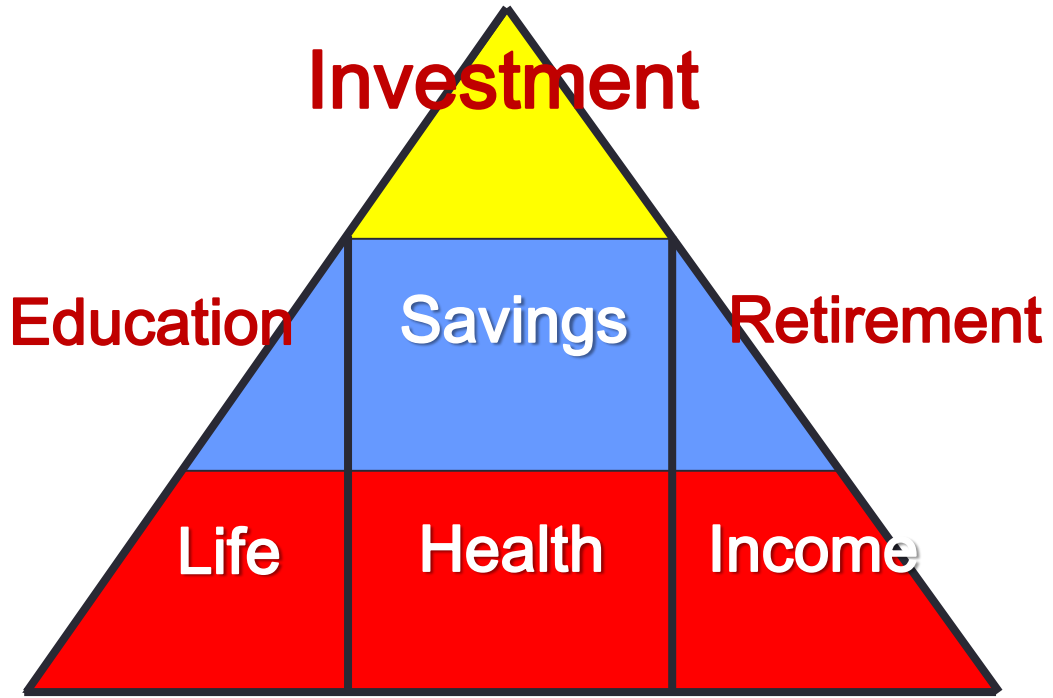
**Awareness of the important of Risk Management**  
意识到风险管理的重要性



**Balanced up Risk and Return**  
平衡风险与回报



**Awareness of Value Preservation, Awareness of Leverage & Maximization of Wealth**  
意识到保值，杠杆和财富极大化的重要性



***Personal Financial Planning***

Sales **Concept**

***Healthcare Planning***



# Healthcare Planning

# 医疗保障规划

**> 90% of the people, Do NOT have  
Enough Emergency Reserved Fund**

**超过90%的人缺乏足够的  
救命储备金**



**If you need a large sum of Medical Fee by tomorrow, are you prepared?**



**如果明天需要一笔庞大的医药费，你准备好了吗？**

# If you were to save RM1000 / month



<i>Target to save</i>	<i>Time needed</i>
<i>RM200,000</i>	<i>16.66 Years</i>
<i>RM500,000</i>	<i>41.66 Years</i>
<i>RM1,000,000</i>	<i>83.33 Years</i>



**What happen if you can  
only save RM500 / month**

我们应该如何做?  
*How should I do?*



# Healthcare Planning

## Capital Transfer

Bank



Time

Int %

**How to plan ?**

Capital Transfer

1. Medical coverage
2. Critical Illness coverage
3. Disability
4. Death coverage
5. Fund accumulation

### **STEP 123**

1. Direct Exp
2. Indirect Exp
3. Financial Loss

# Healthcare Planning

## – 3 Steps Planning

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1. Direct Expenses
2. Indirect Expenses
3. Financial Loss

# Healthcare Planning

- Direct Expenses – choose the relevant medical plan (all reimbursement goes to hospital)
- Indirect Expenses – needs in supplementary and equipment usage (CI coverage range for small, medium or large sum; 100K, 300K, 500K)
- Financial Loss – temporary loss of monthly income for short, medium or long term; 6 mth, 1year or 3 years annual income); use Critical Illness coverage on this matter.
- How much have you planned? Let's top up the different accordingly.
- How much is your comfortable budget to set aside?

# Unfortunate Events

No	Scenario	Your Preparation	Amount Needed
1	Hospital & Surgical	Medical Card	100K to 500K ?
2	Organ Transplant	Critical Illness Coverage	150K to 500K ?
3	Recuperation/ Supplements	Critical Illness Coverage	3 to 5 times Annual Income
4	Loss of Income – Family Living Expenses (Family Income Protection)	Critical Illness & Life Coverage	400 times of your Monthly Living Expenses
5	Upon Death (Debts & Responsibility/ Obligations)	Critical Illness & Life Coverage	Current Outstanding Debt



# Assignment

*Assignment of the day*



# Assignment Module 2

- To send out *e-approaching* to 5 people.
- Review your *own SH-NH (Healthcare Planning)*
- *Role Play* (self role play or zoom role play)
- Create *ONE illustration* for your own self



*OSTP Module 2  
Assessment*

# Outstanding **Assignments**

- **Orientation**

- Character / Career Suitability / Business Planning (Financial needs / Sales Calculation / Prospect Listing / Agent documentation / OSTP enrollment)

- **Module 1**

- E-approaching blast to 5 prospects / FHS / Cash on Hand role play / sales illustration for own Cash on Hand needs

- **Module 2**

- E-approaching blast to 5 prospects / Self review on SH-NH / Healthcare Planning role play / sales illustration for own Healthcare Planning

*Thank You*

