

Guardian U

Producer Resource

Working Remotely with Clients

Resources to help you thrive in the current environment

As you embrace a new “normal” conducting business in a virtual environment, you’ll discover a significant number of ideas online for how to operate your day-to-day business from home during this time. We understand data overload can be overwhelming, and that you may be asking yourself:

- Where do I start?
- How do I prioritize who I call and when I call them?
- What should I say?

This resource provides guidance on how you can move your client and prospect relationships forward successfully and efficiently during these uncertain times.

Where do I start?

If you don’t already have a quality headset with a microphone for your cell phone/home phone, make the investment now. While you have ordinarily conducted a large portion of your business in person, your phone and computer are now your main conduits to your clients.

It is strongly recommended that you use video conferencing as often as possible—especially with prospects. Video allows you to make eye contact and see their body language and facial expressions.

Test out your technology before using it with clients to make sure it works smoothly and to your expectations.

How do I structure who I call and when I call them?

Gail Goodman recommends starting by reaching out to clients whom you are closest with, as speaking to them first may increase your confidence and pave the way to make other calls easier.

Take time to consider who the next subset of clients you’ll call. Is it your older aged clients who are closest to retirement? Your newer or oldest clients? Connect with your agency leadership team if you’re having trouble determining the hierarchy of who you’ll call.

What should I say?

Your initial point of contact with existing clients should not be sales related. It should be a call for you to provide stability, comfort, and reassurance around their protection and investment portfolio entrusted to you.

Use the scripts provided on the following pages as a guidance for your conversations with current clients as well as prospective clients. Remember: Language matters--especially during times like these. Take the time to plan what you’re going to say before you call.

Who You're Calling	Suggested Script
People you know (new advisor)	<i>Hi, _____ and thanks for picking up. I know you're busy, so I'll be brief. I'm calling everyone I know because lots of people are worried about their finances. As a financial professional, I want to give you an opportunity for a 20-minute conversation with my colleague and me so we can talk about what's on your mind. We can easily do a virtual meeting. What time is best for you?</i>
Current Client	<ul style="list-style-type: none"> <li data-bbox="548 506 1419 720">• <i>Hi ____, this is _____ (calling from Company). I know you're busy, so I'll be brief. Taking care my clients is a top priority, which is why I am reaching out. Our company is getting updates and changes related to the Coronavirus and the market, so I'm offering to schedule a time for you with my colleague and me to help get you up to speed on where things stand, and to look ahead to where we are going. We can easily do a virtual meeting. When do you have 20 minutes to chat?</i> <li data-bbox="548 779 1419 963">• <i>Hi, _____, I know you're busy, so I'll be brief. I wanted to give you a quick call to let you know that I'm being proactive with all of my clients and offering the opportunity to tell me what's on their minds. I'm scheduling virtual meetings so we can look at your situation and make sure you're feeling like you're on good footing. When is the best time for us to spend 20 minutes together?</i> <li data-bbox="548 1022 1419 1209">• <i>Hi ____, this is _____ (calling from Company). You know that making sure my clients are being taken care of is a priority for me, which is why I am reaching out. Our company is getting updates and changes related to the Coronavirus and the markets. Most people would like to get some answers and ensure they're on good footing. So, I'm calling to schedule a virtual meeting. When do you have 20 minutes to chat?</i>
Introduce clients to our planning process	<ul style="list-style-type: none"> <li data-bbox="548 1247 1419 1432">• <i>We pride ourselves on doing planning work with clients and not just selling products. We organize and protect a client's world and focus their resources. While the Coronavirus is on everyone's mind and the world is in a state of confusion, it's important to plan for what we do have. I'd love to take 20 minutes to show and tell you more about what we do in a virtual meeting. Would next Tuesday work?</i>
Producers who don't do investment products	<i>Hi, _____ and thanks for picking up. I know you're busy, so I'll be brief. I'm calling all of my clients because lots of people are worried about their money. As your agent, I want to give you a 20-minute "check-in" conversation so we can talk about what's on your mind. We can easily do a virtual meeting. What time is best for you?</i>

Who You're Calling

Suggested Script

Prospect who was called previously but did not make an appointment

- *Hi _____, this is _____ calling from (Company). I know you're busy, so I'll be brief. I know that we talked before, and with everything going on, I wanted to reach back out to you. Many people have questions about their money and I am offering everyone I know an opportunity to have a virtual meeting with me. Most people would like to get some answers and be sure they're on good footing. When do you have 20 minutes this week?*
- *Hi _____, this is _____ calling from (Company). I know you're busy, so I'll be brief. I know that we talked before, and with the current situation, I wanted to call. Many people have questions about their money, and I want to be proactive in reaching out to see what we can do to put you in the best possible place. I am offering everyone I know an opportunity to have a virtual meeting with me. When is the best time for us to set this up?*

Prospect who you have never called, but you know them

Hi _____, this is _____ calling from (Company). You know there have been a lot of changes to the market and economy, and as a financial professional, I wanted to reach out to you. I'm being proactive with folks I know to give them an opportunity to talk about what's on their mind. We can easily set up a virtual meeting. What time is best for you?

If you are not ready to talk about someone's investment portfolio, be sure to include, "meeting with a colleague and me" in your script.
