

John Hancock Logo

1a. TITLE Animation

MUSIC UP

Against a white background, various animated cut-out pieces of a man--arms, legs, head--fly in and assemble in the center of the screen.

1b. The TITLE appears--

### **Creating A Loyal Client**

1c. The TITLE fades away and the man comes to life. He's our HOST. He stretches and straightens a crick in his neck.

HOST

(stretching)

Ahh, much better.

2. Extreme close-up of a RABBIT twitching its nose at the camera.

Ever wonder why some marketing reps' clients multiply faster than rabbits?

3. REP and CLIENT sit across a small table from each other. The CLIENT zips out of the frame. The REP is caught in mid-sentence.

While others lose the few clients they have?

4. HOST

The secret is client loyalty. In this business, it's the difference between success and failure. Loyal clients mean repeat business and referrals, the foundation of our business.

4. HOST

HOST

So how do you create a loyal client?

As you'll see on this video, there are eight important steps to earning client loyalty.

5. TITLE -- Animation --

The first step is know your client.

Diagram of client with cycle-animated hand-drawn arrows and words attached: objectives, goals, needs, risk tolerance.

### **Know Your Client**

6a. Extreme close-up of someone trying to

HOST (OS)

button the front of a suit jacket.

As a client, buying a financial product from someone who hasn't taken the time to learn about our unique situation and needs is like buying a suit without trying it on first.

6b. Wide Shot

HOST (OS)

HOST in fast motion struggling with a suit that is ten times too small. A child's suit.

We're usually not too happy with the results.

7a. Close-up on HOST.

HOST

If you're going to help your client with their financial needs, you have to know what those needs are.

7b. He brings a huge magnifying glass to one eye.

Always complete a thorough financial analysis before recommending any products.

8. Host's point of view. We see through the magnifying glass. Out of focus words snap into sharp focus as the magnifying glass passes over them.

What's their current financial situation? Their resources? Their investment objectives and goals? Their time horizon? Their risk tolerance? And their investment sophistication?

## **Financial Situation**

## **Resources**

## **Objectives**

## **Goals**

## **Time Horizon**

## **Risk Tolerance**

## **Sophistication**

9. INTERROGATION ROOM

Don't give them the third degree. But sometimes you have to dig a little to get the answers.

Black and white, film noire. A bright light shines into the client's face.

10. TITLE

That's where the Client Profile or Fact Finder comes in.

## **Client Profile**

## **Fact Finder**

11. HOST

HOST

Make sure you complete a suitability form whenever a new account is opened.

12. CLIENT stubbornly pushes a form across table toward the camera and shakes her head, no. Fast motion. Wide angle lens.

Sometimes your client may be reluctant to answer all the questions.

HOST

Don't give up. Remember you need that information to help your client.

13. Form is pushed back toward the CLIENT. She picks it up, smiles, and nods her head agreeably. Continued from 12. \*\*\*Record day one on audio tape for timing.

Make sure your client knows this. Tell them the information ensures your product recommendations meet all their criteria.

14. HOST

HOST

Get all the important information up front, before you make a recommendation. They'll love you

for it.

15. CLIENT leans forward and plants a big kiss on the screen.

16. HOST

HOST

This information doesn't just help your clients, it protects you if any questions come up in the future.

17a,b,c,d,e,f. REP sits at a table working on some papers. He looks up.

Clients who don't understand the risk they face when they buy a product often over-react when the market goes down.

Cut to CLIENT with large wooden sledgehammer. Cut to REP's worried eyes. Cut to sledge hammer lifted overhead. Cut to REP sitting at the table now split in half. Papers flutter down around him.

18. HOST is hanging from a rope far off the ground. The camera looks down on him from a high angle. His face is very close to the wide-angle lens of the camera.

Don't leave your client hanging. To avoid problems later, make certain they understand all the elements of risk before they buy the product.

18. 19. Types of risk pile up next to HOST

HOST

**Inflation Risk**

**Interest Risk**

**Market Risk**

**Currency Risk**

**Regulatory Risk**

**Liquidity Risk**

Discuss the trade off between risk and return and short term versus long term investing. Educate them about the different types of risk. Inflation. Changing interest rates. Market swings. Foreign currency fluctuations. Regulatory changes. And lack of liquidity.

20. MS CLIENT from waist up. She holds her arms out balancing as if on a high precarious perch. Camera booms down to reveal client standing on a single apple box, painted blue or orange.

Tell your client about the loss of purchasing power from being too conservative. Advise them to invest early. And discuss diversification strategies.

21. HOST

Help your clients understand their level of risk tolerance. It may be lower or higher than they thought. The Fact Finder or Client Profile you use can help you do this.

21a,b. An older version of the CLIENT (like an old lady played by Carol Burnett--stooped

over, thick glasses, walker or cane, gray shawl, baggy stockings) shuffles into the frame behind the HOST. She looks around confused, looks at the camera, and then shuffles out again.

HOST  
And remember to review the risk tolerance of your clients as they get older. Be sure to update their client profile as their needs and situation changes.

Now that you've listened to your client's needs and objectives, you're ready to start recommending products.

22. TITLE animation--flashing neon lights

MUSIC STING

### **Product Recommendations**

23. CHEMISTRY LAB

HOST

The HOST is dressed in a white lab coat. He wears glasses and a white, bushy, Albert

Product recommendation is not an exact science, yah? But there is a simple formula you can

Einstein wig. He speaks with a slight German accent. He stands behind a table with chemistry beakers and test tubes filled with different colored bubbling liquids.

As he talks to us, he mixes different colored liquids.

24. Cut to new location. The HOST is dressed as before. He holds out a long list printed on computer paper. He drops the paper accompanied by a slide whistle.

25. continuation of 24.

26a,b. The HOST pulls down a screen displaying a complex mathematical theorem ending with the number 4. The complex theorem is erased and in its place a simpler theorem appears--

$$2+2=4$$

27. HOST

Screen rolls up to reveal host.

28a. Prospectuses and company literature fall in slow motion against the white background.

28b. HOST holds up samples of product literature and prospectuses.

follow.

Start with your completed client profile. Add generous amounts of other knowledge you've learned about your client's situation, needs, goals, and risk tolerance. Mix all this together with your product knowledge and--Viola!--a recommendation that not only solves your client's needs but earns their undying trust and loyalty. And it's quite tasty too.

Give your clients all the information they need to make decisions.

Explain the primary objectives of all the products discussed.

HOST

Explain all sales charges--front-end loads, back-end loads, level loads, and all recurring expenses.

If it's a variable life insurance product, don't emphasize investment potential over its protection features.

Don't use industry jargon. Clients hate that. Explain product features and investment concepts to your client in ways they can understand. Make sure your client understands the product thoroughly before buying it.

Failure to explain all the necessary information clearly may be considered misrepresentation by the regulatory authorities.

HOST

Make sure you show all the appropriate company-approved literature and deliver current prospectuses.

Go over these materials with your client making certain they understand everything.

29. REP's face. It's red and covered with sweat. Steam shoots from his ears. Sound of a steam kettle whistling. Around the rep's head appear the words-- Don't let the pressure to make a sale divert your attention from your client's needs.

**Quota, Production, Numbers, Family Obligations, Expenses, Commissions**

30. HOST

That's not the impression you want to make.  
HOST

And never recommend products based solely on your commission. That's the fastest way to lose a client and find yourself drowning in hot water.

No matter how you try to disguise it, it's not the right message to send.

31a. A hand places a Rubber Ducky on a Roman pedestal. Neon signs behind it flash --  
**Wanda The Wonder Duck Incredible, Fantastic, The Greatest**

MUSIC CRESCENDO

CROWDS CHEERING

The signs fade away.

Duck quack

Music and cheering fade out to one person clapping. Sad duck quack.

31b. The hand pokes the Rubber Ducky off the pedestal and replaces it with the exact same Rubber Ducky wearing a hat.

MUSIC CRESCENDO

CROWDS CHEERING

Neon signs flash--

Duck quack

**New Improved Wanda The Wonder Duck, Better Than Ever,**

**Now With Hat!**

32. HOST with words popping on around him as he says them-- HOST

**Replacement, Switching, Rollover,**

Replacement, switching, rollover, churning.

**Churning**

There are a lot of words to describe exchanging one product for another. But the most important word is caution.

33. continue from 32, Host moves closer to lens.

There may be times when you have an excellent reason to suggest your client replace an investment--economic changes or changes in

your client's situation or objectives. But be very, very careful.

Selling an investment or insurance product by surrendering your client's existing policy or borrowing against its cash value is treading dangerous ground.

HOST

Make sure your client is aware of all sales and surrender charges, the effect on the policy's cash value, tax consequences, and the estimated net investment yield.

34. The camera pans rapidly back and forth between identical Rubber Duckies.

Recommending your client switch between mutual funds with similar objectives without disclosing all sales charges, tax consequences, and without a recognized benefit to the client is a violation of NASD rules.

35. HOST

Never base your recommendation on sales commissions.

And make sure you can justify the change in benefits to your client.

HOST

Before suggesting your client replace any investment or insurance product, ask yourself these questions.

Will the replacement bring tax consequences?

Will the new product perform as well as the old five, ten, or twenty years from now?

Has your client's situation or goals changed?

Have you told your client about the new first year expenses he'll have to pay?

36a,b,c,d,e,f. Rodin's sculpture The Thinker sits at the bottom of the screen.

If it's an insurance product, did you explain whether cash values or loans will be used to fund the new policy?

Above his head appear a series of cartoon thought bubbles. The HOST appears inside each thought bubble asking his questions.

37. HOST

HOST

If you follow these guidelines, you'll stay out of

38. TITLE animation--

trouble and earn a loyal client.  
Music sting. Graduation theme.

## **Professional Development**

39. TRAINING

HOST

The host is dressed in a graduation gown and mortar board.

In today's information age what you know determines your worth. You can't adequately serve your clients without the right knowledge.

40. REP nervously and ineptly tries to cover up for his extreme lack of knowledge. He looks into the camera as if it's the client who just asked him what a mutual fund is.

REP  
(fast delivery)

OK, sure, sure yeah well a b-basically a mutual fund is like a, if you look at it, it's like a fund aaaand it's a, you know, it's mutual. It's a, it's a, it's a type of investment. It's fascinating really. It's a, when you look at it, it's sort of a, but more like a, it's sort of a mix between, it's quite simple really, it's a, it's a, it's a . . .

41. HOST

What was your question again?  
HOST

Stay current with all the products and services you offer. And stay up-to-date with changes in the rules and regulations of your industry.

41. HOST

HOST

Continue your education with the industry-required training and professional designations. Clients appreciate and respect your knowledge. That's part of the value you bring to the products and services.

42. TITLE animation --

Music sting. Charlie Chaplin style piano.

## **Follow Up**

In fast Chaplinesque motion the REP follows the CLIENT around the screen.



43. HOST

HOST

Now that you've made a sale and a client, don't stop. Follow up. Stay in touch. And keep your client informed about their investments.

Tell them about changes in the market, dividend and capital gains declarations, new product features.

43. HOST

HOST

Maintain good records on each of your clients--at least three years back, especially for general securities.

Your client will appreciate your attention, your diligence, and your loyalty. And they'll remember you--opening the door to more sales and more referrals.

These are the eight steps that create loyal clients.

Let's recap.

43. The HOST pulls down a screen in front of him. On the screen is the visual of the first recap point.

44/7b. The HOST peers at us through a huge MAGNIFYING GLASS.

HOST

Know your clients needs. Always complete a thorough financial analysis before recommending any products.

We see the words--

**1**

### **Know your client**

45/13. The CLIENT picks up the FACT FINDER and nods agreeably.

HOST

Complete a Client Profile or Fact Finder whenever you open a new account.

We see the words--

**2**

### **Client Profile**

### **Fact Finder**

46/17. The REP sits at a table, split in half.

Make certain your client understands all the

Papers flutter down around him.

elements of risk before they buy a product.

### 3

#### **Discuss Risk**

47/23. CHEMISTRY LAB. The HOST is dressed in a white lab coat. He stands behind a table filled with chemistry beakers and test tubes.

When making recommendations give your client all the information they need to make a decision.

### 4

#### **Disclose All Relevant Information**

48/29. REP's face is covered with sweat. Steam shoots from his ears. The sound of a steam kettle whistling.

Don't let the pressure to make a sale divert your attention from your client's needs.

### 5

#### **Put Your Client First**

49/34. The camera pans back and forth between identical Wanda The Wonder Ducks.

Never base your recommendations on sales commissions. Fully disclose all sales charges and tax consequences. And make certain the change benefits your client.

### 6

#### **Make Ethical Recommendations**

50/40. HOST in graduation gown and mortarboard hat.

HOST

Stay current with products, services, and your industry regulations.

### 7

#### **Professional Development**

51/43. Fast Chaplinesque motion. The REP follows the CLIENT around the screen.

After the sale, follow up and keep your client informed about their investments.

**Follow Up**

52. The screen with the last image on it rolls up, revealing our HOST. He picks up a large MAGNIFYING GLASS and peers at us through it.

HOST

Today prospects look very closely at who they do business with. Especially in our industry. If you follow each of the eight steps in this video, you'll be the one they choose. You'll avoid compliance problems, earn the trust and loyalty of your clients, and establish profitable, long-term relationships. And you'll discover an interesting fact about loyal clients. They have a remarkable tendency . . . to grow.

53/2. a. Close-up shot of the rabbit from the opening of the video twitching its nose at the camera.

MUSIC UP

b. The camera booms up and pulls back to reveal dozens of rabbits behind him.

c. TAG LINE appears over dozens of rabbits--

**Good Compliance**

## **Is Good Business**

Fade out on image of dozens of rabbits  
hopping about.

John Hancock logo

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