

THE RIGHT DIRECTION

FADE UP ON . . .

JOHN HANCOCK LOGO

FADE TO . . .

DRIVING MONTAGE — COUNTRY ROAD — DAY (10 seconds)

Close-up of the car's front tire rolling over the road. Close-up of the road rushing by. Close-up from a low angle of the car zooming past. Close-up of a road map, the camera moves across it.

MUSIC UP

Over an abstract image of the road rushing by, we fade up the title—

THE RIGHT DIRECTION

CUT TO . . .

POINT OF VIEW—DRIVER (10 seconds)

The driver's view of the road. From behind the steering wheel, we stare out the windshield at a long and desolate country road. Not a house in sight. An ancient, low, stone wall runs along one side, an empty field occupies the other. Up ahead, an abandoned wooden barn lists drunkenly to port, almost toppling over.

NARRATOR (VO)

The road to financial security is a journey—often through unfamiliar territory. The right direction can be hard to find.

ROAD

The car turns down an even smaller, narrower road.

DISSOLVE OVER . . .

ROAD MAP (4 seconds)

A road map appears in the background. Close-up of the road map, a finger traces the route.

NARRATOR (VO)

THE RIGHT DIRECTION

Sales material is your customer's
road map.
But—even with the best maps—
people lose their way.

CUT TO . . .

FRONT TIRE (3 seconds)

Close-up of the tire as it rolls over the asphalt country road, then a rutted dirt road, and finally a field of matted winter grass.

CUT TO . . .

CAR (5 seconds)

From a low angle, we see the car rush past.

NARRATOR (VO)

As a professional, it's up to *you* to
guide your customers through the
complex twists and turns . . .

FRONT TIRE (2 seconds)

Bouncing over rough dirt road.

NARRATOR (VO)

help them over rough spots . . .

DETOUR SIGN (1 second)

Car rushes past detour sign.

NARRATOR (VO)

through detours . . .

POINT OF VIEW (6 seconds)

Driver's view of the road.

NARRATOR

and point them safely toward their
destination.

BILLBOARDS (6 seconds)

The car passes several billboards.

THE RIGHT DIRECTION

ADVERTISEMENTS (8 seconds)

Advertisements in the window of a small country store.

RADIO (3 seconds)

Close-up of the radio. Finger impatiently pushes buttons to change channel. Each time it's the same commercial.

GLOVE COMPARTMENT (4 seconds)

Hand opens the glove compartment and pulls out a pile of brochures, postcards, letters, while trying to find a map.

NARRATOR (VO)

Like all of us, your customers are bombarded by sales messages. From television, magazines, yellow pages, brochures, seminars, letters, even messages on telephone answering machines.

Think about the messages *you* send.

To the regulators—virtually *any* message you send to the public is considered sales material.

DISSOLVE TO . . .

THE MAP (5 seconds)

Superimposed over a shot of the road racing by, the camera moves along an extreme close-up of a road map. A road sign moves toward the camera. On it is written—

**Home Office
Approved Material**

NARRATOR (VO)

That's why you're required to use *only* professional sales material *approved* by your home office.

POINT OF VIEW (4 seconds)

The driver's hands hold a confusing, pen-scrawled map. The hands turn it around several times trying to find which end is up.

NARRATOR (VO)

Using home office approved sales materials . . .

THE RIGHT DIRECTION

DISSOLVE TO . . .

POINT OF VIEW (5 seconds)

The driver's hands hold a professional, multi-colored, printed map.
His finger traces along a route.

NARRATOR (VO)

helps your customers reach their
destination safely . . .

shows that you are a
professional . . .

FLASHING RED LIGHT (9 seconds)

in the rear view mirror.

OR

reflected on the pages of the map.

SOUND—police siren in the distance

NARRATOR (VO)

and helps you avoid serious
compliance repercussions—
investigations, commission
reversals, fines, even suspensions.

DISSOLVE TO . . .

THE MAP (3 seconds)

Superimposed over a shot of the flashing red light, the camera moves along an
extreme close-up of a road map. A road sign moves toward the camera. On it
is written—

Up-To-Date Material

NARRATOR (VO)

Make certain the sales material you
use is up-to-date.

POINT OF VIEW (3 seconds)

The driver's hands hold an ANCIENT MAP from the early 14th century.

NARRATOR (VO)

In the financial world,
circumstances change quickly.

THE RIGHT DIRECTION

OLD NEWSPAPER (11 seconds)

Close-up of an old newspaper (yesterday's news) blowing down the road, pulled by the back draft of the passing car.

NARRATOR (VO)

Using out-dated sales material can be misleading—especially if that material contains performance information.

And misleading your customers brings trouble you don't need.

DISSOLVE TO . . .

THE MAP (5 seconds)

Superimposed over the image of the blowing newspapers, the camera moves along an extreme close-up of a road map. A road sign moves toward the camera. On it is written—

**Broker-Dealer
(Internal)
Use Only**

NARRATOR (VO)

Never give or show material to your customers marked broker-dealer or internal use only.

CUT TO . . .

POINT OF VIEW (16 seconds)

The car's hood is open and so is the car's thick Chilton's REPAIR MANUAL. The driver's grease-blackened hands clutch a wrench in one hand and a distributor cap with dangling wires in the other.

NARRATOR (VO)

This material is designed for marketing representatives *only*. To introduce you to new products and services. To train you in effective and ethical sales techniques. Showing it to your customers is prohibited and always creates more problems than it solves.

THE MAP (5 seconds)

THE RIGHT DIRECTION

Superimposed over a shot of the open hood, the camera moves along an extreme close-up of a road map. A road sign moves toward the camera. On it is written—

Rules For Using Sales Material

NARRATOR (VO)

How you use sales material is just as important as the materials themselves.

POINT OF VIEW—DRIVER (10 seconds)

An OLD, DOWN EASTERN, COUNTRY FARMER approaches the driver's side of the car, looks in the window, and addresses the driver.

FARMER

Codman Road, eh? Not from around these parts, are you?
(camera shakes its head—no)
Didn't think so.
Well down this road apiece you'll come to an old barn. You know the one I'm talking about.
(camera shakes its head—no)

POINT OF VIEW—FARMER (4 seconds)

Looking down into the window at the driver, a young man in his mid-thirties, dressed casually but neatly. The driver shakes his head and nods as he listens to the (now unheard) directions.

NARRATOR (VO)

There are several important rules to follow when giving directions to your customer.

POINT OF VIEW—DRIVER (12 seconds)

Looking up at the farmer.

FARMER

(driver's hands hold out map to the farmer)
There's your trouble. You've been followin' that dang map. No one can figure out all that small print. No wonder you're lost. Take my advice,

THE RIGHT DIRECTION

Sonny, throw that fool thing away
and listen to me.

POINT OF VIEW—FARMER (11 seconds)
Looking down at the driver.

NARRATOR (VO)
First, show your customer *all* the
appropriate material. Don't leave
anything out. And remember—you
can only show certain sales material
to customers *after* you've given
them the prospectus.

POINT OF VIEW—DRIVER (4 seconds)
Looking up at the farmer.

FARMER
Yep, young fella', I guarantee you'll
be there in under an hour.

POINT OF VIEW—FARMER (3 seconds)
Looking down at the driver.

NARRATOR (VO)
Second, *never* guarantee future
performance on investments.

POINT OF VIEW—FARMER (9 seconds)
The driver waves and drives off.

NARRATOR (VO)
When using hypothetical numbers and
examples to illustrate points, emphasize
that these are concepts only and not
guarantees of future performance.

FRONT TIRES (14 seconds)
Close-up of the front tires as they come into view and stop in a field of matted
winter grass.

NARRATOR (VO)
Show your customers how an
investment performed in the past. But

THE RIGHT DIRECTION

tell them that *past* performance is *no guarantee* of the future. It's only one of the factors they need to consider before selecting an insurance or investment product.

FIELD (25 seconds)

Wide shot. The driver's car is stranded in the middle of an empty field. There's not a road in sight. The driver gets out, looks around, and tries to get his bearings. Completely lost, he stamps around, pulls his hair, and kicks the car in anger at the lousy directions he received.

NARRATOR (VO)

Making guarantees, oversimplifying concepts, and leaving out important information will only get your customer and yourself in serious trouble.

Remember—what you tell your customer can override written disclosures and subject you to allegations of misrepresentation.

Play it safe. Don't make promises you can't keep.

ROAD SIGNS (10 seconds)

A montage of road signs move by the camera. Each sign displays different industry buzzwords and jargon the consumer is unfamiliar with—**CDSC**, **NAV**, **DAC Taxes**, **no front-end fees**, **level load**, for example.

NARRATOR (VO)

Use language your customer understands. And explain industry jargon and terminology used in approved sales literature.

ROAD SIGNS (8 seconds)

The road signs display the terms—**Tax Exempt**, and **Tax Deferred**.

NARRATOR (VO)

Be careful to use the correct terms. For example “tax-exempt” and “tax-deferred” have very different and specific meanings.

THE RIGHT DIRECTION

POV — DRIVER (9 seconds)

From behind the steering wheel, we see the road unfolding before us. As we reach the crest of a hill, we lose sight of the road.

NARRATOR (VO)

Point out the special risks described in product oriented sales material and be ready to answer any of your customer's questions.

CUT TO . . .

THE CLIFF (9 seconds)

The front half of the car hangs out over a steep cliff. (Don't worry; this is accomplished with computer graphics.)

NARRATOR (VO)

Finally, make certain your customers understand *completely* the level of risk they face *before* they buy your product.

CUT TO . . .

THE MAP (4 seconds)

Superimposed over a shot of the cliff, the camera moves along an extreme close-up of a road map. A road sign moves toward the camera. On it is written—

Explaining the Numbers

NARRATOR (VO)

Your customer can become easily confused by numbers.

POINT OF VIEW—DRIVER (8 seconds)

The car pulls up to another younger country farmer walking along the road. This fellow is the opposite of his older cousin. Where the older farmer was slow and thoughtful, this fellow seems to have overindulged in his morning caffeine. The younger farmer looks in the window and addresses the driver. (Also shoot alternate straight delivery)

YOUNG FARMER

(extremely fast delivery)

You can't miss it. Just take forty-three three miles to two-twenty-

THE RIGHT DIRECTION

two then go north five minutes on
twenty-five or twenty-five minutes
on five. Got that?

POINT OF VIEW—FARMER (2 seconds)

Stunned look on the driver's face. His mouth hangs open. He blinks his eyes in disbelief.

POINT OF VIEW—DRIVER (9 seconds)

YOUNG FARMER

(not waiting for an answer or taking a breath)

Good. Turn right on seven for one
point seven miles then take a left on
one-seventeen 'till you hit the
seven-eleven. At the seven-eleven
you'll see a sign for seventeen cross
seventeen then back over seven to
one-eleven. You with me?

POINT OF VIEW—FARMER (2 seconds)

The driver twitches his head, nodding, trying to follow the torrent of numbers raining down on him.

NARRATOR (VO)

It's your job to help them with "the
math".

ROAD SIGNS

Superimposed over an abstract shot of the moving road and a traveling shot along the map, a montage of road signs move by the camera. Each sign displays different illustrations, charts, and performance numbers.

ROAD SIGNS (8 seconds)

A road sign with a PRINTOUT of a VARIABLE LIFE ILLUSTRATION on it.

A road sign with an NASD DISCLOSURE PAGE on it.

NARRATOR (VO)

Provide complete variable life
illustrations using company approved
software and always include the
NASD disclosure page.

ROAD SIGN (4 seconds)

A road sign with a LINE GRAPH on it, showing the stock market ascents and descents over the past 20 years. No numbers, dates, or words.

THE RIGHT DIRECTION

NARRATOR (VO)

Put performance numbers
in the context of their market
conditions.

STREET SIGNS (4 seconds)

Two street signs with the words—

Yield and **Total Return**.

NARRATOR (VO)

Explain the difference between yield
and total return.

STREET SIGNS (4 seconds)

Three street signs with the words—

Investment Assumptions,

Fees,

Re-Investments

Dividends

Capital Gains

NARRATOR (VO)

Review the assumptions used in the
sales literature examples.

ROAD SIGNS (8 seconds)

Two road signs. One with a PRINTOUT of a MUTUAL FUND HYPO on it, the
other with a PRINTOUT of an ANNUITY HYPO on it.

NARRATOR (VO)

And explain that mutual fund and
annuity hypos represent *past*
performance and don't project
future results.

CUT TO . . .

CAR (2 seconds)

It rushes past the camera.

THE RIGHT DIRECTION

CUT TO . . .

POINT OF VIEW—DRIVER (3 seconds)

From behind the steering wheel, we see the road unfolding before us.

SUPERIMPOSE . . .

MONTAGE (9 seconds)

A dense montage of overlapping images of ILLUSTRATIONS, HYPOS, NUMBERS, CHARTS, GRAPHS, and JARGON WORDS.

NARRATOR (VO)

Struggling through the maze of financial information is a daunting task for any customer.

Keep them from losing their way.

ROAD SIGN (6 seconds)

The montage fades away, and a road sign moves toward the camera. The words on it read—

**Use Only
Home Office
Approved Material**

NARRATOR (VO)

Use only professional sales material approved by your home office.

ROAD SIGN (3 seconds)

Another road sign moves toward the camera. The words on it read—

**Use
Up-To-Date
Material**

NARRATOR (VO)

Make certain the sales material is up-to-date.

ROAD SIGN (6 seconds)

Another road sign moves toward the camera. The words on it read—

THE RIGHT DIRECTION

Don't Show Broker-Dealer Only Material

NARRATOR (VO)
Never show material to your customer marked broker-dealer or internal use only.

ROAD SIGN (5 seconds)
Another road sign moves toward the camera. The words on it read—

Show All Appropriate Material

NARRATOR (VO)
Show your customer *all* the appropriate material. Don't leave *anything* out.

ROAD SIGN (3 seconds)
Another road sign moves toward the camera. The words on it read—

Never Guarantee Performance

NARRATOR (VO)
Never guarantee future performance.

ROAD SIGN (6 seconds)
Another road sign moves toward the camera. The words on it read—

Don't Use Jargon

NARRATOR (VO)
Use language your customers understand. Don't hide behind industry jargon.

THE RIGHT DIRECTION

ROAD SIGN (6 seconds)

Another road sign moves toward the camera. The words on it read—

Explain the Risks

NARRATOR (VO)

Make certain your customers fully understand the level of risk they face *before* they buy.

ROAD SIGN (6 seconds)

Another road sign moves toward the camera. The words on it read—

Explain the Numbers

NARRATOR (VO)

Don't let your customers become confused by the numbers. It's your job to help them with the "math".

ROAD SIGN (11 seconds)

Another road sign moves toward the camera. The words on it read—

It's All Sales Material

NARRATOR (VO)

And remember—virtually any message you send to the public is sales material. This includes letters, seminars, even messages on your telephone answering machine.

CUT TO . . .

POINT OF VIEW—DRIVER (10 seconds)

From behind the steering wheel, we see the road unfolding before us.

THE RIGHT DIRECTION

MUSIC UP

NARRATOR (VO)

On the road to financial security, your customers depend on you. On your knowledge, your honesty, and your professionalism.

DISSOLVE UNDER . . .

ROAD MAP (5 seconds)

A close-up moving shot of the road map.

NARRATOR (VO)

To guide them through the road maps of approved sales material.

The car turns down a side road. (4 seconds)

NARRATOR (VO)

Help them navigate unfamiliar twists and turns.

Close-up of tire bouncing along rutted dirt road. (4 seconds)

NARRATOR (VO)

Warn them of unexpected potholes along the way.

DRIVER'S POV. The car turns into the driveway of small farmhouse. A young woman waves and runs toward the car.

NARRATOR (VO)

And lead them to a destination . . . where you both end up winners.

THE RIGHT DIRECTION

WIDE SHOT. The driver gets out of the car. They hug and walk arm-in-arm toward the house.

All it takes are
the right directions.

FREEZE SCENE and super TAG LINE:

**All it takes are
the right directions**

DIP TO BLACK AND
FADE UP JOHN HANCOCK LOGO
AND COPYRIGHT

Filename: Right Direction.wpd
Directory: D:\WritingCD\scripts
Template: C:\WINDOWS\Application Data\Microsoft\Templates\Normal.dot
Title:
Subject:
Author: Anthony Friedmann
Keywords:
Comments:
Creation Date: 11/2/00 3:45 PM
Change Number: 1
Last Saved On:
Last Saved By:
Total Editing Time: 1 Minute
Last Printed On: 11/2/00 3:46 PM
As of Last Complete Printing
Number of Pages:16
Number of Words: 2,336 (approx.)
Number of Characters: 13,320 (approx.)