Cornerstone
FINANCIAL SOLUTIONS THROUGH EDUCATION

Client PowerPoint Script

Intro : Hey good to meet you (Name). I know that you saw the seminar, so couple things. Why did you take this meeting? What do you think you need some help with?

Statement: Hey would it be okay if I took you through our process? I find that whenever I take my clients through our process they have a better understanding of what we do and why we do it?

Our Independece

Slide 1: The name of our company is

Cornerstone Financial Service Group the most important thing that I want you to know about us is that we are completely independent.

What that means is I don't work for UBS or Wells Fargo there's nothing wrong with those companies... but they may push their products or concept on me and then I would have to push those on you.

I represent companies like Charles Schwab, Prudential, fidelity.. So as an independent agent I like to say that I work for you.

Where they Are Up the Mountain

Slide 2: This slide represents a client's Financial landscape it's very simple there's two sides to the mountain.

The first side is the accumulation phase in the second side is the distribution phase.

ACCUMULATION

So it looks like you're in the Accumulation phase, I specialize in the accumulation phase. So we're going to talk about some of the pitfalls such as credit card debt and getting protection in place. Does that make sense?

DISTRIBUTION

So it looks like you're getting ready to retire that's the distribution phase this phase is completely different than the accumulation phase my job is to identify risks that may take you off your game
Does that make sense?

Disorganized..Job is to Clean Up

Slide 3: One of the things that I want to do is I'm hoping to earn your trust and quarterback your retirement plan.

How am I going to do that?..

Along the way you probably bought some products, or Concepts But they may not be talking to each other. My job is to put a comprehensive plan together so that you have a very very clear understanding of your financial future.
Does that make sense?

Simple & Straight forward Process

Slide 4: Our process is pretty simple & Straightforward. Today's a simple introduction meeting I'm going to ask you some high level questions. We're going to start here and work down.

I'm going to do two things

1. I'm going to give you your Social Security report. Thats 25 page customized report, at no charge to you, That's what we promised you.

2. I'm also going to build a personal retirement plan for you.

At the same time I'm not here to insult your intelligence I'm never going to slide a bill across the table. But I am going to get compensated by these large Financial carriers they're the ones that compensate me. Does that make sense?

All I ask is that unless an emergency hapens, that you keep our appointment time for the next time we're talking. Would that be fair ?

About You(Advisor)

Slide 5: Today is not about me, it's about me serving you. But I would be remiss if I didn't tell you a little bit about myself would that be okay.

(SHARE ABOUT YOU WHILE GETTING TO KNOW THEM)

Our/(My) why is to help Middle Middle

America I think the Wealthy people are being serviced, And the poor people are taking care of as they should.

But people in Middle America are getting destroyed and don't have guidance..

Partnerships

Slide 6: Partnerships

We've got a team of partners that we collaborate together with to set up the best financial solution for you as a client.

*__Cheryl Crawford__ - MBA from Wharton University.. Retired CPA

*__Guiseppe Rovenccio__ - MBA William Paterson University, Certified Financial

Planner(CFP)

***Richard Gryzmolowicz** - Federal Retirement Consultant.

***Diane Goldman** - Social Security Specialist, University of Pennsylvania Graduate

These are just a few but Gives you an idea of the team that Has Your Back!

<u>Roadblocks In Retirement</u>

Slide 7: Here are the risks in retirement

1. **Longevity risk** (Outliving Your Money)
2. **Health Risk** (Long Term Care, Critical Illness, Critical Injury)
3. **Mortality Risk** (Death Affects your

income)
4. **Inflation risk**
5. **Tax risk** (Income Tax from Pre Tax Vehicles)
6. **Market risk** (Sequence Risk)

What are your concerns on these risks if any?

Why is that a Concern?

Fact Finder

Fact Finder :
*Emotional Questions.
1. **If something happened to you and God forbid got diagnosed with cancer heart attack or stroke what would it look like for**

your wife or son or daughter financially?

&Why?

& if I can show you a way that we can eliminate that risk and financial burdening would that be something you'd want to look at?

2. You got to give me some type of starting point. What do you think you can put away for your future? (or your son's future or whatever the need is that you uncover)
I'm going to come back I'm going to show you some solutions to offset the Risks.

*Financial Questions.
Simple just straight up Ask all the financial Questions.

<u>The Ending</u>

Here's what we're going to do we're going to go to work really hard on your behalf we're going to book a meeting all I ask is that unless it's an emergency that you keep the meeting.

Example: How does Tuesday at 6 Look for you?

Tips
* Get minimum 5 Yes's
* Say their name alot
* Have them remember Your name use your name with Stories
*Listen to them