

Spot a financial services

REFERRAL

LISTEN

words

401K	IRAs
Annuities	Municipal Bonds
Beneficiaries	Mutual Funds
Bonds	Pension Plans
Capital Gains	Retirement Plans
Dividends	Rollovers
Estate Planning	Saving (college, house)
Income Planning	Stocks
Inheritance	Taxes
Investing	

life event clues

Life events may signal a need for investment or insurance advice and planning.

- Upcoming retirement
- Birth of a child/grandchild
- Saving for/buying a house
- Recently relocated to the area
- Job promotion, raise or bonus
- Recently left a job
- Buying or selling a business

LOOK

names on checks

American Funds	Morgan Stanley
Ameriprise Financial	Smith Barney
Black Rock	Oppenheimer
Charles Schwab	Putnam
Dreyfus	Nationwide
Edward Jones	The Hartford Financial Services Group
Fidelity	The Principal
Franklin Templeton	T. Rowe Price
Merrill Lynch	UBS

account relationships

Account relationships may point to a need for financial advice and planning.

- Open custodial accounts for children/grandchildren
- Have retirement accounts
- List beneficiaries on accounts
- Hold mortgages or other large loan relationships
- Have business accounts
- Consistently roll over CDs without taking any interest income

SAY

CLUE

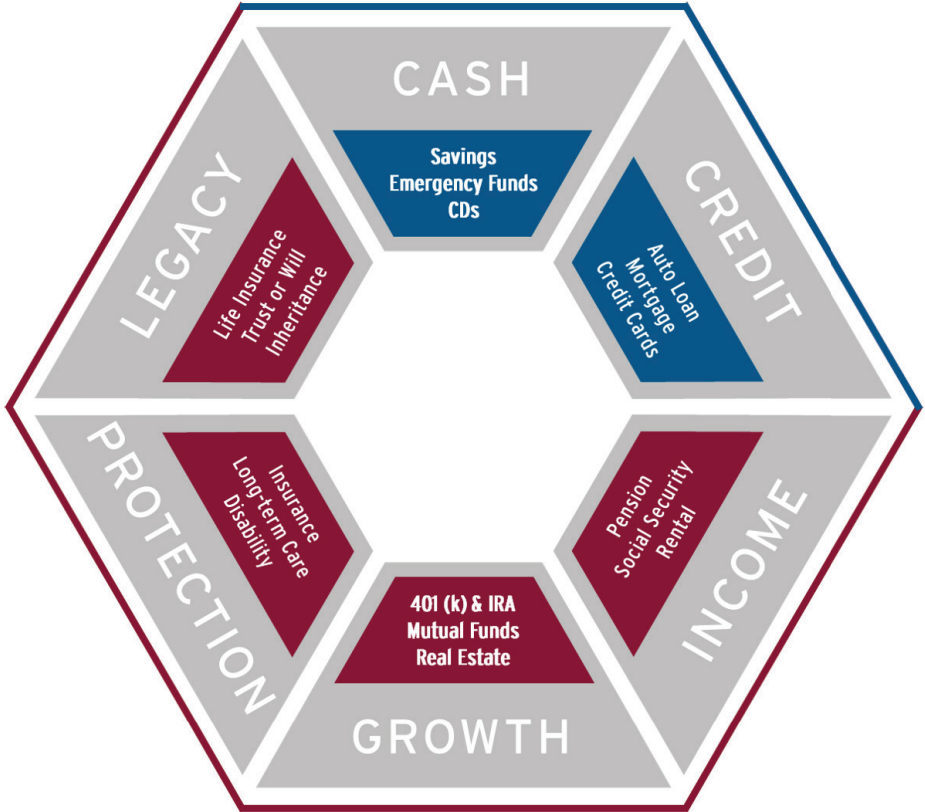
REASON

"I think I can help you, (*member's name*). I suggest you meet with (*advisor's name*), the Financial Advisor located here at our credit union. They've helped a lot of our members who are in your situation. Let me introduce you."



6 Core Financial NEEDS

Every person has six core financial needs:



Your credit union has a clear focus on CASH and CREDIT.

The financial services program can help deliver on the remaining four.

This means your members will receive a consistent experience that services all of their financial needs, from a trusted source - your credit union.

