



BASIC Training Program

Module 6



Taking yours to the
next level

GV Basic Training Program

Module 1 Fundamental of Financial Planning

Why this industry? Why GV? Market Potential, FLC, Basic Sales Cycle, Business Planning

Module 2 Product Training

AIA / SLM, summary features & applications

Module 3 Concept Selling

Healthcare, Family Income Protection, Savings

Module 4 Online Submission

AIA / SLM

Module 5 ACT System

Planning, P100, activities recording, sales kits

Module 6 Handling Objection

No Trust, No Money, No Hurry, No Need

Module 7 NB underwriting, Claim & Servicing

basic knowledge & handling



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GV BASIC Module 6

2022



Basic Approaching Methods

- FHS – Financial Health Scan
- Financial Pyramid

Financial Health Scan - Objectives

- B** Building Trust
- P** Prioritize The Needs
- S** Sales Opportunities
- I** Identify Existing Resources
- R** Referrals Asking

GREAT VISION Financial Health Scan 理財分析表

Name 姓名: _____ Age 年齡: _____
 Company 公司: _____ Designation 職位: _____
 Email 電郵: _____ Tel No 電話號碼: _____
 Marital Status 婚姻狀況: Single 未婚 / Married 已婚 / Divorce 離異 / Dependents 孩子人數: _____

1. 請標出3個最關注的主要問題 Please Highlight 3 Most Concern Matters:
 透過理財規劃 / 投資工具與策略累積 Wealth Accumulation via Savings / Investment
 保障資產, 給予中產階級保障 Medical Coverage for me & my family
 為子女累積教育基金 Education Funds for my children
 為退休的退休生活累積退休基金 Retirement Funds for my retirement
 將退休儲蓄計劃 (如 401k) 和退休儲蓄計劃 (如 401k) 轉入 Rollover IRA for Comfortable Retirement
 保險保單, 將現有保單與新保單作比較 Personal Risk Profiling Solution for Wealth Distribution
 房屋貸款重組與債務重組 Debt Consolidation & Loan Restructuring

2. Risk Management 風險管理

Existing Coverage 現有保險	Self Insured 自保	Corporate 公司	Remarks 備註
Life 壽險			
Medical & Dental 醫療及牙科			
Personal Life 人壽保險			
Personal Accident 個人意外保險			

Monthly Family Income Needs 月需之家庭收入(每月): RMB _____

3. My Concern on Housing Loan 我對房屋貸款的關注:
 a. 目前房屋貸款利率 Fixed Rate 固定利率
 b. 目前房屋貸款利率是否合理 Yes 是 No 否
 Have you arranged Asset protection Account for your property? Yes 是 No 否
 If No, Why? _____

4. My current investment portfolio consists of: 我目前的投資組合包括:
 Fixed deposit 定期存款 Stocks 股票
 Endowment 人壽保險 Unit Trust 單位信託 Properties 房地產
 Which portfolio strategy do you prefer? 您更傾向於哪種投資策略?
 Conservative 保守 Moderate 适度 Aggressive 積極 Not Sure 不清楚
 Recommendation: 請將您最傾向於哪種投資策略的標記填於以下表格:

Investment Strategy 投資策略	Confidence 信心	Remarks 備註
1		
2		

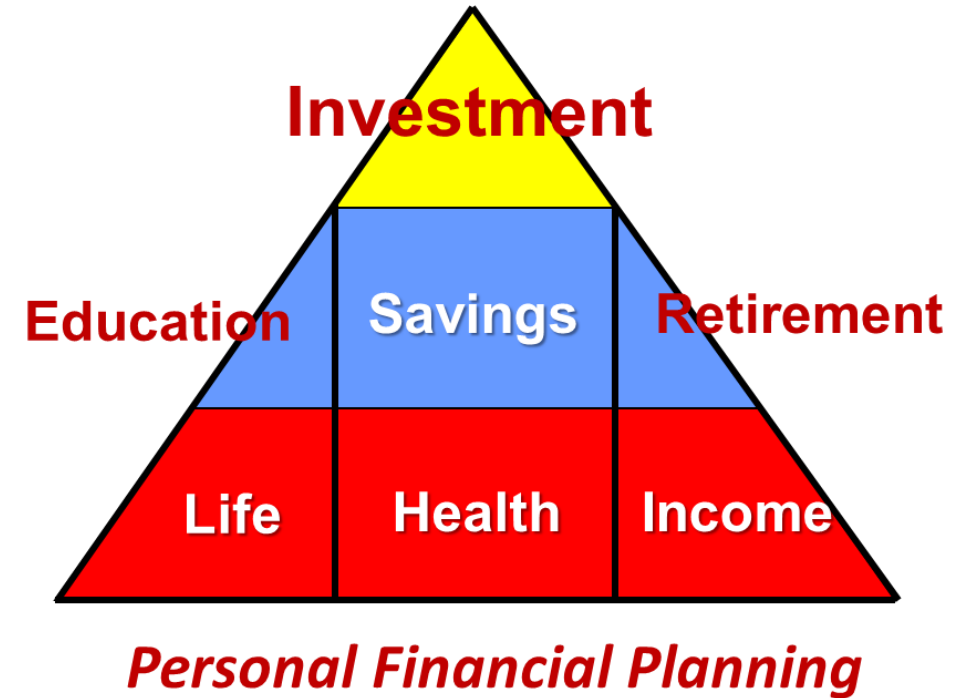
5. Personal Risk Profiling 個人風險評估 (風險程度):
 Conservative 保守 Moderate 适度 Aggressive 積極 Not Sure 不清楚
 Recommendation: 請將您最傾向於哪種投資策略的標記填於以下表格:

Investment Strategy 投資策略	Confidence 信心	Remarks 備註
1		
2		

6. Recommendation: 請將您最傾向於哪種投資策略的標記填於以下表格:

Investment Strategy 投資策略	Confidence 信心	Remarks 備註
1		
2		

AA80028: _____ Next Appointment Date: _____

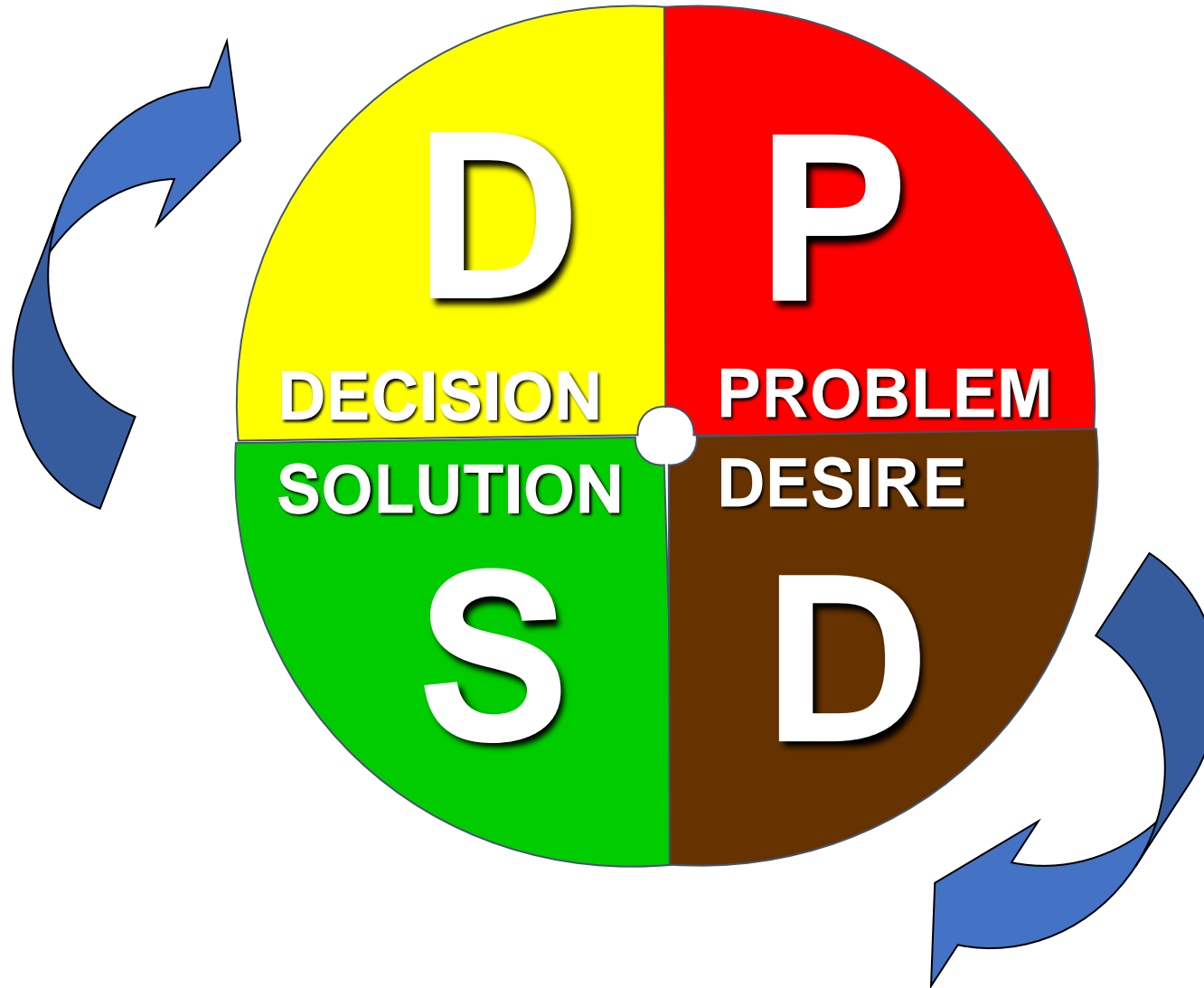


The Buying Process

All buyers will go through the same process each time to arrive at the decision to buy. The process ...

- **Recognize the problem**
an unfulfilled need or want
- **Desire a solution**
a strong desire to solve this problem
- **Decide on best solution**
must be convinced that the solution proposed is the most appropriate one for solving the problem
- **Make the purchase**
buyer must be able and willing to give up something, some amount of money in order to solve this problem



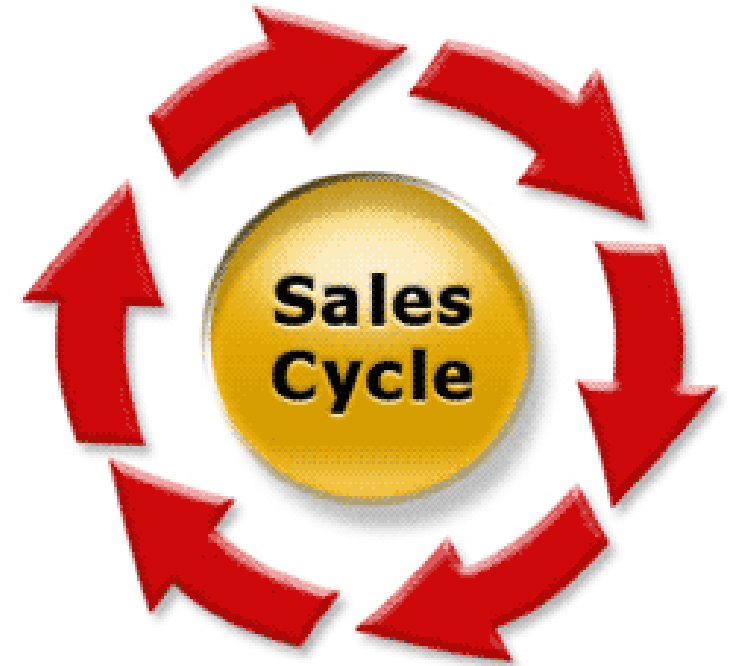


Buying Cycle

The Sales Cycle

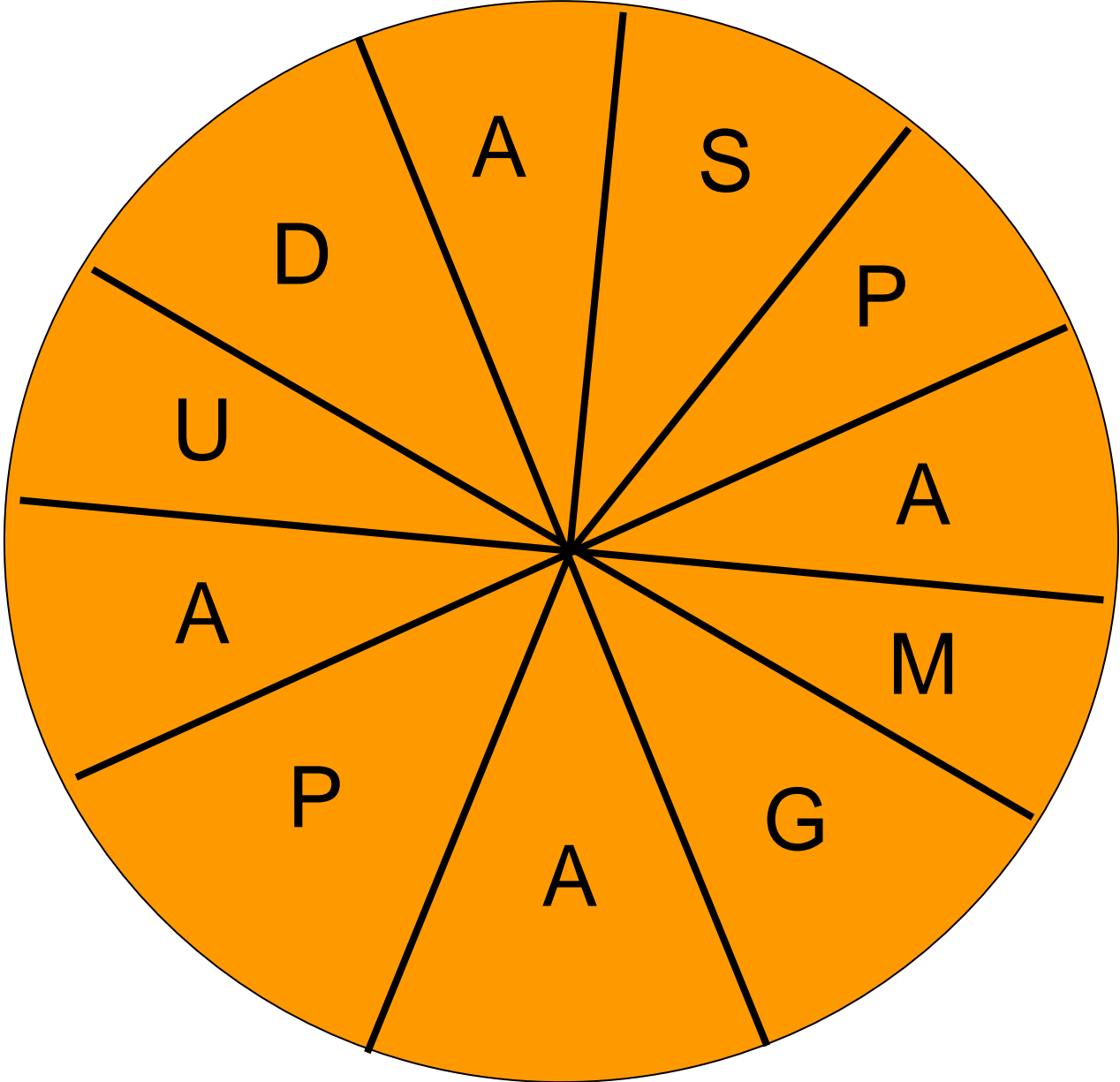
Selling is the matching of your behavior to the needs of the buyer in the buying process.

- Lead the buyer through each part of the process
- Satisfy the discovered needs with the appropriate product or service.
- Convince the buyer to act now and purchase the product to solve the need.
- Handling of challenges if any to fulfill the buyer's concern



The Sales Cycle - SPAMGAPAUDA

- Selection
- Pre-Approach
- Approaching
- Meeting the Prospect
- Gathering Information
- Analyze the case
- Presentation
- Ask For a sale
- Underwrite the case
- Delivery
- Ask for referral



The Sales Cycle

Selecting The Prospect

Prospecting is the continuous activity of exploring for new people to meet and talk to about your business.

Sources of Prospects

Relatives

Friends/acquaintances

Clients/policyholder

Direct mail

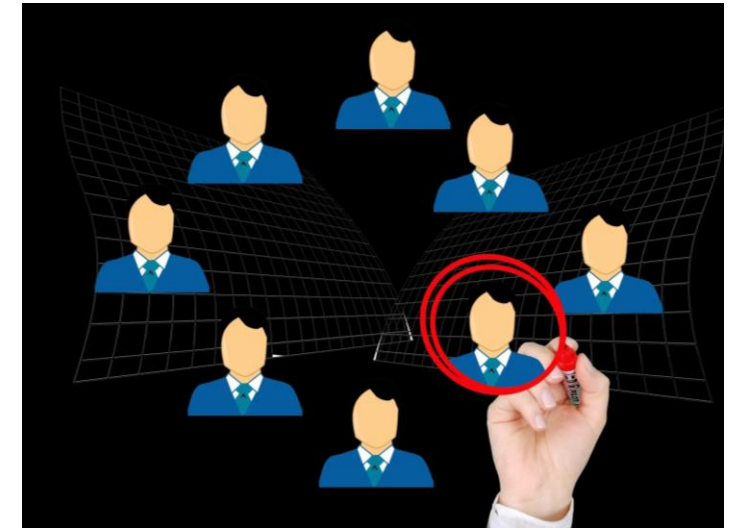
Personal observation

Referrals

Centers of influence

Cold canvassing

Social Mobility - networking



The Sales Cycle

Preconditioning The Prospect

The objective is to capture your prospect's attention and interest. This is the point at which you wish to precondition the prospect to expect, and to be receptive to , your request for an appointment. It is designed to give an overview and create the desire to know more from you.

Appearance

Your car

Minding your manners

Keeping your cool

Watch what you say



The Sales Cycle

Approaching The Prospect

This is the process of obtaining the prospect's consent to see you about your business, as well as setting the date, time and place of the appointment.

The written approach (Whatsapp, email, etc...)

The telephone approach



The Sales Cycle

Meeting The Prospect

Meeting up the prospect to explain the services you provide, and getting the prospect's agreement to continue into the information gathering process.

Initial Objectives

- *Building a strong relationship with prospect*
- *To identify needs*
- *To let the prospect know how you can help solve their needs.*
- *Get prospect's permission to proceed to get the details*



The Sales Cycle

Gathering Information

The objective is to uncover meaningful information about prospect by asking appropriate questions. This will lead to the discussion about prospect's goals, attitudes, priorities, facts and overall situation. The sufficient information will be able to assist in making sound recommendation.

Prepare your prospect

Prepare yourself

Facts & Feeling finding

Open ended questions

Effective listening



The Sales Cycle

Analyzing The Case

Examine the situation to pinpoint real problems and needs you can solve with your products and services

Needs, concerns, desires and objectives

Existing program

Additional program

Product solutions

Premium budget



The Sales Cycle

Presenting The Case

Meeting prospect to make your presentation of the recommendations and help the prospect to realize the importance of acting now to solve the problems you have helped uncover.

Preparation

Plan what you are going to do

Review the prospect's needs

Review materials

Visuals aid for presentation

Rehearse

Understand objections



The Sales Cycle

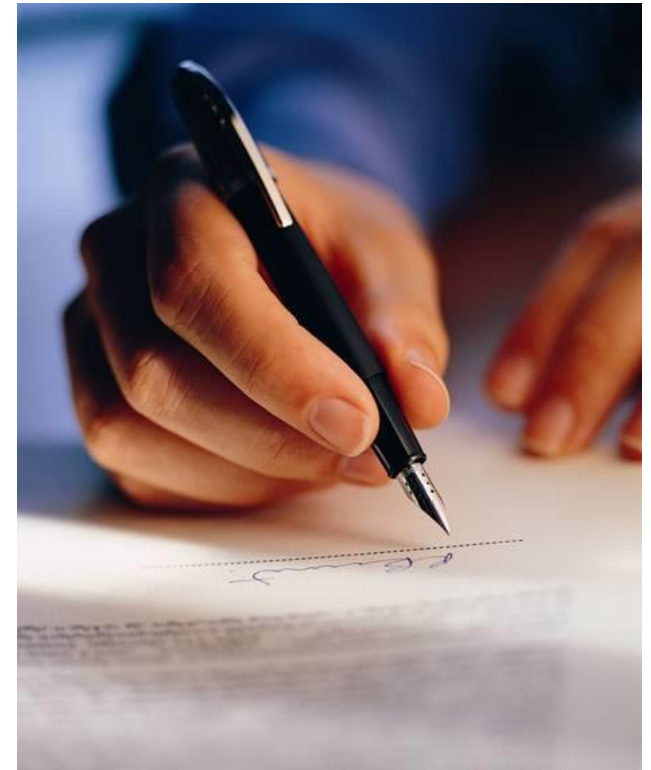
Ask for a Sale

With empathy you understand, yet still move your prospect to a decision to buy.

Timing – signals to buy

Closing technique

- *use creativity*
- *assumed consent*
- *silence*
- *similar situation*
- *the tragedy*
- *the happiness*
- *the last resort (apologize for failure)*



Risks

**Client
Needs**

Loans

Funds

Client **Approaching** Skill



Evolution of Financial Services

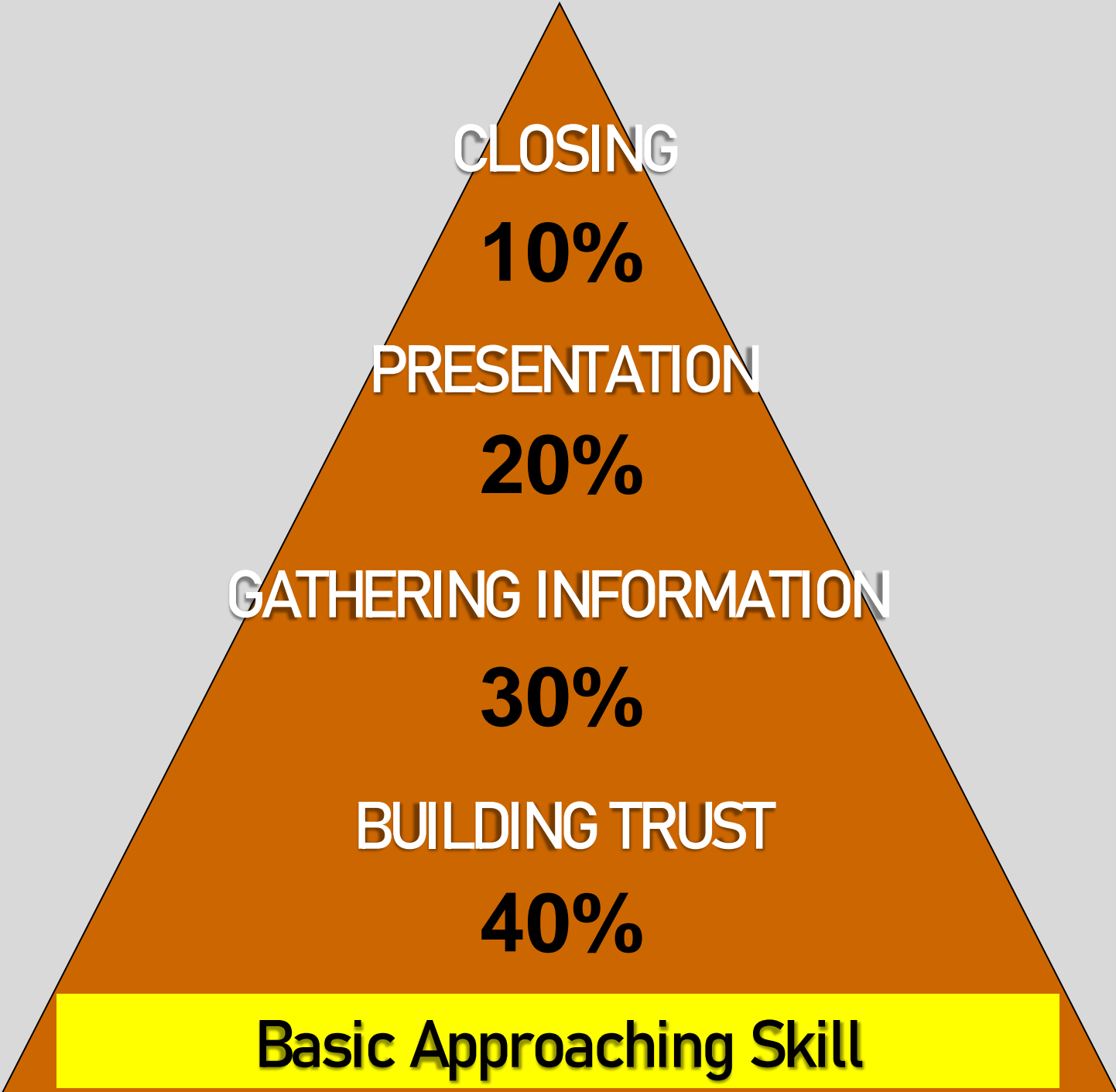
Financial Planning Approach

Multiple Needs Approach

Single Need Approach

Concept Selling

Product Selling



Approach

- Telephone approach
- Face to face interview



Telemarketing Approach

- Basic telephone script be ready in both languages (English & Mandarin)
- Ultimately, appointment must be secured over the telephone approach.



Approach

Telephone approach

Category : Prospecting



- Greetings
- Introduction – self intro
- Content – to fix appointment
- Closing – reconfirm the date & venue

Telephone Script – Personal approach

Good morning, Mr. Tan, I am _____, from Great Vision.

We specialize in providing personal & business financial services.

I would like to meet up with you to share about our unique integrated financial services that may be beneficial to you and your friends.

I'll be meeting some of my clients around your area for the next couple of weeks. Would it be alright if I were to drop by your office to see you?

OK, thank you Mr. Tan. See u then.

Telephone Script – Personal approach

Good morning, Mr. Tan, I am _____, from Great Vision.

We provide both personal financial services and corporate financial services with special emphasis in the areas of personal, family wealth and business financial services.

It's our pleasure to be able to meet up with you to share some of the success stories that we had done for most of the dedicated people just like yourself.

I'll be servicing some of my clients around your area for the next couple of weeks, shall we make an appointment to meet at your office?

OK, thank you Mr. Tan. See u then.

Telephone Script – From a Referral (able to mention name)

Good morning, is that Mr. A? I'm _____ from Great Vision Advisory Group. Do you have a moment to talk?

I was with _____ last few days and he talked highly about you. He suggested me to meet up with you. Shall we meet sometime next week to explore further?

Actually I'm dealing with Wealth Preservation and recently our company has developed an essential concept & planning particularly for SME business owners like you. I can't reveal it over the phone nor email or fax over to you. It should be elaborated face to face.

Mr. A, I will be serving my clients somewhere around your place for the next couple of weeks. If time is available, shall I see you once my appointment is over? Do you prefer to meet in the morning or afternoon?

That 's good. Shall we tentatively fix on Wednesday, 2:30pm at

Telephone Script – Normal Approach (someone you know)

Good Morning, Mr. A, I am _____. Do you have a moment?

*First of all, I would like to **thank you for your continuous support** rendered to me for the past so many years. We have a Great News for you. We have designed a **“Financial Health Scan”** specially for clients and friends.*

It is quite difficult for me to reveal it over the phone. Shall we meet either 10am Tuesday or 3pm Wednesday? So that, I can show it to you?

Script for Making Appointment

*Mr. A, I will be serving my clients **somewhere around your place for the next couple of weeks.** If time is available, shall I see you once my appointment is over? Do you prefer to meet in the **morning or afternoon?***

*That 's good. Shall we **tentatively fix** on Wednesday, 2:30pm at*



Prepare Your Script

Approaching Face to Face

Approach

Face to face interview

- Greetings
- Self Introduction
- Content
 - GV services
 - FHS
 - Any area of concerns
 - Entry approach if appropriate
- Closing



Self Introduction

- *We are from GV, a **Special Team to serve and deliver latest information to all SME Business Owners like you.***
- *We provide **ONE Stop Financial Services Platform** to individual, family and business particularly to SME Community in Malaysia.*
- *It includes Life Insurance, Funds Investment, General Insurance, Employee Benefit, Mortgage Loan, SME Property & Business Financing as well as Business Advisory Services.*

Self Introduction

Great Vision focuses on the Essential Planning particularly in SME Development and assists SME Business Owners in structuring some of the important planning.

We are dealing with Business Advisory Services that include Business Succession, Continuation, Debt Cancellation & etc...

Most of the time we help our clients in providing Employee Retention Program to retain the core management team in order to ensure sustainability of the business.

When the business is growing, we assist them to preserve their wealth by maximizing their financial resources to achieve their life's goals.

On the other hand, we organize talks, seminars & workshop with the main purpose to create a learning, sharing & interaction platform for all SME business owners.

Self Introduction

- 宏愿理财机构针对中小企业发展，时常为老板安排与处理适当的企业规划。
- 我们提供企业咨询服务，协助老板规划企业传承，企业永续经营，企业债务偿还规划等。
- 同时，我们也协助老板如何留住公司核心人物与人才。因为人才是公司的资产，留住人才确保业务永续经营。
- 当企业赚钱时，我们协助老板规划公司与个人的财富管理，让他们能够善用有限的财务资源来达至他们的人生目标。
- 为了协助中小企业发展，我们都会安排企业分享会，研讨会及员工训练，让老板们能不断学习，求新，求变，互相学习，分享与交流。

Approaching Script – Personal approach

Face to face

Good morning, Mr. Tan, I am _____, from Great Vision.
It's my pleasure to be able to meet up with you.

We specialize in providing personal & business financial services.

Many of our clients have benefited from our unique integrated financial services.

May I just spend a few minutes to go through our unique services.... (ask permission..)

Approaching Script – Personal approach

Face to face

Good morning, Mr. Tan, I am _____, from Great Vision.
It's my pleasure to be able to meet up with you.

We provide both personal financial services and corporate financial services with special emphasis in the areas of personal, family wealth and business financial services.

We assist people in identifying their current financial situation, risk tolerance, investment preference and their needs priority in order to achieve their life goals.

Would you mind to spend a few minutes to go through the process in order to have a clearer financial health scan.

Shall we start with....

Face to Face

*Hi Mr. A, I'm _____ from Great Vision Advisory Group. This is my business card. May I have yours?
(ask about his business ...)*

Have you heard about Great Vision? We are dealing with Essential Planning for SME Business Owners particularly in Wealth Preservation.

We meet a lot of Business Owners and we noticed that most of them intentionally or unintentionally overlook certain Essential Planning which I am able to reveal to you later.

Besides this, I wish to get to know you better especially on the nature of your business and at the same time, I will let you know what we do. Perhaps I am able to promote your services to our existing clients. Similarly, you, your suppliers or your clients might find our services useful. Hopefully, we can reach a Win-win situation.

(proceed with questionnaires)

Approaching Script

谈到这里，请问你有储蓄的习惯吗？

By the way, Do you have the habit of saving?

If Yes

非常好。我有一些计划想与你分享，也许它能强化您目前的计划。

That's good. I have something to share with you, perhaps it may strengthen your existing plan.

If No

没关系。我有一些计划想与你分享，也许它对您有帮助。

No problem, it is never too late. I have something to share with you, perhaps it may help you now or in the future...

Approaching Script

Mr. A, we found that most of the SME Business Owners do not really lock in their wealth as they do not have a clear Fire Wall between both their personal & business wealth.

Most of them are too busy with their own business and tend to overlook this essential planning.

Mr. A, what is your perception or opinion pertaining to this issue? Or you may already have such planning in place?

(listen to his feedback)

If Yes

That's good. May I know why do you plan it? How is your planning?

If No

It is never too late. By the way, is it a concern? Why?

Do you have the intention of doing it?

Face to Face Script – Normal Approach (someone you know)

Good Morning, Mr. A

*First of all, I would like to **thank you for your continuous support** rendered to me for the past so many years. As spoken to you earlier, recently we have a **“Business Package”** specially for existing clients and new Business friend like you.*

*This **“Business Package”** is specially designed to assist SME Business Owner in handling of their Employee Retention, Working Capital, Business Trust & so on...*

Before we move on further, there is a need to know more about your business... How many business partners do you have in your company? What's the nature of your business? Are you facing any issue in retaining good employees? Are you signing too many guarantees and with high risk exposure? Do you need additional working capital for business expansion?

Why not we just run through some of the questionnaires and we may able to assist from there ...

Face to Face Script – Normal Approach (someone you don't know)

Good Morning, Mr. A

*I'm glad to meet up with you today. We are from AIA, a Special Team to serve and deliver latest information to all SME Business Owners like you. As spoken to you earlier, recently we have a **"Business Package"** specially for existing clients and new Business friend like you.*

*This **"Business Package"** is specially designed to assist SME Business Owner in handling of their Employee Retention, Working Capital, Business Trust & so on...*

Before we move on further, it is good for you and me to get to know each other better... How many business partners do you have in your company?

What's the nature of your business? Are you facing any issue in retaining good employees? Are you signing too many guarantees and with high risk exposure? Do you need additional working capital for business expansion?

Why not we just run through some of the questionnaires and we may able to assist from there ...

Next Step...

Option 1

老板，为了让你更了解整个状况，请让我把资料分析好过后，在下一个约会呈献给你。我们是否可以在下个星期五，同样时间在这里见面吗？

Mr. A, in order to give you a full picture about your situation, let me diagnose and get back to you next week?

Option 2

老板，如果你可再给我多15分钟，我想与你分享一个概念，把一些企业发展重要的安排与规划带出给你。

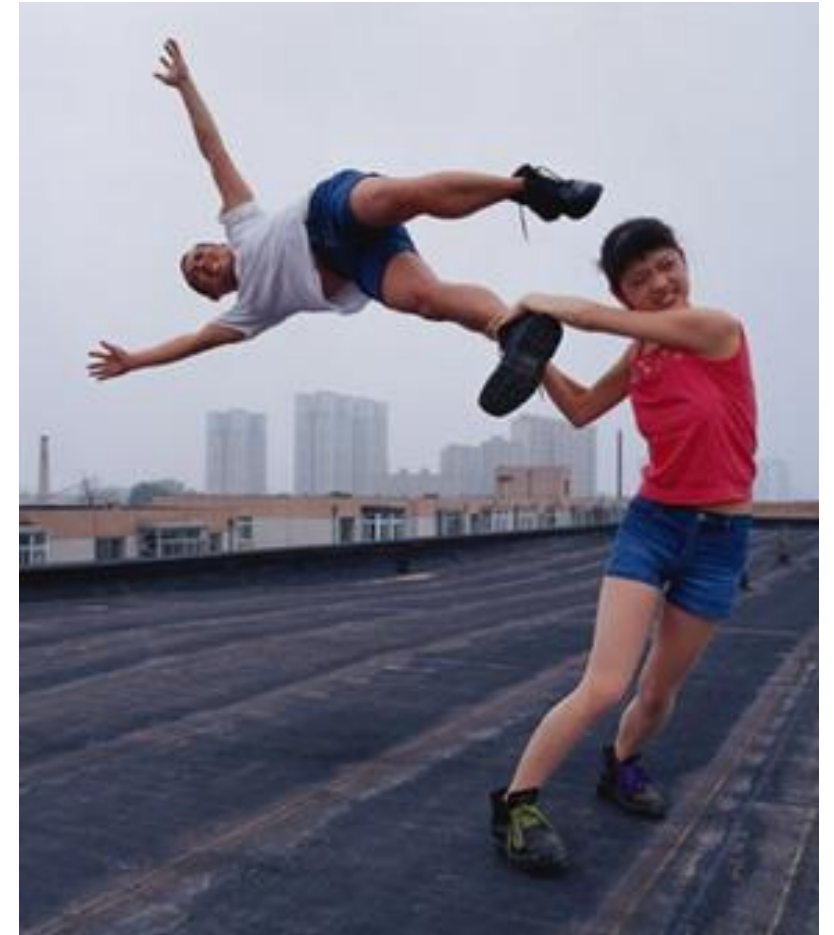
Mr. A, may I have another 15 minutes and I will share with you the essential planning on wealth preservation.

Handling Challenges



Basic Challenges

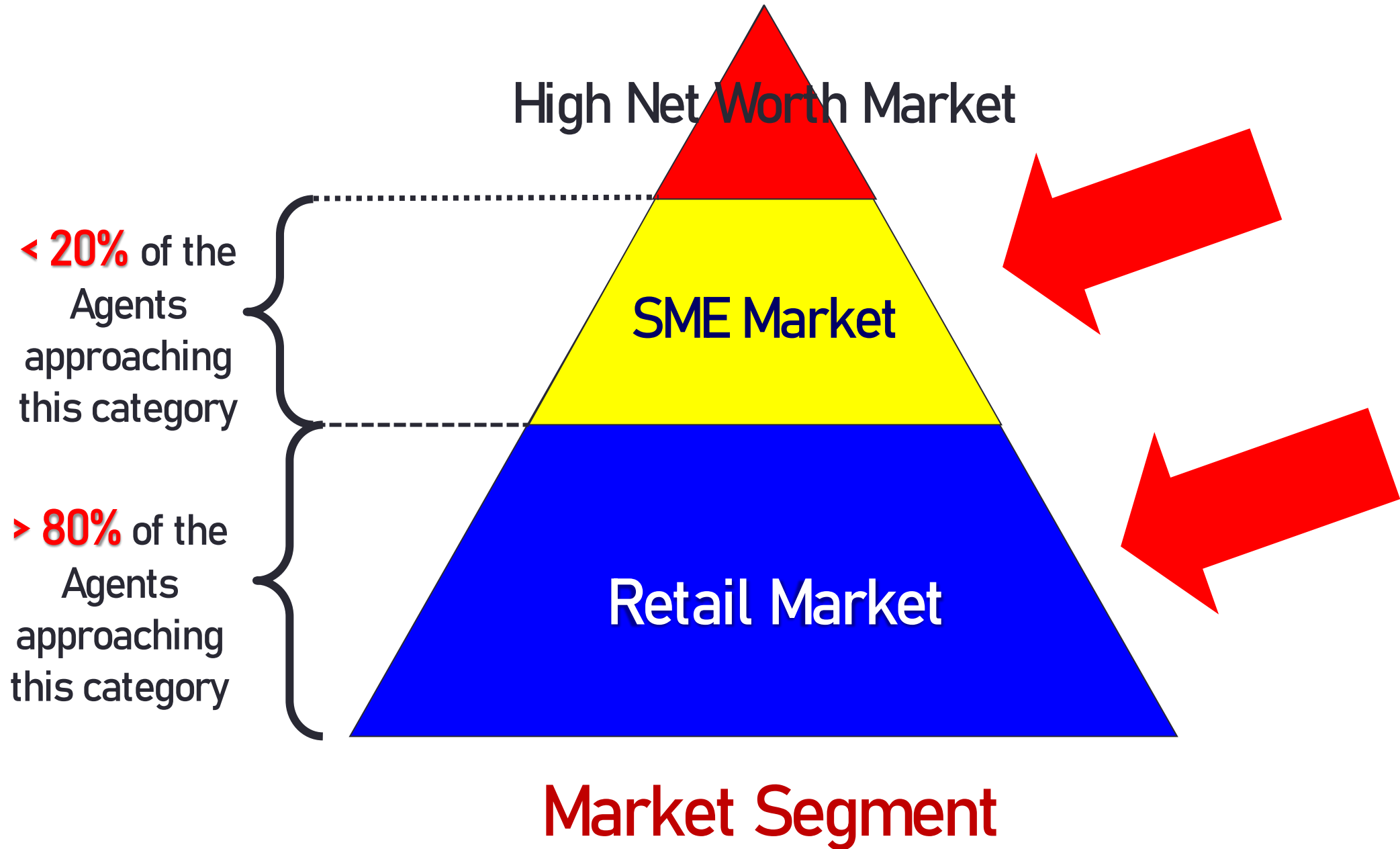
- Just mail me the information
- No. I won't be in
- Well, what is it about?
- I have a friend in the business
- I can't afford any more
- You'll only wasting your time
- I am not interested
- I'm too busy
- Etc...

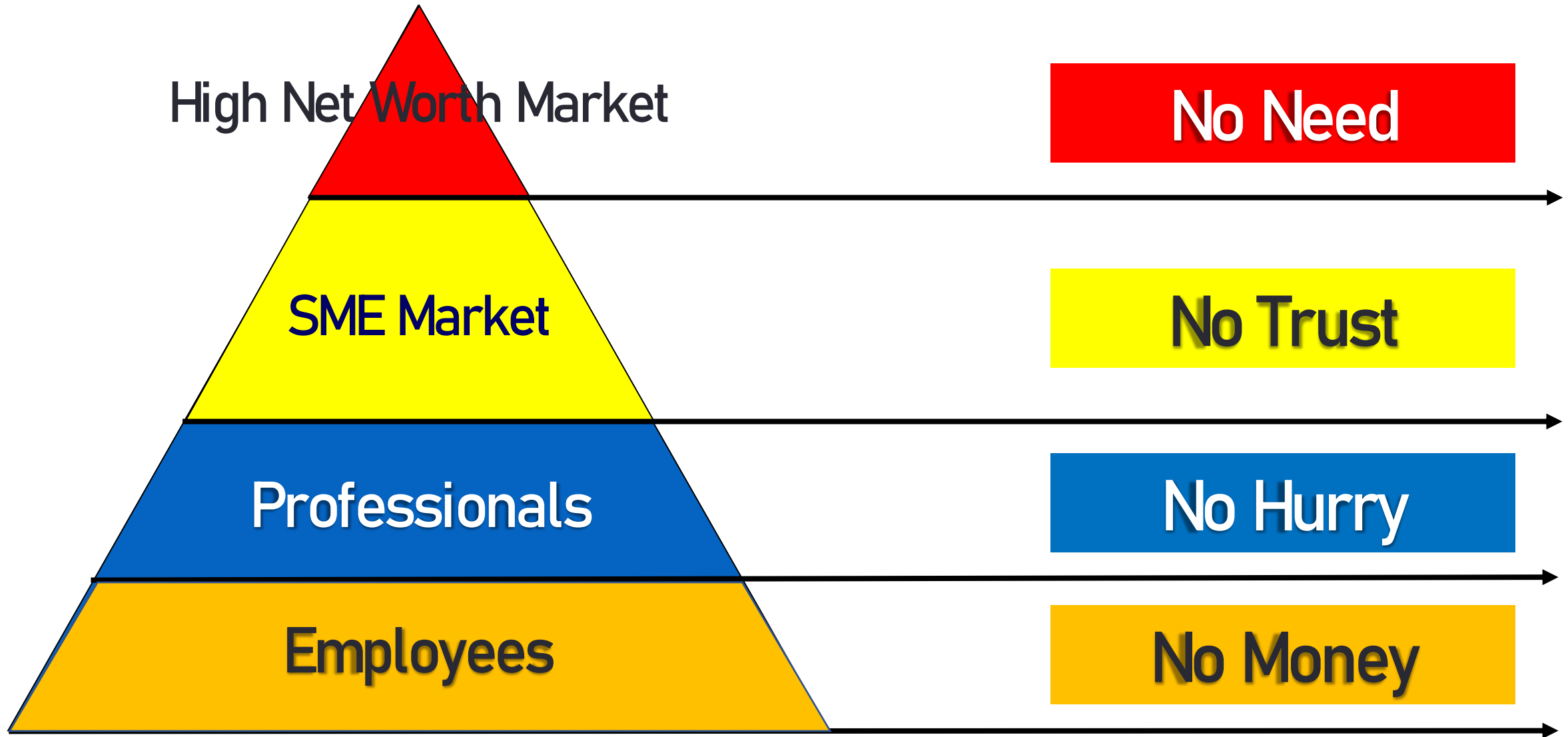


Four Classifications of Challenges

- No Trust
- No Hurry
- No Need
- No Money







Market Segment

Prospects' concern.

1. What do you do?

Actually I attach to a financial services company, and we specialized in helping individuals and corporations to maximize their financial resources.

2. I think I don't need your services

Mr _____ as I mention I would like to know you better and what your company does as we serve a large number of clients who may be interested in your products and services. You can be assured that our meeting would be refreshing one.

Can we set a meet say Thursday at 3pm.

Thanks, see you then.

Basic Challenges

Challenges	Remark
Well what is it about?	“(Prospects name), this idea may be very important to you. I want to be sure to explain it to you very clearly. In order to do this, I need to show you some materials and discuss them with you in person. May I see you on this Tuesday morning or afternoon?”
Just mail me the information	“I would happy to do that, (Prospects name). But the idea I have in mind is useful only when tailored to fit your individual needs. That is why I'd like to talk to you in person. May I see you this Tuesday morning or afternoon?”
No. I wouldn't be in.	“(Prospect's name), I probably suggested inconvenient times. May I see you say next Tuesday morning or afternoon instead?”
I have a friend in the business.	“If your friend is your advisor, I'm sure that his is doing a capable job, however I have no intention of duplicating anything that this person has done. May I see you this Tuesday morning or afternoon?”

Basic Challenges

Challenges	Remark
I can't afford more financial burden.	“(Prospect name), you're the best judge of that. But I would like to show you an idea that you may not have seen before, so that you'll have it in mind when you are in the market for some financial plans. May I see you this Tuesday morning or afternoon.
You'll only be wasting your time.	Do you say that because you're not interested in life insurance?
I'm not interested in what you are promoting.	“(Prospects name), I wouldn't expect you to be interested in something you haven't had a chance of seeing yet. That's why I want to visit you. I want to outline the idea to you so you can decide whether it would be valuable to you. Will you be in your office this Tuesday morning or afternoon?
I'm too busy.	“That's why I phoned before calling on you in person, (Prospect's name). I wanted to make sure to see you at a convenient time. May I see you this Tuesday morning or afternoon?

Common **reactions**

I will think it over	Ya! You should think it over, by the way, what are your concerns? What are the things that you need to think over?
I will ask my spouse	No problem. How do you think about the program? She will definitely have no idea what we had discussed on. What if your spouse says NO, what will be your answer then?
I don't have the money	You must have a lot of commitments. Funding for your healthcare need is a serious money. What if you need the money now and it is not there for you. You have to kick start somehow to avoid disappointment, don't you ?
Not now, maybe some other time	Alright, I can come again some other time. It is important to do it now then future. It is a financial security scheme for you and your family. You will have a peace of mind and you are not exposed to risk and chance.
I have enough, I have planned it	Congratulations! Looking at the rising in living expenses, you need to review your plan frequently to avoid disappointment. When is the last time you review your planning.

Common reactions

<p>I have a good Financial Adviser</p>	<p>Oh! That's good to have a good and competence adviser. That's even better to have a good plan for your healthcare. Since you have the intention to plan for your "healthcare" and you know that you will be served by the whole team of us instead of individual adviser, I'd suggest to get it done for you and this is some of the document that.....</p>
<p>I will call you</p>	<p>Sure! You can call me anytime. Since I am with you now, if you have any concerns, you can always ask me now and I will be able to assist you accordingly. "Healthcare" need is a Serious Money and it is very painful for not preparing it. Why not, while thinking it over, you can secure the plan to avoid any disappointment. (Try close...)</p>
<p>I don't need it</p>	<p>Of course you don't need it unless you have need. There is a very huge difference between having a "healthcare" program or not having it. We do not know what will be happening to us. The plan that I have mentioned about will give you a peace of mind and it is a financial security to you and your family in the event of any misfortune that happen to us.</p>

Role Play

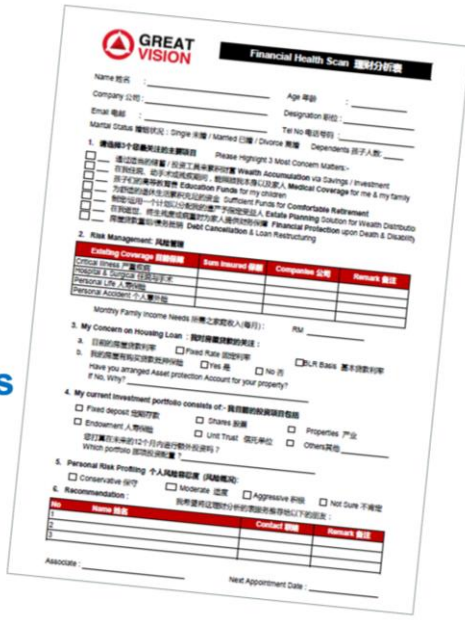


Basic Approaching Methods

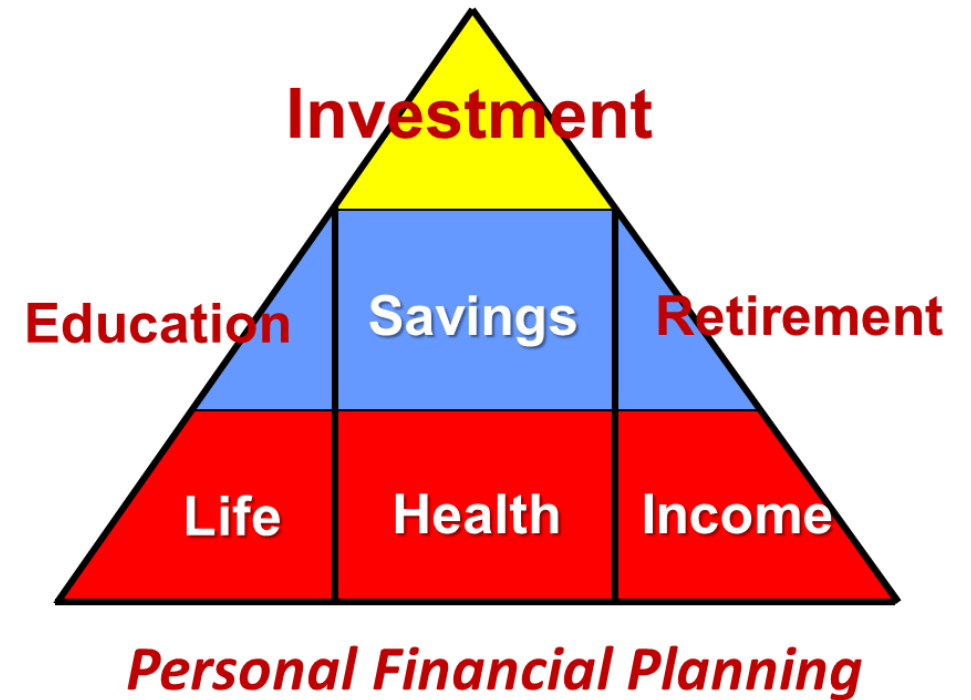
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- Financial Pyramid

Financial Health Scan - Objectives

B Building Trust
P Prioritize The Needs
S Sales Opportunities
I Identify Existing Resources
R Referrals Asking



The image shows a 'Financial Health Scan' form from GREAT VISION. It includes fields for Name, Company, Age, Designation, Email, and Telephone. The form is divided into several sections: 1. Highlight 3 Most Concern Matters (with checkboxes for Wealth Accumulation, Medical Coverage, Education Funds, Retirement, Estate Planning, and Debt Consolidation); 2. Existing Coverage (with checkboxes for Life, Health, Disability, and Pension); 3. My Concern on Housing Loan (with checkboxes for Fixed Rate, Variable Rate, and Asset Protection); 4. My Current Investment Portfolio (with checkboxes for Stocks, Properties, and Other); 5. Personal Risk Profiling (with checkboxes for Conservative, Moderate, Aggressive, and Not Sure); and 6. Recommendation (with checkboxes for Conservative, Moderate, Aggressive, and Not Sure). The form also includes a table for 'Next Appointment Date' and a 'Next Appointment Date' field.



保單內容分析表

POLICY CONTENT ANALYSIS

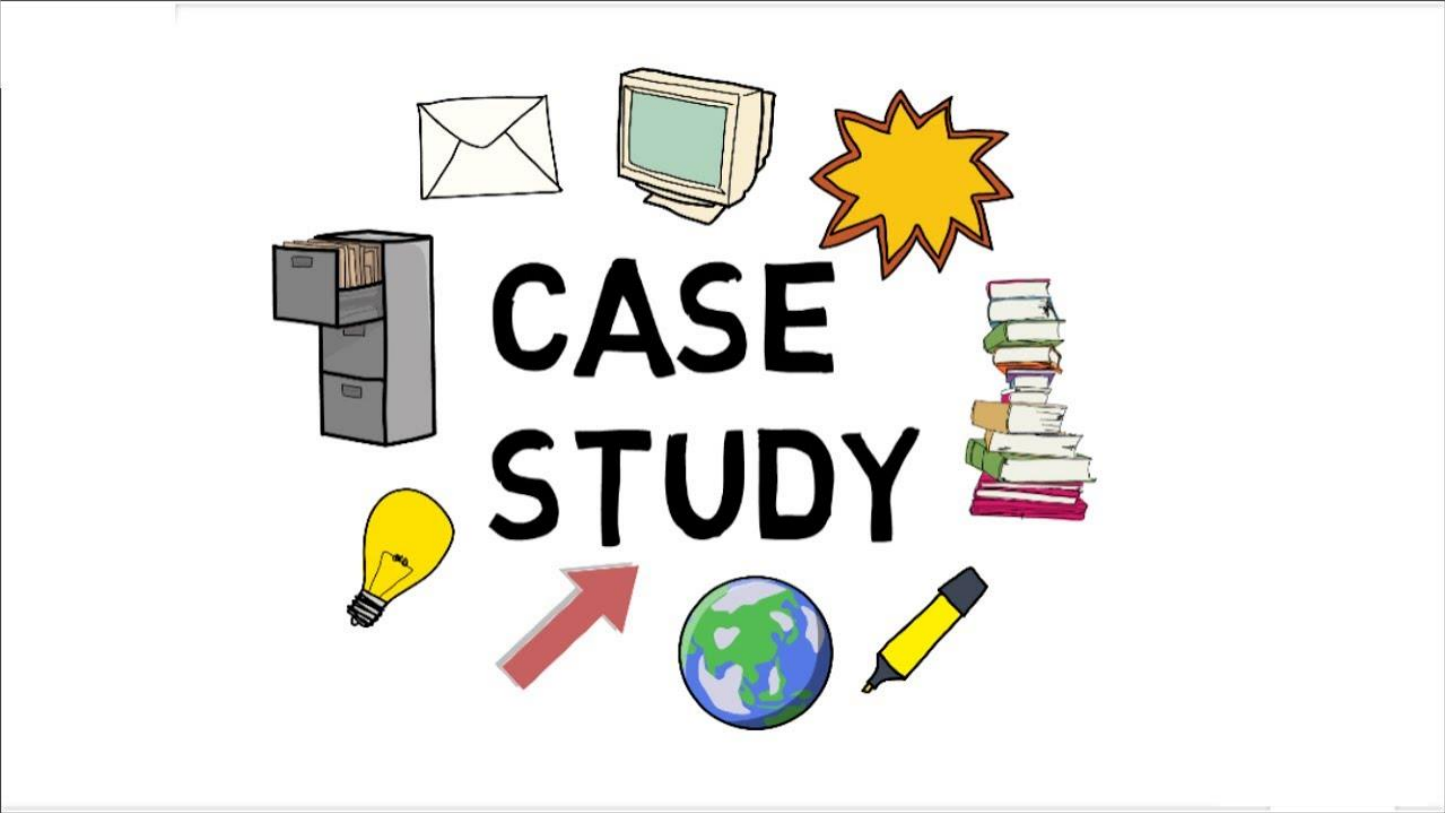
NAME :

保險公司 INS. COMP.	保單號碼 POLICY NUMBER	日期 POLICY DATE	種類 POL. TYPE	滿期 MATURE AGE	方式 MD	保費 PREMIUM	總額 TOTAL PREMIUM	保單利益 INSURANCE BENEFIT						
								人壽保險 Life	意外保險 Accident	疾病保險 Disease	長期 Tot.Disability	住院醫療 Medi. & Surg.	住院膳宿 Room&Board	滿期利益 Maturity
總數 TOTAL							-	0	0	0	0	0	0	0

保單利益總計表

POLICY BENEFIT RECORD

死亡 & 殘廢			每周重傷賠償		
NATURAL DEATH	RM	0.00	TOTAL DISABILITY PER WEEK	RM	0
意外死亡 & 殘廢			住院治療		
ACCIDENT DEATH & DISABILITY	RM	0.00	MEDICAL & SURGICAL	RM	0.00
36种嚴重疾病保障			住院膳宿		
36 CRITICAL DISEASE COVERAGE	RM	0.00	ROOM & BOARD PER DAY	RM	150 / 天
滿期利益			住院現金		
MATURITY FUND	RM	0.00	HOSPITAL DAILY INCOME	RM	5,704.01



WHAT'S
NEXT



GV Basic Training Program

Module 1 Fundamental of Financial Planning

Why this industry? Why GV? Market Potential, FLC, Basic Sales Cycle, Business Planning

Module 2 Product Training

AIA / SLM, summary features & applications

Module 3 Concept Selling

Healthcare, Family Income Protection, Savings

Module 4 Online Submission

AIA / SLM

Module 5 ACT System

Planning, P100, activities recording, sales kits

Module 6 Handling Objection

No Trust, No Money, No Hurry, No Need

Module 7 NB underwriting, Claim & Servicing

basic knowledge & handling



A close-up, low-angle shot of a hand holding a black pen, poised to write on a surface. In the background, a laptop keyboard is visible, slightly out of focus. The lighting is dim and blue-toned, creating a professional and focused atmosphere. The text 'Thank You.' is overlaid in a clean, white, sans-serif font in the lower right quadrant of the image.

**Thank
You.**