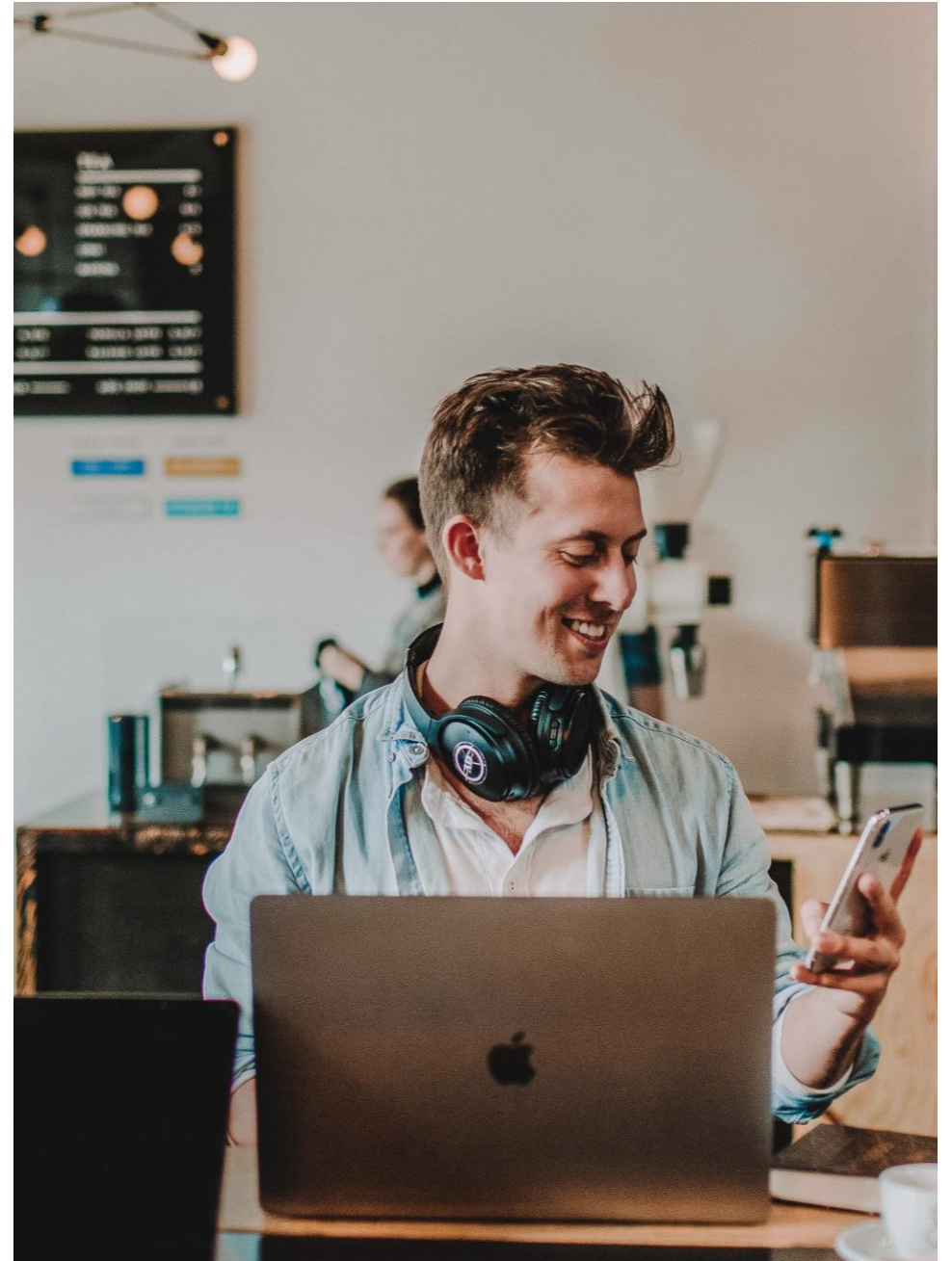




SelfReview Quarterly

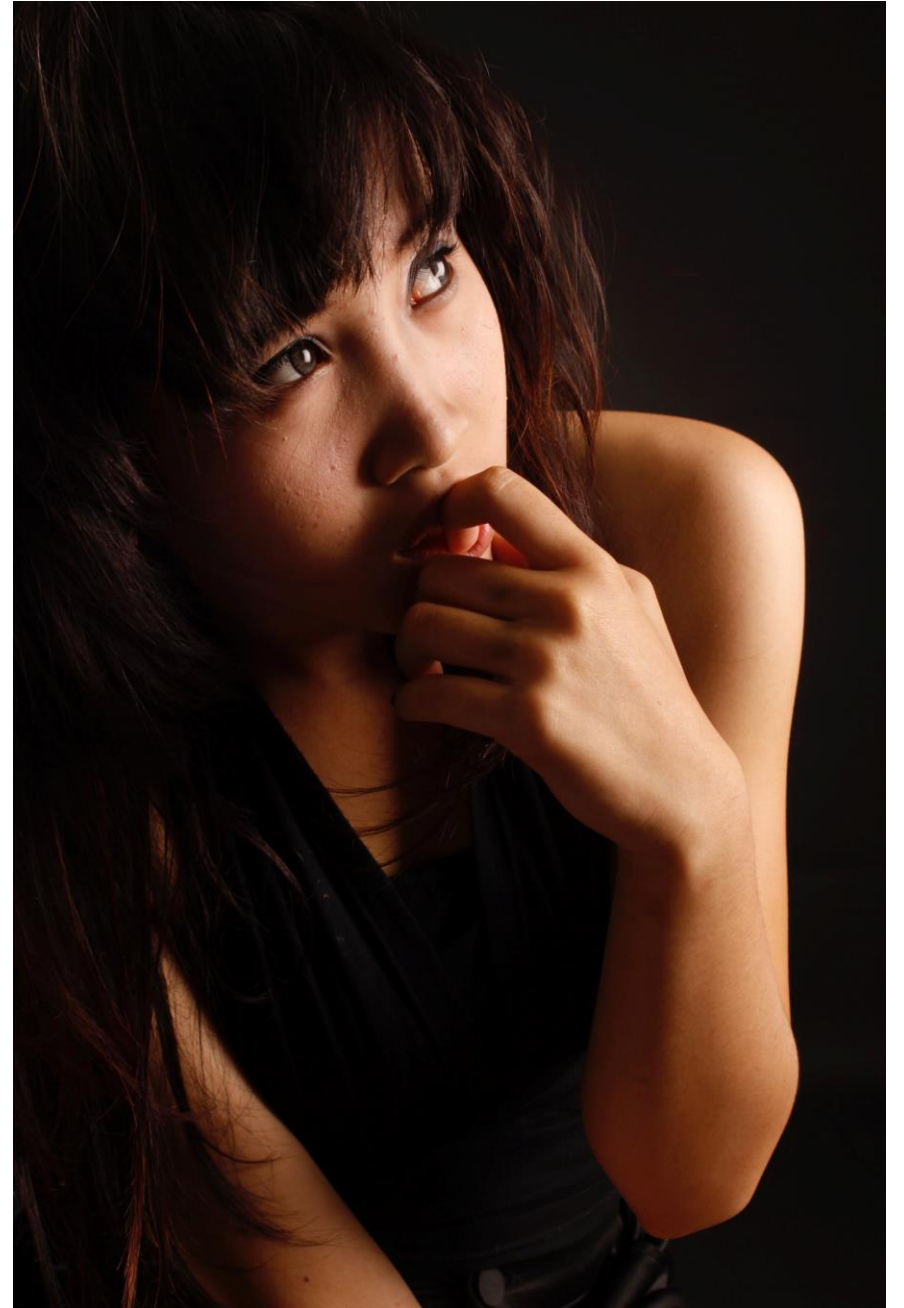
Business Planning - Quarterly

- Initiative package
- Bonus to chase after
- Foreign Trip
- Commission & Earning to chase...
- Rank Promotion to chase
- Dignity to cover....
- To achieve something....



Ask **Why?**

- Why set a goal for the this Quarter?
- Ask Why this goal?
- Must I achieve it? Why?
- Why so troublesome?
- What happen to me?



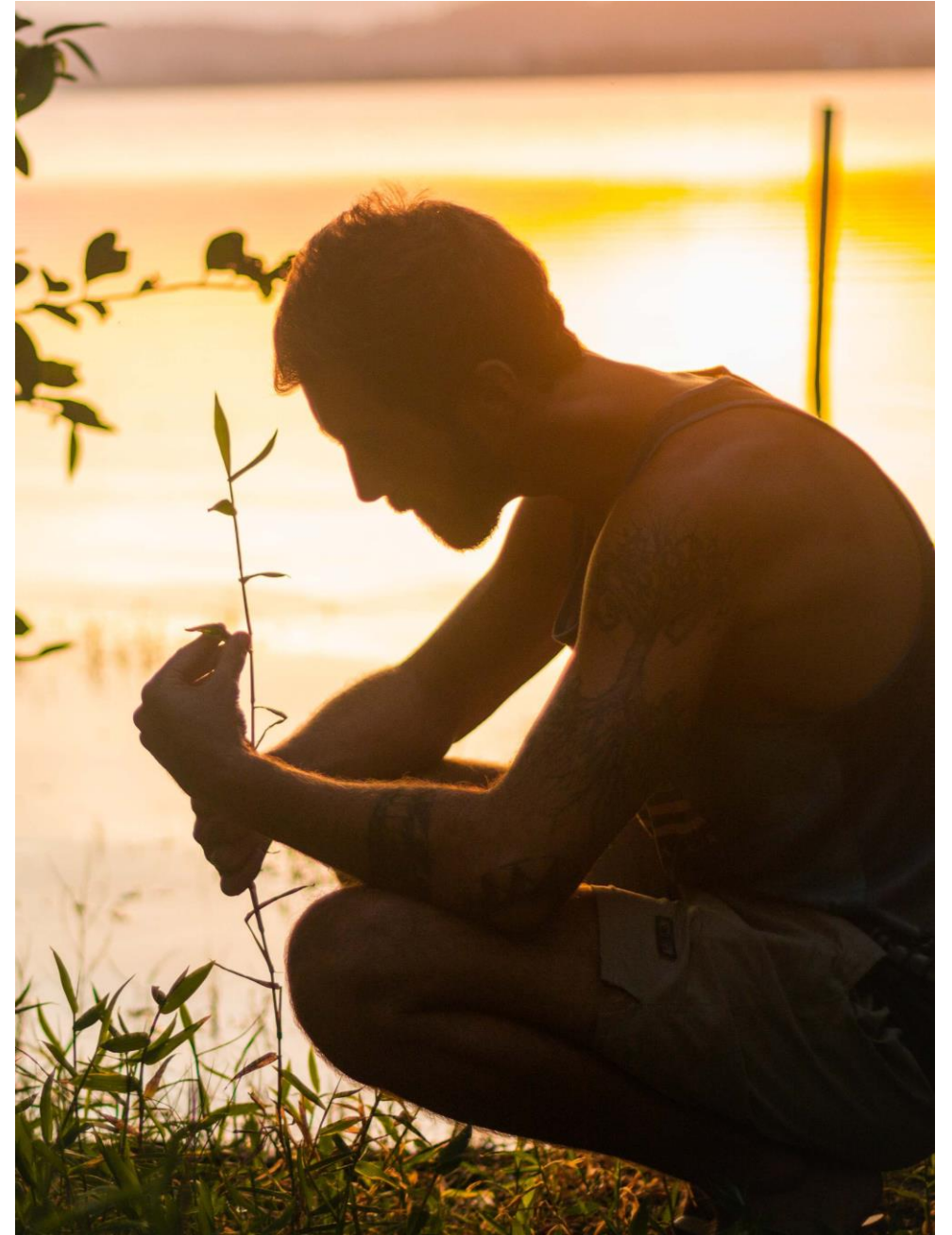
Because of **Change**?

- Why change?
 - **Really** want to change?
 - How **passion**?
- Why this industry?
 - **All weather** industry
 - Bad time & Good time (**Life/Loan/Funds**)
- Why Great Vision?
 - One stop financial services **platform**
 - **Passive income** creation
- Why you?
 - **Attitude** towards this career
 - **Willingness** not ability



Ask **How**?

- How do I go about it?
- Where is my resources?
- How to approach?
- How to make the appointment?
- What to share with prospect?
- How to share or present?
- How to close the sales?



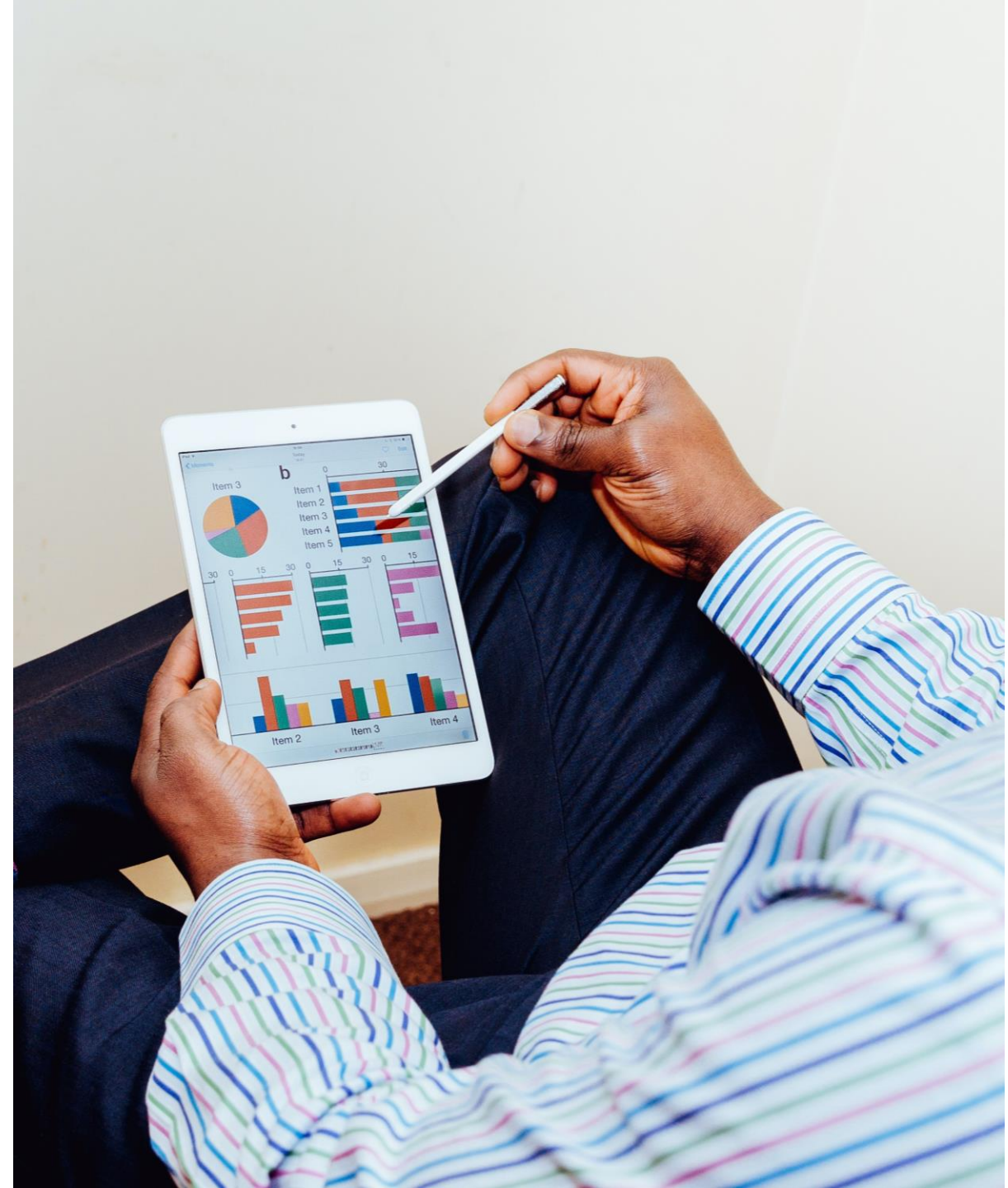
E.G.A.D.I.M



E.G.A.D.I.M

- **Establish your goal**

- Why?
- Duration
- SMART
 - Specific
 - Measurable
 - Achievable
 - Realistic
 - Time frame



E.G.A.D.I.M

- Establish your goal
- **Gathering resources**



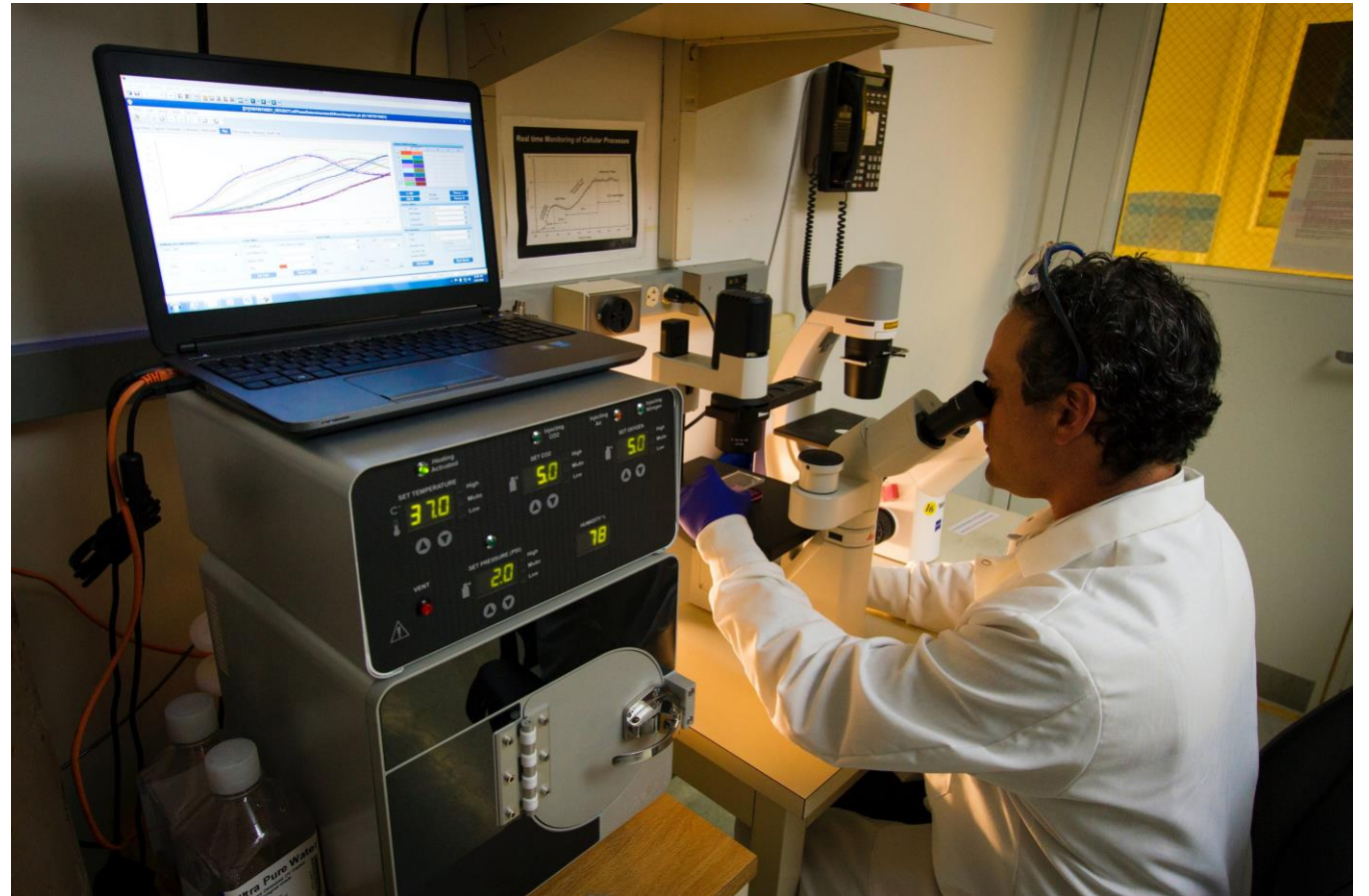
Gathering Resources

- Pick from your data bank
 - Financial sound
 - Good relationship
 - Able to meet up
- If you don't have resources then ask for Referrals
 - Company assign me to do a survey on the financial concern
 - Those young families with children
 - Businessman who had run business for more than 10 to 15 years
 - Managers & Executives.....



E.G.A.D.I.M

- Establish your goal
- Gathering resources
- **Analyze the leads**



Analyze the leads

- Case study
- If I were him, what's my concern right now?
- Then, what shall I share with him?
- How much is enough for him?
- What kind of tools or concept to use?
 - 2 things in life – something happen / nothing happen
 - FHS



E.G.A.D.I.M

- Establish your goal
- Gathering resources
- Analyze the leads
- **Design a plan**



Design a Plan to approach

- How to call? (positioning, scope of services)
- What to say? (standard script)
- How to make the appointment?
- How many calls to make per day?
- How many appointment to set per week?
- How many presentation to be made per week?
- How many working days per week?



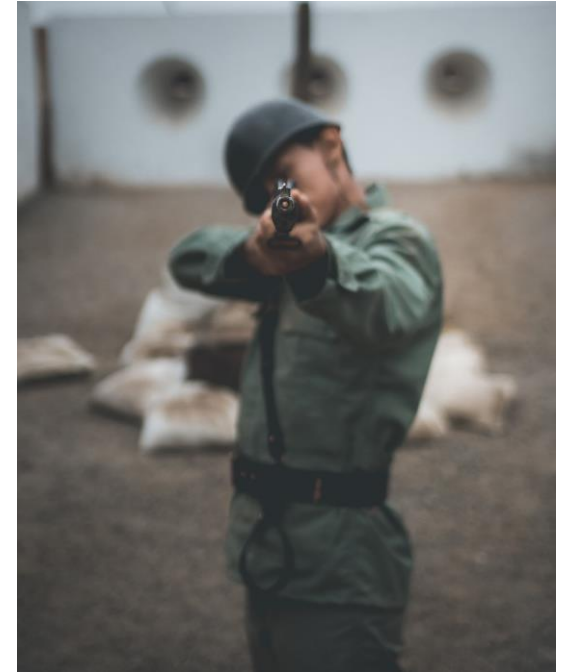
E.G.A.D.I.M

- Establish your goal
- Gathering resources
- Analyze the leads
- Design a plan
- **Implementation** & Execution



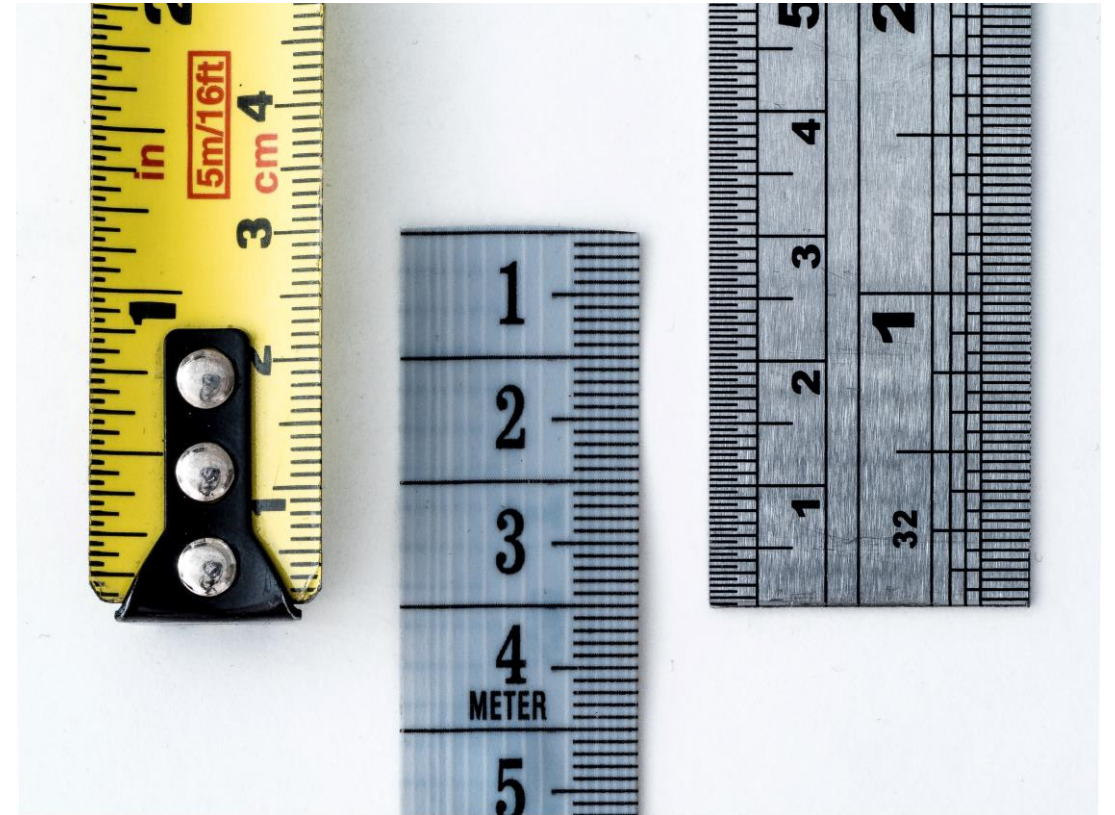
Implementation & Execution

- Follow the plan as set
- Review and adjust for improvement
- FAP – Find another Prospect (replacement)
- SOS for help – keep asking.....
- Energy, exercise, need power and feed your mind/soul
- Etc..



E.G.A.D.I.M

- Establish your goal
- Gathering resources
- Analyze the leads
- Design a plan
- Implementation & Execution
- **Measure for Results**



Measure for Results

- Set your blocks, cross checking for results
- Review and re-adjust with your pace
- Catch up plan, Plan-B
- Believe win – mind set, skill set, tool set
- Results could be the learning curve rather than the end results of FYP



E.G.A.D.I.M

- Establish your goal
- Gathering resources
- Analyze the leads
- Design a plan
- Implementation & Execution
- Measure for Results



Please take note....

I Listen..... I **Forgot**

I See..... I **Remembered**

I Do..... I **Understood**



THANK
YOU

Shortlisted Slides

REFERENCE FOR SALES IDEA

Financial Health Scan - Objectives

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

GREAT VISION Financial Health Scan 理财分析表

Name 姓名 : _____ Age 年龄 : _____
 Company 公司 : _____ Designation 职位 : _____
 Email 电邮 : _____ Tel No 电话号码 : _____
 Marital Status 婚姻状况 : Single 未婚 / Married 已婚 / Divorce 离异 Dependents 孩子人数: _____

1. 请选择3个您最关注的主要项目 Please Highlight 3 Most Concern Matters:-
 透过适当的储蓄 / 投资工具来累积财富 Wealth Accumulation via Savings / Investment
 在我住院、动手术或疾病期间, 能照顾我本身以及家人 Medical Coverage for me & my family
 孩子们的高等教育费 Education Funds for my children
 为舒适的退休生活累积充足的资金 Sufficient Funds for Comfortable Retirement
 制定运用一个计划以分配我的遗产予指定受益人 Estate Planning Solution for Wealth Distribution
 在我逝世、终生残废或病重时为家人提供财务保障 Financial Protection upon Death & Disability
 房屋贷款重组债务抵销 Debt Cancellation & Loan Restructuring

2. Risk Management: 风险管理

Existing Coverage 目前保障	Sum Insured 保额	Companies 公司	Remark 备注
Critical Illness 严重疾病			
Hospital & Surgical 住院与手术			
Personal Life 人寿保险			
Personal Accident 个人意外险			

Monthly Family Income Needs 所需之家庭收入(每月): RM _____

3. My Concern on Housing Loan : 我对房屋贷款的关注 :
 a. 目前的房屋贷款利率 Fixed Rate 固定利率 BLR Basis 基本贷款利率
 Yes 是 No 否
 b. 我的房屋有购买贷款抵押保险 Yes 是 No 否
 Have you arranged Asset protection Account for your property?
 If No, Why? _____

4. My current investment portfolio consists of:- 我目前的投资项目包括
 Fixed deposit 定期存款 Shares 股票 Properties 产业
 Endowment 人寿保险 Unit Trust 信托单位 Others 其他 _____
 您打算在未来的12个月内进行额外投资吗?
 Which portfolio 哪项投资组合? _____

5. Personal Risk Profiling 个人风险容忍度 (风险概况):
 Conservative 保守 Moderate 适度 Aggressive 积极 Not Sure 不肯定

6. Recommendation : 我希望将这理财分析的报告推荐给以下的朋友:

No	Name 姓名	Contact 联络	Remark 备注
1			
2			
3			

Associate : _____ Next Appointment Date : _____

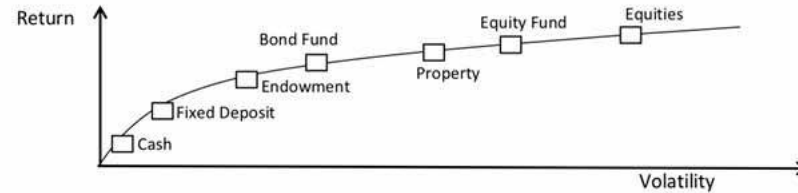
Financial Health Scan

Name: _____ Age: _____ Contact: _____
 Company: _____ Email: _____
 Status: Married Single No of Dependants: _____

1) My 3 main areas of concern at this moment are :

- Funding education expenses for my children
- Accumulating for a comfortable retirement
- Invest & accumulating wealth through proper investments tools
- Taking care of myself & family, during any hospitalisation, surgical, illness or death
- Develop a plan to distribute my estate to intended beneficiaries
- Restructuring of mortgage loan/ debts cancellation
- Others : _____

2) My Current Investment Portfolio



3) Wealth Maximization - Quick Check

- i) EPF Investment (from Account 1) RM _____
- ii) Tax Relief benefit's investment via PRS RM _____
- iii) Discipline Monthly Set Aside & Invest RM _____ per month

4) Risk Management

Existing Coverage	Sum Assured	Companies	Remark
Personal Life			
Critical Illness			
Hospital & Surgical			
Personal Accident			

Family Income Need (Monthly) : RM _____

5) Pay-It-Forward

I would like to extend this financial planning review services to my friends as follows :-

No	Name	Contact
1		
2		
3		

Associate: _____

TWO THINGS IN LIFE

Personal Financial Planning

Something were to Happen	Nothing were to Happen
<ol style="list-style-type: none">1. Hospital & Surgical2. Critical Illness Coverage3. Family Income Protection4. Debt & Responsibility5. Will & Trust	<ol style="list-style-type: none">1. Retirement Planning2. Education Planning3. Saving/Lifestyle Planning4. Investment Planning5. Tax Planning

FAMILY INCOME PROTECTION

Can your family survive without Income?



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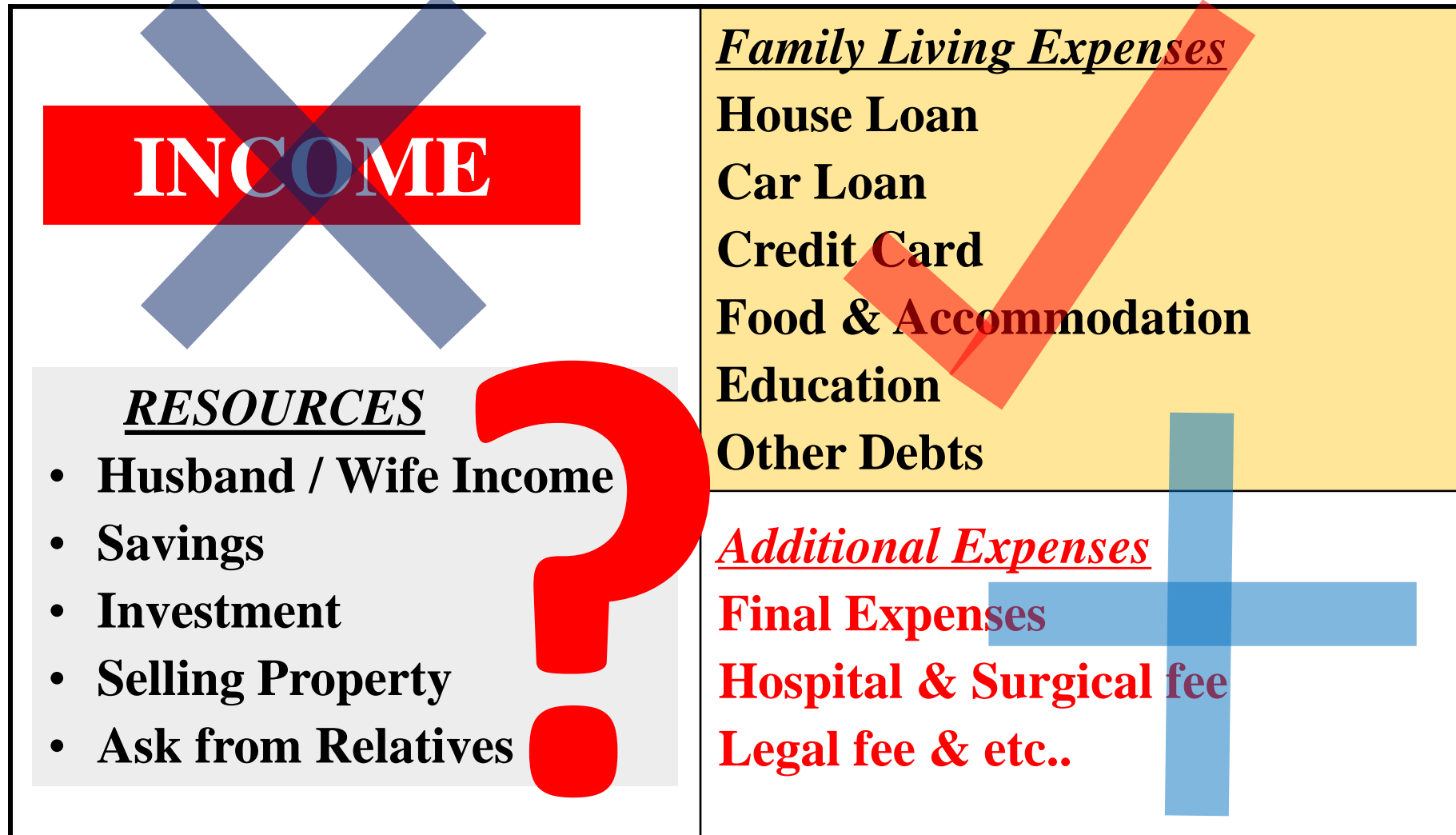
Have you protected the **INCOME?**



Disclaimer: This Slide is Strictly for Internal Use Only

When Tragedy happens ...

Living Lifestyle will be affected...



Action Plan

Subject	Description	Remark
	How much is your monthly Living Expenses?	RM _____
	Your yearly Living Expenses is	RM _____
Option A	<u>To cover Short Term</u> (Yearly Living Expenses multiple with No of years to cover)	_____ Year(s) to cover You need RM _____
Option B	<u>To cover Medium Term</u> (Yearly Living Expenses multiple with No of years when youngest child reach independent age)	_____ Year (s) to cover You need RM _____
Option C	<u>To cover Long Term</u> (Monthly Living Expenses X 400)	You need RM _____

HEALTHCARE PLANNING

If you need a large sum of Medical Fee by tomorrow, are you prepared?



如果明天需要一笔庞大的医药费，你准备好了吗？

If you were to save RM1000 / month



<i>Target to save</i>	<i>Time needed</i>
<i>RM200,000</i>	<i>16.66 Years</i>
<i>RM500,000</i>	<i>41.66 Years</i>
<i>RM1,000,000</i>	<i>83.33 Years</i>



**What happen if you can
only save RM500 / month**

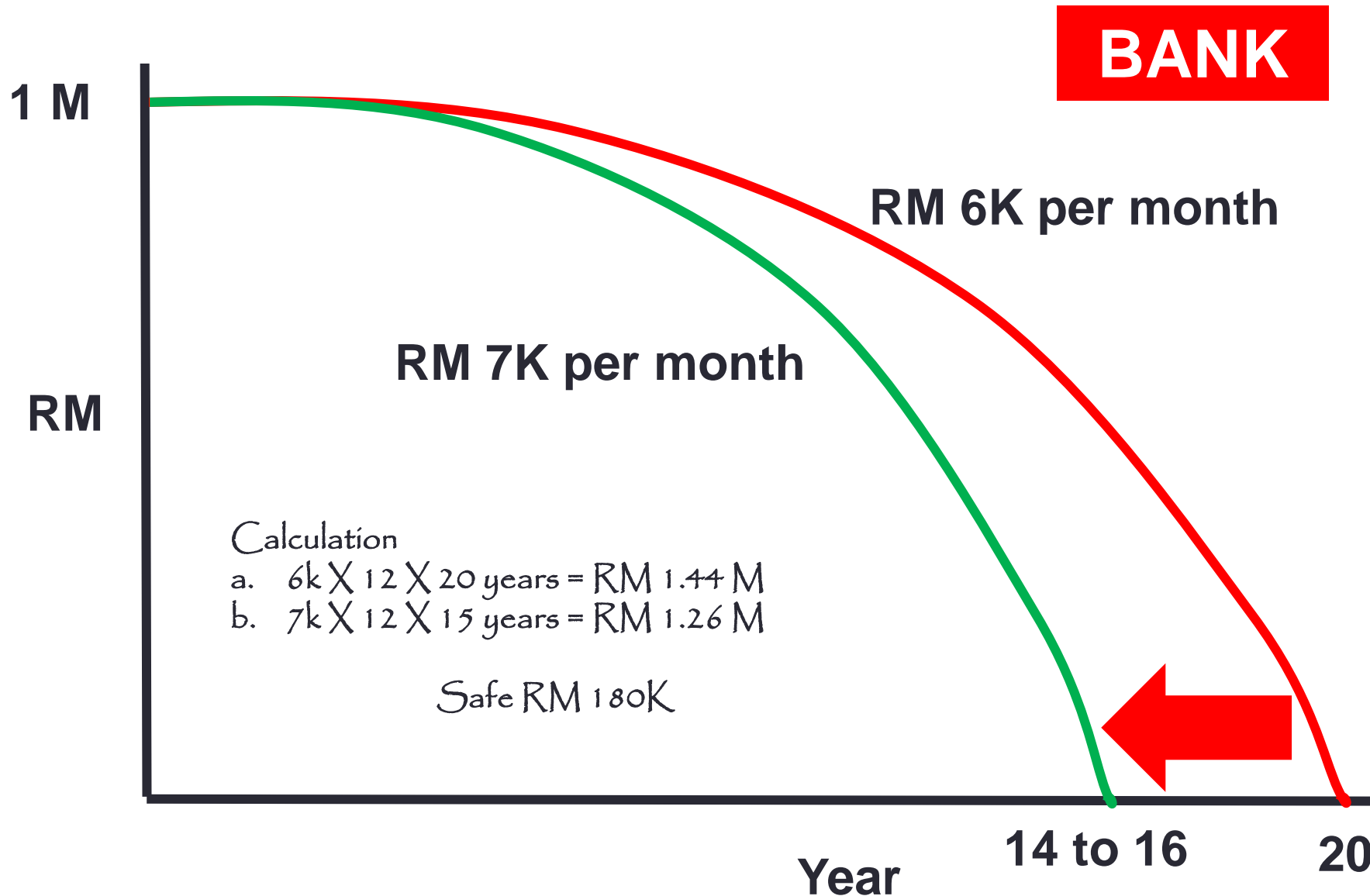
Healthcare Planning

– 3 Steps Planning

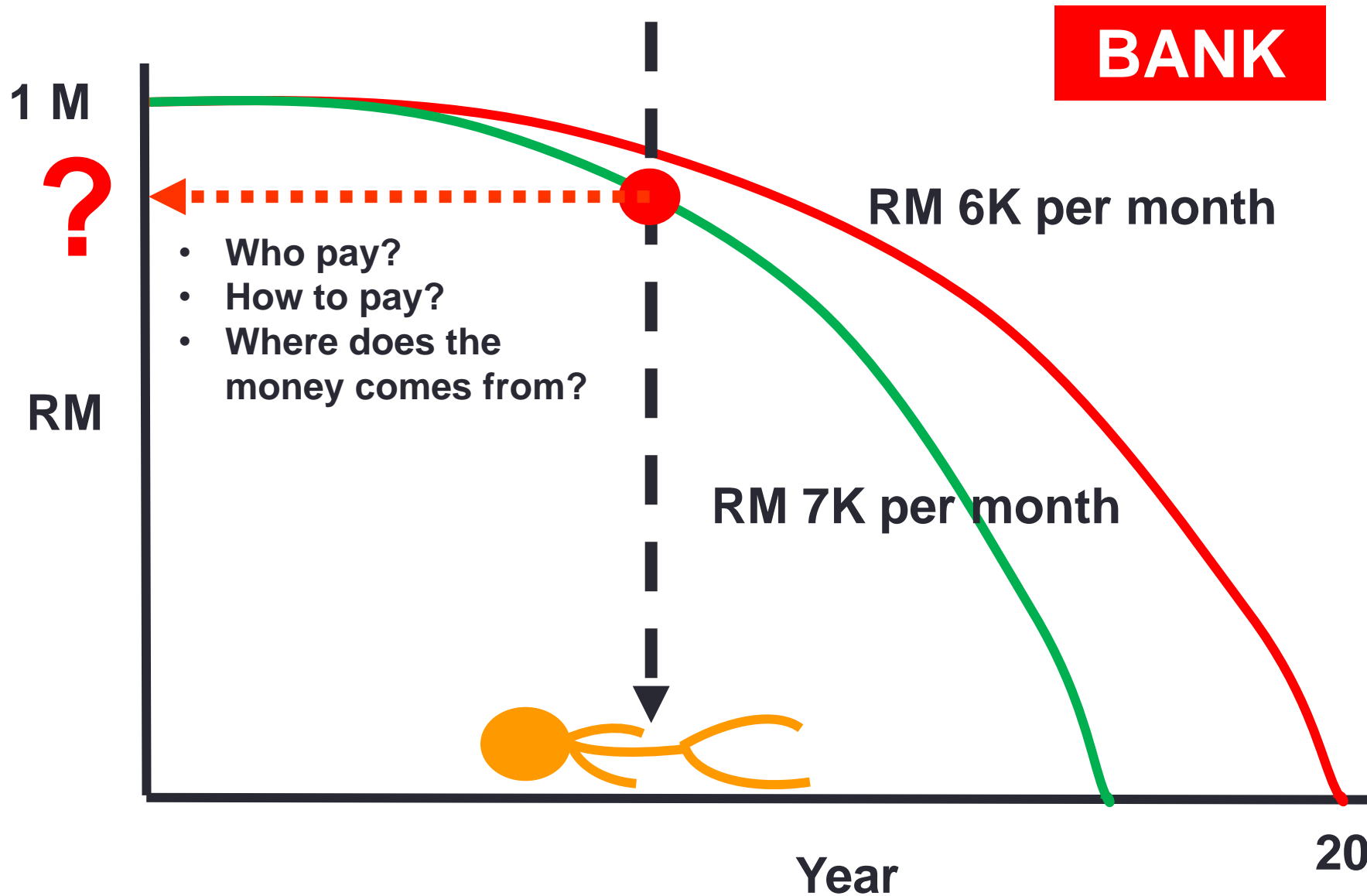
1. Direct Expenses
2. Indirect Expenses
3. Financial Loss

MORTGAGE – APA
(ASSET PROTECTION ACCOUNT)

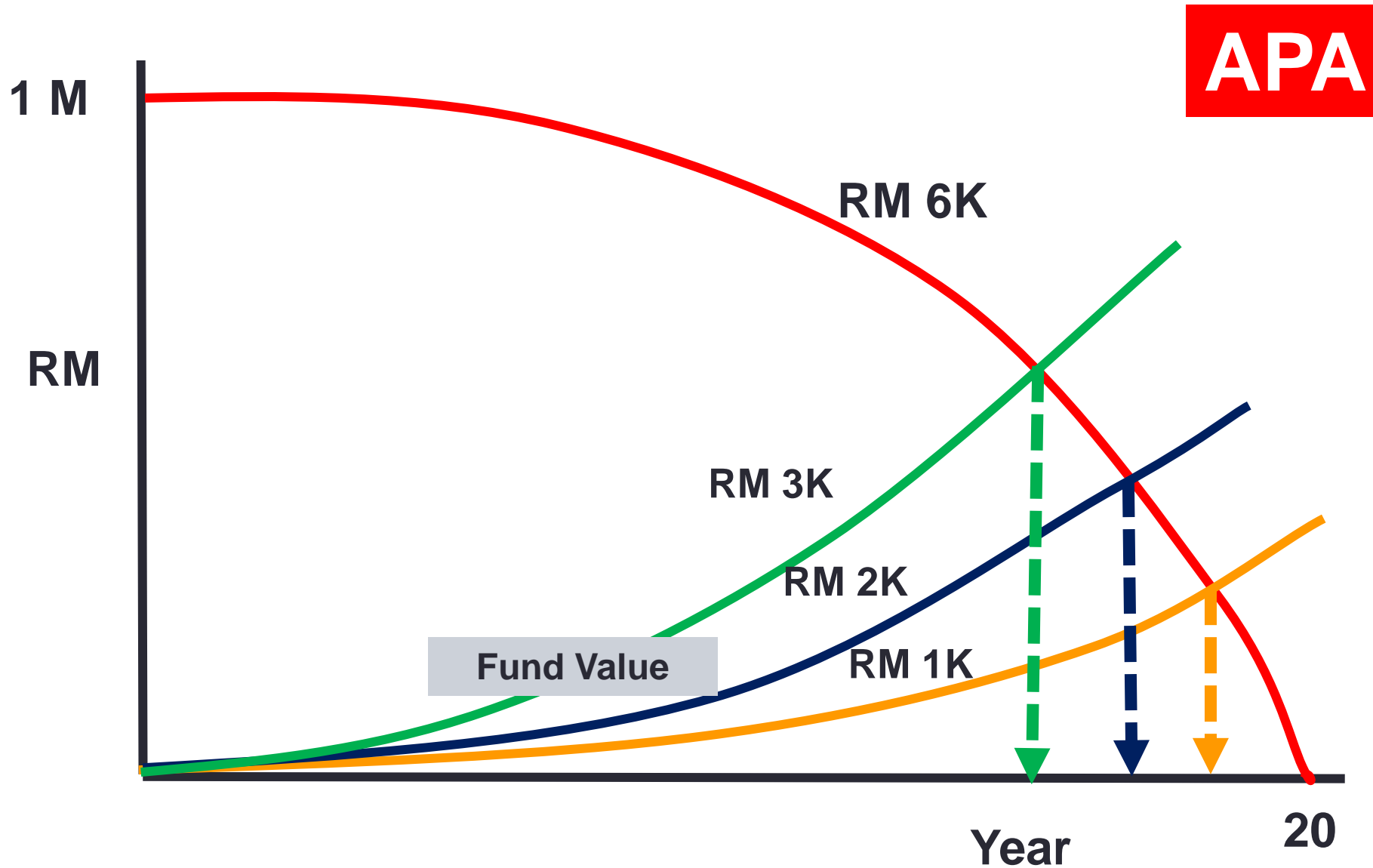
Mortgage Loan – Shorten the Loan Tenure



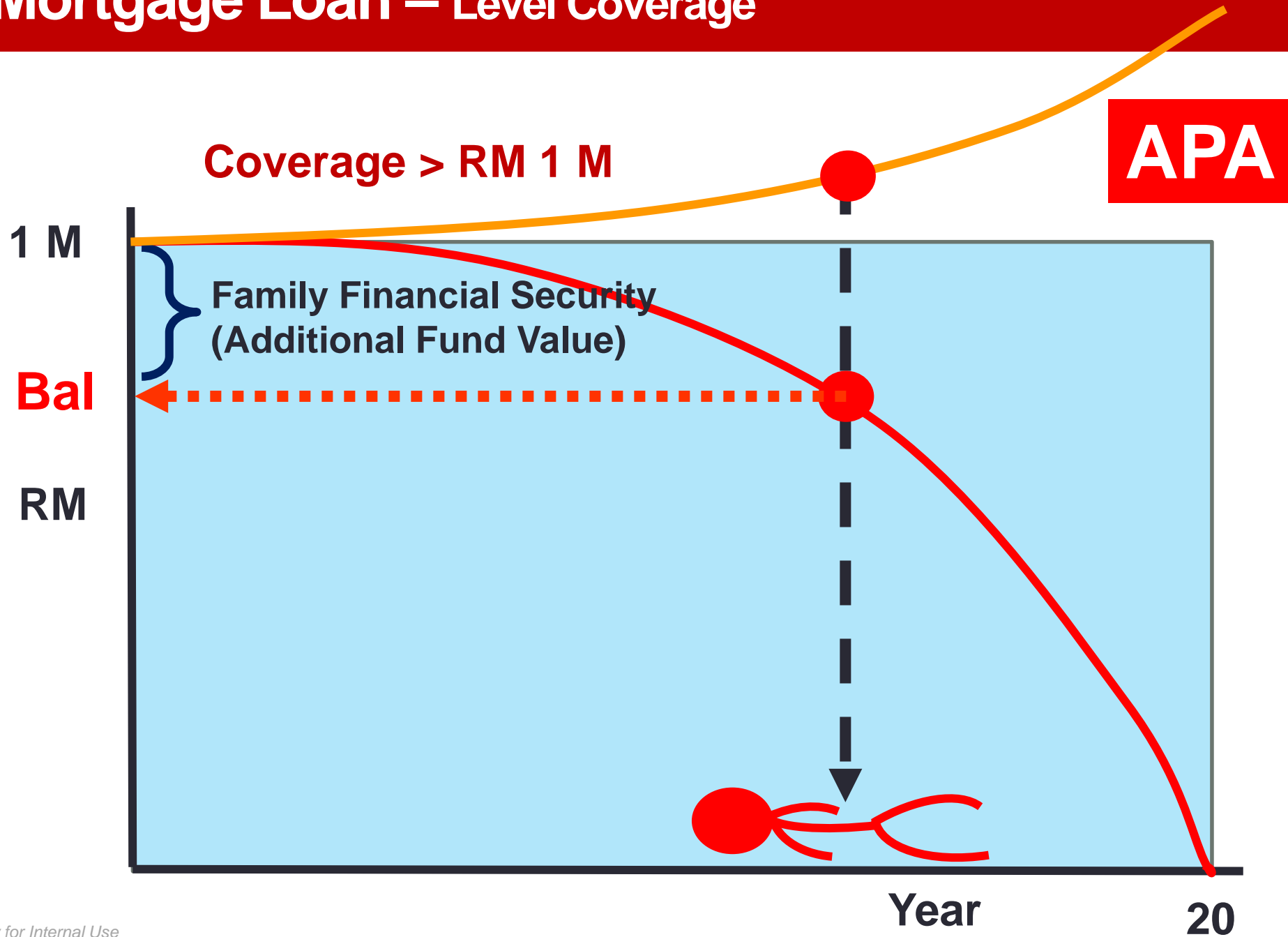
Mortgage Loan



Mortgage Loan – shorten the Loan Tenure



Mortgage Loan – Level Coverage



Thank You

