



PODCAST SCRIPT 1: Protection & Insurance

Intro: Protection and Insurance can give your clients the peace of mind that the hard work they've put in over the years will pay off.

Welcome to the first edition of the Change our Lens Series powered by MetLife in partnership with Emirates NBD. Today, we'll be talking about the different insurance categories and what they mean for you and your current and future clients. (17")

Topic 1: The first category we're going to focus on is protection. When we talk about protection we generally mean looking after families and loved ones. In this instance, that means creating the best protection plan for each client. Protection is the type of insurance a client can take out to protect their loved ones when they're no longer able to earn an income. It's important that clients understand we see the world through their eyes and that each protection plan is tailored to their specific needs. One of the first things you should do is work with your clients to establish what their goals are. Once you know what they're working towards, you'll be in a better position to guide them to take the right course of action. It's in everyone's best interests to advise each client to invest in a policy for as long as possible to maximize their wealth potential. A protection plan can be one policy or multiple policies that create a more holistic plan. Whatever a plan is made up of, you'll keep working at it and adjusting accordingly over the years to keep your clients and their families well protected. (58")

Topic 2: Let's move on to Insurance. Insurance is an important part of financial planning for everyone. The trouble is, not everyone understands why they need insurance. That's where you come in. Explaining the different types of insurance to your clients and why it's a smart move to take out insurance is a crucial part of your job. The best way to do this is to remain transparent at all times and try not to overwhelm anyone with too much information at once. Start by explaining the basic differences between term, or temporary, insurance and permanent insurance. For example, the information needed from the start is that term insurance can be



taken out for 10, 20, 30 years or more and can be used to achieve various goals. Permanent insurance is equally as important for different reasons. Although it can be an unpleasant topic to discuss, it's necessary. It's all about your delivery and how you mention things like estate planning and final expenses. This way you'll know that you've given your clients all the options available to them. It's best to ask your clients the important questions in the most tactful way, as I'm sure you would anyway. (68")

Topic 3: What you really want is to keep the best interests of your clients at heart at all times. This ultimately benefits both of you. Offering every client a combination of protection and insurance products is the best way to protect their financial security and make sure they are taken care of for as long as they need to be. Establishing a good relationship with each of your clients is vital to your success. (21")

Outro: If a client trusts you with their money, you know you've done your job well. (3")

Closing Remarks: Thank you for listening to this podcast. In the next episode I'll be discussing the **challenges of selling** and giving you a few tips on how to overcome them. Until next time, goodbye. (10")

TOTAL: 174"

PODCAST SCRIPT 2: The challenges of selling



Intro: Selling can be a very frustrating task, we know this, and we appreciate the hard work you put into making a sale.

Welcome to the second edition of the Change our Lens Series powered by MetLife in partnership with Emirates NBD. Today, we'll be talking about the challenges of selling and how you can overcome some of them. (15")

Topic 1: The biggest challenge relationship managers face in Dubai is the lack of consumer knowledge, especially when it comes to insurance products and why they are important to have. A part of this has a knock-on effect which often means low lead generation levels. Most people just don't know why they would need to put money into something to save for a rainy day, or they think they've already got it covered. Maybe it's a lack of trust or maybe they don't want to give out their personal details. (27")

Topic 2: There are, of course, other factors at play. There is a constant change in demographics and you have to stay on your toes to target a younger, up-and-coming generation that are starting to make a lot of money in their own rights. It's great to get them on board as early as possible so that they'll see the best returns on their investments. The challenge here is: how do you appeal to millennials and Gen Xers that are already constantly bombarded with advertising? Then, of course, you have the more stable, older High Net Worth segment of the market; those who are already earning well and who have the capital to invest. The challenge with them, as mentioned in the previous podcast, is to convince them that future investments are the best thing they can do for themselves and their families. (43")

Topic 3: You know how to sell, you might just not always have enough in the pipeline. So, what do you do to get that sale? One approach is to take a step back, go back to the start and revise your communication strategies. There's a fine line between being pushy and overbearing and between not pushing hard enough or not taking the correct steps when following up. And of course, you're not dealing with robots, you're dealing with humans who are all successful in their lives in one way or another and who command respect. Everyone is different and



adjusting to the different personalities all the time can make your job even more challenging. (34")

Topic 4: So, let's figure this out. First impressions are everything, and this is especially relevant in this line of work. I'd recommend starting with technology. Research potential clients as much as you can – just don't be a stalker! You want to be able to provide the best insights for each individual and their needs. You want to provide value in conversations, before they get their value from you in becoming a customer. You also want to give them great experiences in their dealings with you. You need to woo your potential clients a bit, make them feel special, because they are. At the same time, you want to ensure that you make your workplace as consumer-centric as possible and uphold those values. (36")

Outro: Your channels of communication might vary from person to person, but ultimately the same principles apply and what it all comes down to is this: treat potential clients and current clients like real people, or even friends, who you are trying to help. (14")

Closing Remarks: Thank you for listening to this podcast. In the next episode I'll be discussing **effective prospecting** so be sure to tune in. Until next time, goodbye. (9")

TOTAL: 178"



Intro: Welcome to the third edition of the Change our Lens Series powered by MetLife in partnership with Emirates NBD. Today we're going to be talking about effective prospecting and how to go about getting that sale. (9")

Topic 1: Sales prospecting is an entirely separate step from sales. Effective prospecting will determine the success or failure of an eventual sale. Prospecting is the step where you aim to find out as much information as possible in order to get a lead. This is the chance to create a relationship with a lead and allow them to put their trust in you by showing them your level of expertise. (20")

Topic 2: Here are some things to bear in mind when you're out the prospecting. Let's break them down point by point.

1. Don't sell – this seems counterintuitive in a sales role, but it will only stand to benefit you in the long run. Prospecting is different to selling in that it is all about the opportunity to start building a relationship of trust with a potential client before getting anywhere near sealing the deal.

2. Do your research – it's always best to find out the facts first to see if a lead could be a potential fit for you and ENDB MetLife or if you'll be wasting your efforts. Once you've done the research you're in a better position to determine who could be a client and who you should pass on.

3. Do it daily – dedicate a certain time every day to sales prospecting no matter how busy you are. This will keep you on top of your game and help you take on new clients when you need to.

4. Work to your strengths – maybe you love picking up the phone and chatting, or maybe you're better at writing and prefer to email. Remember that the people on the other end might not necessarily be on the same page with your communication style so you might be in a position where you have to adapt your style to their preferences, especially if you're not getting results.



5. Use a script – but only as a guide to make sure you’re covering certain discussion points. The last thing you should ever do is follow it word by word, it makes you sound cold. A script will help determine the best language to use and is something that you can refer back to so that you can keep yourself in check.

6. Take the questions and criticisms – if they’re asking or objecting it means that your lead is already thinking about the offer and wants to know more to make sure they have all the answers before deciding.

7. Ask for referrals – most happy clients are happy to pass along your details. Word of mouth is still one of the strongest methods of advertising as it’s based on trust.

8. Don’t give up - it can be disappointing the first time someone says no, but if you’ve done your research and believe they’re a good prospect, then follow up in a few months to see if they’ve given anymore thought to the offer or if they need more time or information.

9. Constantly review and refine – you’re never too old or too experienced to learn. Things change so quickly in this modern world and you need to be on the pulse of every new move so that you can be the most successful you. That’s not to say experience doesn’t count, but to get that experience you’ll always be learning.

Outro: You’ll constantly be honing your craft throughout your time as a relationship manager and this will keep you on target for the rest of your sales journey. So, get out there and get prospecting. (146’')

Closing Remarks: Thank you for listening to this podcast. In the next episode I’ll be talking about how to ask the right questions. Until next time, goodbye. (9’')

TOTAL: 184’'