

## The Planning Process

Here's a simplified overview of the planning process from the perspective of the prospect or client. You could modify this diagram if you wanted to get into greater detail. As a general rule, simpler is better. (File: Technique Book; Overview/MDRT Index; 3900.00)

## What Are Your Dreams?

What do you want your future to look like? Most people have no idea what opportunities exist and as a result, have an unclear vision of the future. (File: Technique Book; Overview/MDRT Index; 4400.00)

## Milestones and Goals

This chart helps put life in perspective and helps make the case for permanent life insurance. What about the impact of divorce and remarriage or the death of a spouse followed by remarriage? There is never a time when having life insurance doesn't make sense. (File: Technique Book; Financial Data/MDRT Index; 2600.00)

## What's Inside the November 2011 Issue?

- ❑ The Planning Process
- ❑ What Are Your Dreams?
- ❑ Milestones and Goals
- ❑ Milestones and Goals (Version II)
- ❑ Annual Review Letter
- ❑ Annual Review Checklist
  - ❑ Planning 2012
- ❑ Random Thoughts on Life

## Milestones and Goals (Version II)

This is intended to suggest that you can develop a lifeline as the basis for a fact-finding session. (File: Technique Book; Financial Data/MDRT Index; 2600.00)

## Annual Review Letter

Here's a form letter which can easily be tailored to meet your requirements. We suggest that this letter be sent several weeks prior to your client's insurance age change in order to develop a sense of urgency. (File: Technique Book; Insurance Planning/MDRT Index; 4400.00)

## Annual Review Checklist

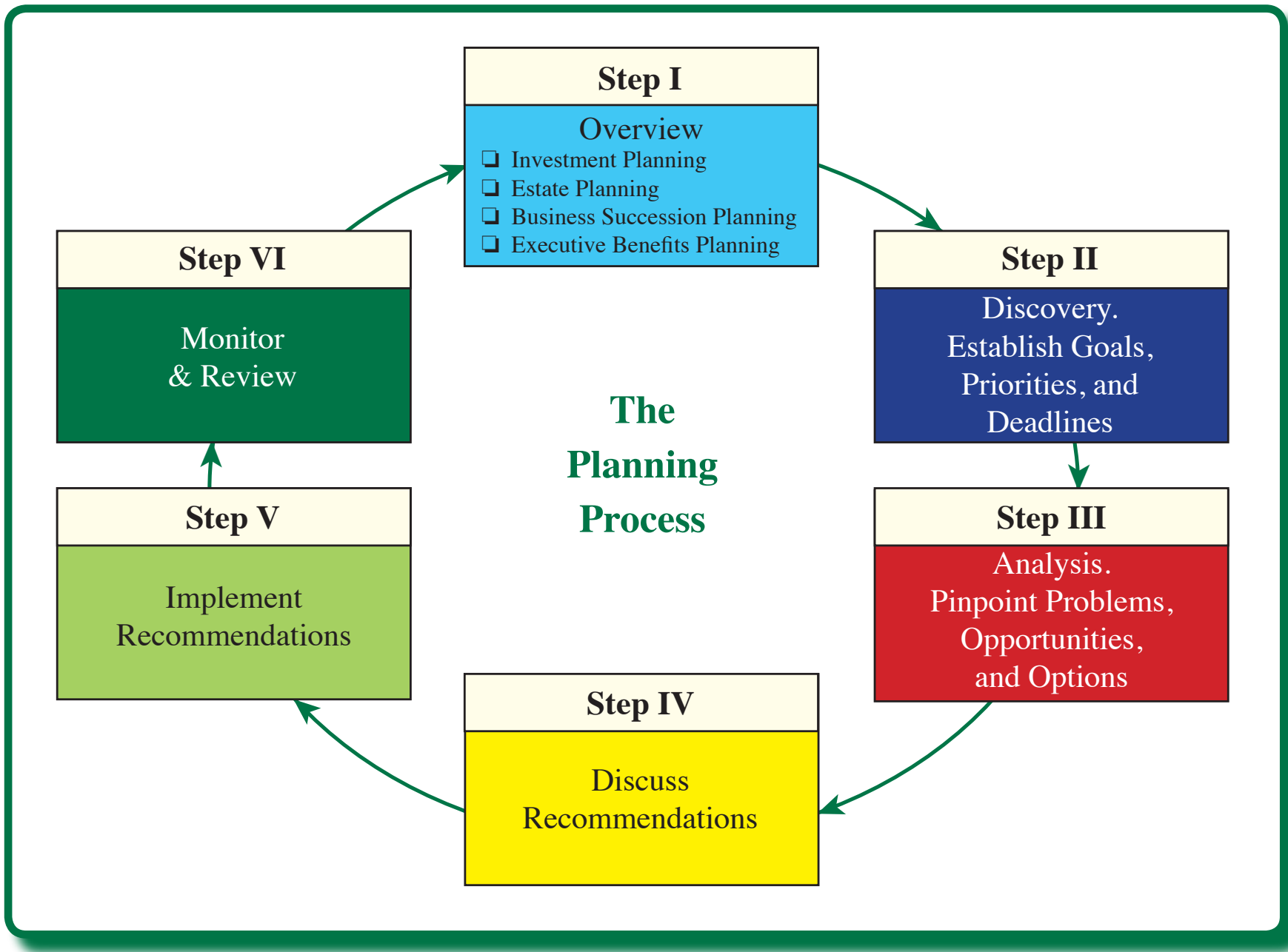
You can tailor this form as you see fit. A lot of clients are not going to take the time to fill this out, so this fact should not deter you from calling them to arrange a review in person. (File: Technique Book; Insurance Planning/MDRT Index; 4400.00)

## Planning 2012

What production results do you want to achieve in 2012? What changes will you have to make? (File: Technique Book; Overview/MDRT Index; 3900.00)

## Random Thoughts on Life

This page presents a collection of thoughts about life in general. (File: Technique Book; Miscellaneous/MDRT Index; 5000.00)



## What Are Your Dreams?

*There is nothing like a dream to create the future.*

**Victor Hugo**

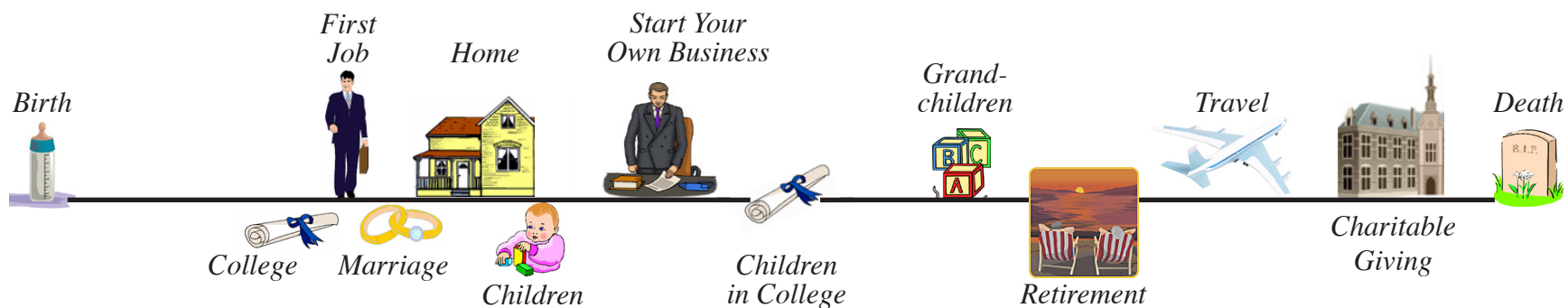
*It is not the consumers' job to know what they want.*

**Steve Jobs**

### **Food for Thought.**

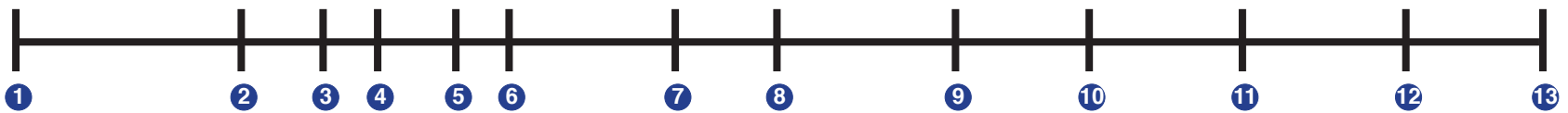
Many people do not have a clear vision of what they want in life because they do not know their possibilities and opportunities.

## Milestones and Goals



- What have you already accomplished?
- What are your goals, priorities, and deadlines?
- What's important about money to you?
- Where do you want your money to go?
- How do you want to be remembered?
- What role does life insurance play in your life?
- When is the best time to buy life and disability insurance?
- How much do you want?
- How much will it cost?
- Do you want your life insurance to be in force when you die?
- If you knew with virtual certainty that you had only six months to live, what changes would you make in your life and in your planning?

## Milestones and Goals



- ① Birth
- ② College
- ③ First Job
- ④ Marriage
- ⑤ Home
- ⑥ Children
- ⑦ Start Your Own Business

- ⑧ Children in College
- ⑨ Grandchildren
- ⑩ Retirement
- ⑪ Travel
- ⑫ Charitable Giving
- ⑬ Death

## Annual Review Letter

Mr. Carl Client  
123 Main Street  
Anywhere, USA

Dear Carl:

Part of my continuous service is to keep in touch with you on an annual basis. Circumstances change, and these changes may affect your financial goals.

The recent financial meltdown has had a significant negative impact on virtually every segment of the economy which makes this an especially appropriate time to review your overall financial game plan from both a personal and business perspective.

Please take a few minutes to indicate on the enclosed annual review checklist those areas where changes have occurred, where you have any questions, or where you might have possible interest. Please return the form to me in the envelope provided.

I will give you a call in the next few weeks to arrange an appointment. I look forward to seeing you in the near future.

Sincerely,

*Alan*

Alan Agent, CLU, ChFC

P.S. Your insurance birthday occurs on \_\_\_\_\_ (six months before your actual birthday), which also makes a review timely, because the cost of purchasing life and disability insurance will increase at that time. You may also want to consider insurance on your children, because the best time to acquire insurance is when they are young and in good health.

## Annual Review Checklist

**Client:** \_\_\_\_\_ **Residence Phone:** \_\_\_\_\_

**Birthdate:** \_\_\_\_\_ **Rate Increase Date (For New Insurance):** \_\_\_\_\_

Please review this outline, checking items where applicable, so that we may keep your file up to date and bring to your attention any ideas or planning techniques which may have an impact on your financial future.

**Section I.** Since our last discussion, the following changes have occurred:

- |                                                 |                                                 |                                                 |
|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| <input type="checkbox"/> Purchased a New Home   | <input type="checkbox"/> Started a New Job      | <input type="checkbox"/> Children/Grandchildren |
| <input type="checkbox"/> Started a New Business | <input type="checkbox"/> Changed Marital Status | <input type="checkbox"/> New Group Insurance    |
| <input type="checkbox"/> Taken on an Associate  | <input type="checkbox"/> Drafted a New Will     | <input type="checkbox"/> New Personal Insurance |
| <input type="checkbox"/> Received a Promotion   | <input type="checkbox"/> Established a Trust    | <input type="checkbox"/> New Business Insurance |
| <input type="checkbox"/> _____                  | <input type="checkbox"/> _____                  | <input type="checkbox"/> _____                  |

**Section II.** I am interested in discussing:

- |                                                         |                                                       |                                                       |
|---------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------|
| <input type="checkbox"/> Reviewing My Present Program   | <input type="checkbox"/> Individual Health Insurance  | <input type="checkbox"/> IRA, ROTH IRA, and Rollovers |
| <input type="checkbox"/> Additional Life Insurance      | <input type="checkbox"/> Group Health Insurance       | <input type="checkbox"/> Financial Planning           |
| <input type="checkbox"/> Disability Income Protection   | <input type="checkbox"/> Group Dental Insurance       | <input type="checkbox"/> Retirement Planning          |
| <input type="checkbox"/> Life Insurance on My Spouse    | <input type="checkbox"/> Group Disability Insurance   | <input type="checkbox"/> Estate Planning              |
| <input type="checkbox"/> Life Insurance for My Children | <input type="checkbox"/> Group Life Insurance         | <input type="checkbox"/> Joint Life Insurance         |
| <input type="checkbox"/> Term Insurance                 | <input type="checkbox"/> Key Management Insurance     | <input type="checkbox"/> College Savings Plan         |
| <input type="checkbox"/> Converting Term Insurance      | <input type="checkbox"/> Buy-Sell Insurance           | <input type="checkbox"/> Annuities, Mutual Funds      |
| <input type="checkbox"/> Mortgage Insurance             | <input type="checkbox"/> Selective Benefit Plans      | <input type="checkbox"/> Systematic Savings Plans     |
| <input type="checkbox"/> Long-Term Care Insurance       | <input type="checkbox"/> Pension, 401(k), Keogh, SEPP | <input type="checkbox"/> Other Investments            |
| <input type="checkbox"/> _____                          | <input type="checkbox"/> _____                        | <input type="checkbox"/> _____                        |

**Your Comments:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please return this form as soon as possible in the envelope provided.

# Planning 2012

## Planning + Action = Results

	Example		My Goals	<u>Affirmations</u> <input type="checkbox"/> I am one of the most important people my clients will meet in their lives. <input type="checkbox"/> I am having a profound positive impact on the lives of my clients. <input type="checkbox"/> I am making a difference. <input type="checkbox"/> I consistently call _____ new prospects each day. <input type="checkbox"/> I consistently have _____ appointments per week.  <i>My Consistent Thoughts and Actions Become My Reality.</i>  <u>Commitment</u> I commit to making the necessary phone calls and appointments to enable me to achieve my stated goals.  _____ Signature  _____ Date
	A	B		
<b>Income Goal*</b>	<b>\$200,000</b>	<b>\$1,000,000</b>	\$ _____	
Average Per Client	\$2,000	\$10,000	_____	
Number Of Clients	100	100	_____	
Fact Finders Required	200	150	_____	
Fact Finders Per Week	4	3	_____	
<b>Appointments Per Week</b>	<b>15</b>	<b>10</b>	_____	
Actual Phone Contacts Per Week	40	20	_____	
Phone Calls Per Week	200	50	_____	
<b>Phone Calls Per Day</b>	<b>40</b>	<b>10</b>	_____	
Total Phone Calls Annually	10,000	2,500	_____	
<b>Each Phone Call Is Worth</b>	<b>\$20</b>	<b>\$400</b>	_____	
*This does not include renewals				



## Random Thoughts on Life

Life insurance is like a parachute. You have to have it before you need it.  
\_\_\_\_\_

Plan. Noah built the ark before it rained.  
\_\_\_\_\_

Nothing is less important than the score at halftime.  
\_\_\_\_\_

“All the knowledge I possess anyone else can acquire, but my heart is all my own.”  
Goethe  
\_\_\_\_\_

Common sense is uncommon.  
\_\_\_\_\_

The older you get the more you know how little you know.  
\_\_\_\_\_

Choose your battles carefully. Sometimes the ones you win are the ones you avoid.  
\_\_\_\_\_

Getting mired down in detail precludes greater achievement.  
\_\_\_\_\_

Because something is legal does not necessarily make it right, and because something is illegal does not necessarily make it wrong.  
\_\_\_\_\_

If you don't think you will like the answer, why ask the question?  
\_\_\_\_\_

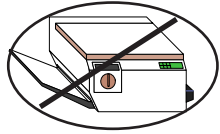
“The secret of a happy marriage remains a secret.”  
Henny Youngman  
\_\_\_\_\_

Stuff expands to fill the time and space available. Most stuff is unnecessary.  
\_\_\_\_\_

If something is really worth saying, it's worth saying it again.  
\_\_\_\_\_

*The ultimate master key to life, happiness, and success is to focus on first things first.*

# Caveats, Comments and Options



Please do NOT copy this newsletter for your associates unless you have purchased the right to do so. This newsletter is copyrighted.

**Check out our NEW website:**

[www.idea-library.com](http://www.idea-library.com)

**Million Dollar Ideas for only \$1 each!**

**Copyrighted.** This material is copyrighted. An e-mail subscription, which costs \$147 per year, is intended for the sole use of the subscriber who may copy pages for prospects and clients only. **Companies, agencies, and brokerage operations may purchase the rights to reproduce the newsletter or individual pages for agents, associates, or brokers, but may not do so without prior written agreement with Wight Financial Concepts Corporation. The investment for an agency to make copies for its agents is \$997 per year, which includes the subscription.** It's a real money maker! One good sale will recapture your investment. Companies may purchase subscriptions at a substantial discount. Call us for details.

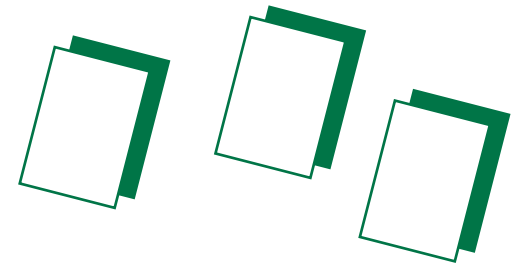
**Consult your own professional advisors.** This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the publisher is not engaged in rendering legal or accounting services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

**Subscriber's responsibility.** Subscribers are responsible for ensuring that the information they present to their clients is accurate and in compliance with state, federal and company regulations and that adequate disclosure is made.

**Filing.** For those subscribers who have bought the TECHNIQUE BOOK, we suggest that you use the newsletter to keep it updated. Each page of the newsletter can be filed in the appropriate section, or you can establish a separate set of proposal files.

**Repetition, Reinforcement, and Timing.** Repetition and reinforcement are the keys to learning, expertise, excellence, and success. We will repeat ideas from time to time...but almost every time the idea will contain a new nuance. A great idea at the wrong time is no better than a bad idea. Timing is everything. The right idea at the right time...can change a lifetime...perhaps yours...or that of a client.

**Ideas.** If you are willing to share your ideas with others, please send them to Howard Wight, 1330 Jones Street, Suite 404, San Francisco, CA 94109, fax them to (415) 922-9740, or call him directly at (415) 776-6022.



## Filing

Technique Book Section	MDRT Index
Overview	3900.00
Financial Data	2600.00
Investment & Tax Planning	4000.00
Estate Planning	2500.00
Business Planning	1400.00
Executive Benefits	2400.00
Insurance Planning	4400.00
Disability Income	100.00
Misc. – Motivation	5000.00
Misc. – Efficiency	5600.00
Misc. – Prospecting	6000.00

**HOWARD WIGHT'S**  
**Financial Concepts**

**For Customer Service, Please Contact:**  
Wight Financial Concepts Corporation  
P.O. Box 15490 • Brooksville, FL 34604  
Phone: 800-486-SELL • Fax: 352-797-5473  
E-mail: [ideas@howardwight.com](mailto:ideas@howardwight.com)  
[www.HowardWight.com](http://www.HowardWight.com)