



Now More Than Ever !!

- Introducing your customers to additional information concerning their money, so they can make an educated decision!!

- NOT A DEPOSIT
- NOT FDIC-INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT GUARANTEED BY THE BANK
- MAY GO DOWN IN VALUE

Securities offered through INFINEX INVESTMENTS, INC.
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How people think of their money....

- ***Safety*** / “I don’t want to lose my money.”
- ***Comfort*** / “I want to know I have enough to live on.”



Silent Objection

- 97% of the clients and customers we see in our banks day feel:
 - They could run out of money before they run out of breath
 - They might not reach the financial goals they've set for themselves
 - They haven't saved the amount of money they expect to save when they started saving

■ Employee Benefits Research Institute 2001 Survey

Why customers say NO !!!

- Fear/mistrust
- Do not understand and won't ask
- They think they're financially ok





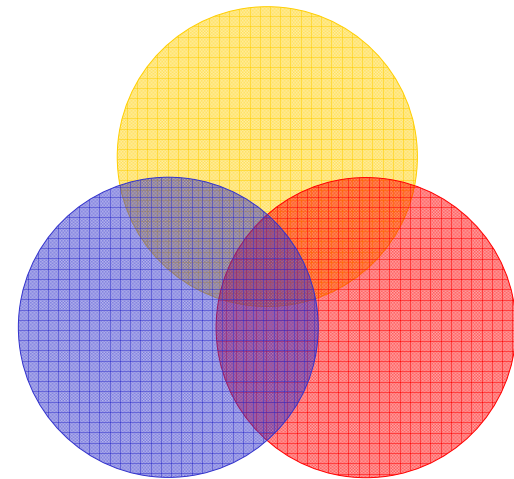
How can we help!

- Create a comfortable conversation.
- Use soft/positive words vs. hard/negative words...they will feel better and so will you.
- Encourage your customers to talk about their concerns . . . remember, when your customers complain they are ready to talk . . . venting is good. You will learn a lot and so will they.
- Listen, then acknowledge.
- Offer a solution, only after you have shown them you heard their concerns . . . this small step is the big difference between you and a pushy sales person.

What your customers don't know **WILL** hurt them...

- Fees vs. no fees
- Paying too much in taxes
- Outliving their money
- Retiring vs. part-time work

Each life affects another!!





Does my money protect me from outliving my retirement savings

- 70% of retirees indicated that they are trying to make their savings last longer by:
 - Living more frugally (47%)
 - Consulting a financial Planner (17%)
 - Looking into Financial products (14%)
 - Giving up extras/luxuries (13%)
 - Working more/part-time (7%)



Information your customers need to know...

- **Do their accounts match their goals?**

Access to their money

Short-term vs. Long-term money

- **Are they paying too much in taxes?**

Taxable vs. Tax deferred



How can we help??

- **Gain an understanding of how the rules of your customer's accounts can impact their goals.**
- **Make your customers aware of the value of a professional consultation.**



Account Solutions

Matching Accounts with Goals

- Checking vs. Savings
- Savings vs. CDs
- CDs vs. Fixed Annuities



There is more to an account than just rate

CD

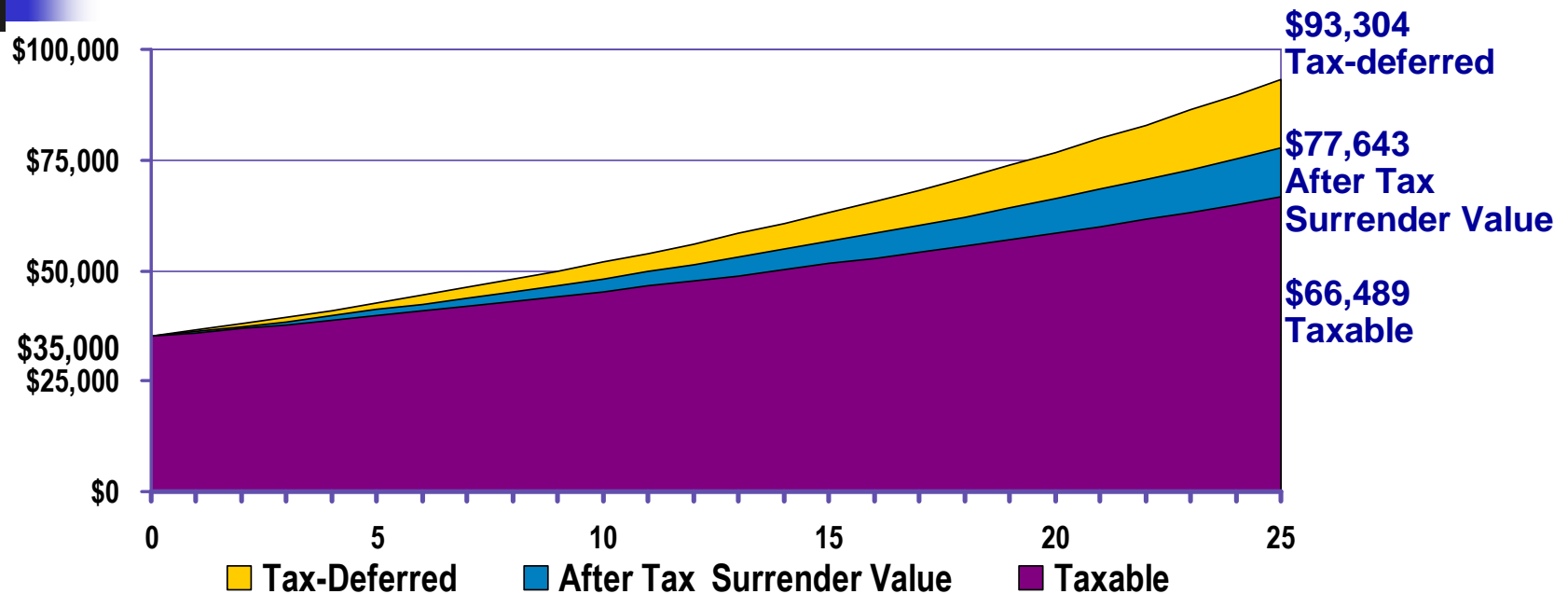
- **Taxable/Short-term**
- **Fixed rates**
- **Fixed terms**
- **FDIC insured**
- **Cannot add in term**
- **Withdrawal penalty**

Fixed Annuity

- **Tax-deferred/Long-term**
- **Fixed rates**
- **Fixed terms**
- **Guaranteed Income**
- **May be able to add in term**
- **Withdrawal features during terms**
- **Surrender charges may apply**

* Fixed annuities - all guarantees are by the issuing insurance company and are subject to the claims paying ability of the insurance company.

The Benefits of Tax-Deferred Compounding



The above illustration is hypothetical and does not represent any particular investment. This chart shows the value of \$35,000 earning an effective annual return of 4% in a taxable investment and a comparable tax-deferred investment over a period of 25 years, with no distributions. Combined state and federal tax bracket assumes 35% for entire period. Tax-deferred products may impose surrenders charges and other fees such as investment management fees. Since charges and fees are not reflected in the illustration, the performance numbers illustrated would be reduced if included. Distribution of tax-deferred accumulations are subject to ordinary income taxes and may be subject to surrender charges and, if taken prior to age 59 ½, a 10% federal income tax may apply.

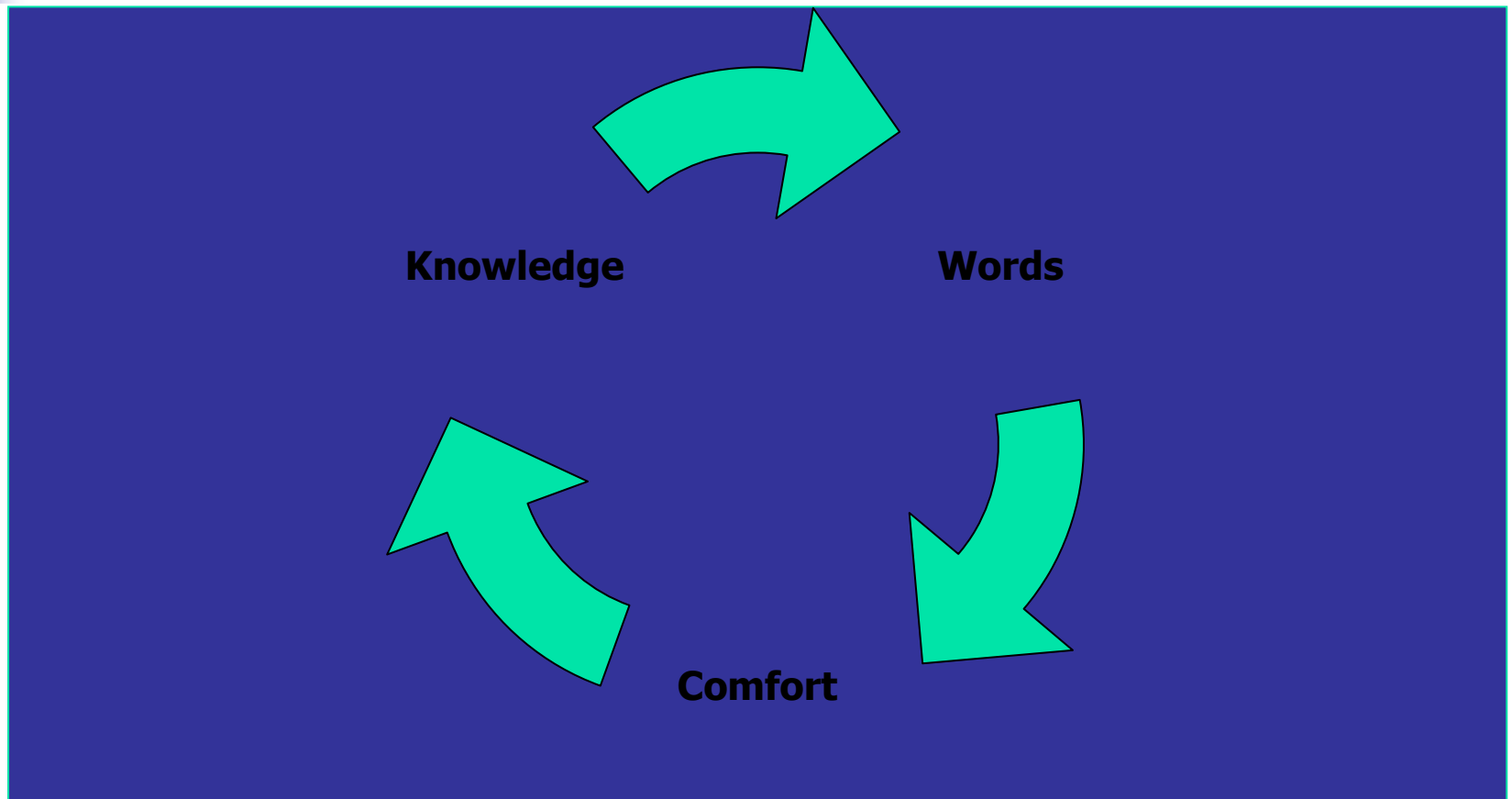


Insurance Company Safety

We rely on insurance companies to protect our most important assets...

- Home
- Health
- Disability
- Life
- Car
- Liability

Knowledge = Better decisions





Helpful Hints

- **Soft Words**

Programs
Resource
Variety of choices
Get together
Sit down with
Services
Benefit/Opportunity
Solutions
Concerns
“David’s the expert”

- **Hard Words**

Products
Investment Executive
Alternative products
Appointment
Meeting
Stocks/Mutual Funds
Annuities
Different options
Objections
I’m not licensed



Soft Solutions

- I don't blame you for feeling uncertain..It isn't the first time I've heard that..Jim is a wonderful resource to talk to about your concerns.
- I know that safety is your first priority. Most of our customers are in the same situation. I am not the expert on Jim's programs, but I do know he has helped many of my customers with information they might have otherwise missed out on.



Thank you

The best way to prepare for your next customer starts long before you meet them!!!