



WE'LL GIVE YOU AN EDGESM

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SCRIPT & TIPS FOR MAKING REFERRALS

Reading Customer Cues to Make Referrals

WHAT YOUR CUSTOMER MIGHT SAY...	WHAT YOUR CUSTOMER MIGHT DO...
...to show they need help with financial decisions	
Discussing an upcoming or recent retirement	Make large deposits or withdrawals
Complaining about paying taxes	Withdraw interest from CDs
Concerned about having enough income	Ask about rates
Leaving or starting a new job	Deposit dividend/investment checks
Talking about the need to pay for education expenses	Rollover funds from retirement plans (401(k), pension plans, etc.)
Asking about interest rates	Make deposits into an IRA

*Step 1:
Gain Acceptance &
Initiate a Conversation*

*Step 2:
Match Question to
Customer Need*

*Step 3:
Provide a Solution
That's A Wrap – Take 5!*

TELLER (making eye contact): “I noticed that you...	
...are taking income from your account.” ...have a CD coming due.” ...you deposited a large amount into your savings account.” ...indicated that you were concerned about tax liabilities.”	
NEED	QUESTION TO ASK
Accumulate Wealth	Are you happy with your current rate?
Save on Taxes	Would you like to reduce your current tax liabilities?
Increase Current Income	How have lower rates impacted your current income?
Plan for Retirement	Would you like to make sure that your money is working as hard for you as you worked for it?
Estate Planning	Have you thought about who you would like to be the beneficiary of this account?
TELLER (with feeling):	
“Some customers have similar concerns and found it helpful to meet with a financial professional. Let me introduce you to [financial professional’s name]. They may have a solution that will meet your needs.”	