

LIFE STAGE REFERRAL PROCESS

Many agents we work with indicate that referrals are the easiest way to find new clients. However, asking a vague referral question such as, “Do you know anyone?” often leads to blank looks. Our thinking is that a more specific question will trigger better referrals from your existing client.

This referral process suggests a couple of questions regarding the specific life stage that may prompt your clients to think of a specific referral. Each stage also indicates a potential annuity sales opportunity.

This Life Stage Referral Process is meant to start you thinking about the challenges individuals may face and how they relate to our business. Take advantage of this and make it a work in progress. You probably have ideas or approaches you already use. Please feel free to add those questions or life stages that you feel may impact your clients, friends and colleagues.

LIFE STAGE – RETIREMENT

- Who do you know who is 62 and may need help reviewing their Social Security information?
- Do you have a colleague or friend who recently retired?
- Do you know anyone that has recently become a victim of corporate downsizing, or is an employee of a company that is going out of business?
- Have you heard of any local businesses that are having financial difficulties?
- Do you know anyone who has retired but has gone back to work?
- Do you have a friend who is nearing or in retirement who is currently unhappy with their current broker or financial advisor?

Annuity Opportunity – Income planning, IRAs and Rollovers, as well as Social Security planning.

LIFE STAGE – EMPTY NEST

- Do you know anyone that has recently had a child go away to college?
- Do you know anyone that has had children move out?
- Among your friends in the empty nest life stage, are you aware of any significant life changes they may be experiencing, such as moving, buying a second house, etc.?
- Do you know anyone that has had a 20'something child return home? Or has a child asking them to help finance a business opportunity?

Annuity Opportunity – College Funding opportunities, revitalized focus on individual retirement planning, mortgage protection and revisiting income planning.

LIFE STAGE – WIDOWHOOD

- Do you know anyone who has a spouse that has recently passed away?
- Do you have any friends dealing with the serious health conditions of family or relatives?
- Do you know someone that has recently inherited a sum of money?

Annuity Opportunity – Income planning opportunities.

LIFE STAGE – CARE GIVING OR CONVALESCENCE

- Do you know anyone who has recently had to put a relative or friend into a care facility?
- Do you know anyone who has recently sold their home to move into an adult residential community?
- Do you know someone who has never been responsible for finances up until now? Or has suddenly had to take over the finances?

Annuity Opportunity – Income Planning, Medicaid and Medi-Cal planning opportunities.

LIFE STAGE – GRANDPARENTHOOD

- Do you know anyone that has recently become a grandparent?

Annuity Opportunity – College Funding and Wealth Replacement opportunities.

LIFE STAGE – RECENTLY REMARRIED

- Do you know anyone who was recently remarried?

Annuity Opportunity – Income planning and Wealth Replacement.

Retirement	Y/N	Name	Phone	Notes:
Do you know anyone who is 62 and may need help reviewing their Social Security Information?	☐ Yes ☐ No		() ____-____	
Do you have a colleague or friend who retired recently?	☐ Yes ☐ No		() ____-____	
Do you know anyone that has recently become a victim of corporate downsizing? Or is an employee of a company that is going out of business?	☐ Yes ☐ No		() ____-____	
Have you heard of any local businesses that are having financial difficulties?	☐ Yes ☐ No		() ____-____	
Do you know anyone who has retired, but has gone back to work?	☐ Yes ☐ No		() ____-____	
Do you have a friend who is nearing or in retirement who is currently unhappy with their current broker or financial advisor?	☐ Yes ☐ No		() ____-____	
Empty Nest	Y/N	Name	Phone	Notes:
Do you know anyone that has recently had a child go away to college?	☐ Yes ☐ No		() ____-____	
Do you know anyone that has had children move out?	☐ Yes ☐ No		() ____-____	
Among your friends in the empty nest life stage, are you aware of any significant life changes they may be experiencing, such as moving, buying a second house, etc.?	☐ Yes ☐ No		() ____-____	
Do you know anyone that has had a 20'something child return home? Or has a child asking them to help finance a business opportunity?	☐ Yes ☐ No		() ____-____	
Widowhood	Y/N	Name	Phone	Notes:
Do you know anyone who has a spouse that has recently passed away?	☐ Yes ☐ No		() ____-____	
Do you have any friends dealing with the serious health conditions of family or relatives?	☐ Yes ☐ No		() ____-____	
Do you know someone that has recently inherited a sum of money?	☐ Yes ☐ No		() ____-____	
Convalescence	Y/N	Name	Phone	Notes:
Do you know anyone who has recently had to put a relative or friend into a care facility?	☐ Yes ☐ No		() ____-____	
Do you know anyone who has recently sold their home to move into an adult residential community?	☐ Yes ☐ No		() ____-____	
Do you know someone who has never been responsible for finances up until now? Or has suddenly had to take over the finances?	☐ Yes ☐ No		() ____-____	
Grandparenthood	Y/N	Name	Phone	Notes:
Do you know anyone who recently became a grandparent?	☐ Yes ☐ No		() ____-____	
Remarried Couples	Y/N	Name	Phone	Notes:
Do you know anyone who was recently remarried?	☐ Yes ☐ No		() ____-____	