NORTH AMERICAN®
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EMPOWERED ENCORE
Connections that Matter

20 reasons to reach out to your clients

As a financial professional, **you have the unique opportunity to guide clients** through their financial journeys, providing support and solutions as their needs change through the seasons.

The guide below offers creative ways to **engage clients and prospects with timely and meaningful conversation starters** that help foster deeper relationships and uncover additional opportunities.

ANNIVERSARIES and BIRTHDAYS

1 **Anniversary of your client-advisor relationship:** Reaffirm commitment to their financial well-being and review their portfolio.

2 **Annuity contract anniversary:** Review their annuity's performance and adjust as necessary to align with goals.

3 **Work anniversary:** Explore job-related financial changes and retirement plans.

4 **Retirement anniversary:** Celebrate milestones with a review of retirement income sources, including annuities.

5 **Wedding anniversary:** Discuss joint financial goals and any adjustments needed for new life stages.

6 **Grief anniversaries:** Offer support, answer questions, and review their needs, highlighting the stability annuities can provide.

7 **Personal/spouse/kids' birthdays:** Discuss future goals, reminding them of the importance of long-term financial health.

8 **Homeownership anniversary:** Celebrate the milestone and discuss estate planning implications.

LIFE EVENTS

9 **Retirement:** Discuss plans for the 'drawdown' phase of their annuities.

10 **Social Security/Required Minimum Distribution ages:** Review income needs and options to reduce the impact of taxes.

11 **Job change:** Address impacts on retirement savings.

12 **Starting a business:** Review financial health and long-term financial goals.

13 **Marriage:** Consult on merging financial resources and future planning.

14 **New child:** Review risk profile and examine needs for guarantees and stability.

15 **Child's life events** (graduation, marriage, baby): Align financial strategies with evolving family roles and retirement vision.

16 **Health changes:** Address income needs and any plan adjustments.

17 **Loss of spouse/family member:** Offer support and focus on potential financial adjustments, insurance and Social Security implications, and changes to the estate plan.

18 **Inheritance:** Explore tax implications and any changes to their retirement goals.

19 **Divorce:** Provide support and financial guidance; review income and retirement plan changes.

20 **Major purchases/sales:** Discuss income needs, and how FIAs can offer a variety of flexibility features and liquidity.

Give these conversation starters a try to strengthen your client relationships and provide valuable solutions.

EMPOWERED ENCORE

Look out for more insights from Empowered Encore,
North American's latest research project,
to help you navigate this important market and
uncover additional opportunities to grow your business.